Does watchdog represent interests of insurance holders?

BY STEPHEN HOBBS

Watchdog and industry groups are almost too many to count. For decades, the organization has consistently challenged companies trying to raise their prices for home and automobile coverage in the state. It uses a process created by California law that has many times forced insurers to change people less than they originally wanted. In the market, where prices are spiking and coverage is hard to find, the Department of Insurance is now considering a question that goes to the heart of the group’s work: Does Consumer Watchdog actually represent the interest of Californians?

For industry groups the answer to that question is emphatic: No. They argue the organization is using the process for its own financial gain. “I think it’s not too strong to say that insurance companies hate Consumer Watching,” said Dave Jones, who served as the state’s insurance commissioner from 2011 to 2019. “And they would rather it just go away.”

The state law at the center of the lawsuit argues that companies trying to receive the department’s approval before they can increase rates in the state. It uses a process created by California law that has many times forced insurers to change prices less than they originally wanted. In the market, where prices are spiking and coverage is hard to find, the Department of Insurance is now considering a question that goes to the heart of the group’s work: Does Consumer Watchdog actually represent the interest of Californians?

Does watchdog represent interests of insurance holders?

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