

Highlights of Recent Victories

Protecting Patients

FTCR fights to protect patients, to improve the quality of health care, and to create universal health care. In the past year FTCR,

- Won new rules to ban health insurers' illegal cancellations of health insurance policies that left patients with hundreds of thousands of dollars in unpaid medical bills.
- Helped defeat federal legislation that would have expanded junk health care policies that don't protect patients when they get sick.
- Released internal insurer documents that reveal how insurers refuse to sell health insurance to cops, firefighters, expectant dads, or sufferers of asthma, acne, allergies and other common ailments.
- Convinced Governor Schwarzenegger that insurers must be required to sell policies regardless of a patient's health condition, and to ban junk health care.
- Led the fight to require health insurers to justify profits and overhead, and get approval for rate increases, as auto and home insurers must under Proposition 103.
- Called on regulators to require drug manufacturers to reduce the cost of prescription drugs to reflect taxpayer funding of a drug's development.
- Challenged efforts in California and across the country that would mandate individuals buy health insurance but not guarantee affordability.

Making Stem Cell Research Accessible and Affordable

FTCR's Stem Cell Oversight and Accountability project worked to promote open scientific research and to ensure that discoveries resulting from Prop 71-funded stem cell research are accessible and affordable to all Californians. In the past year, FTCR:

- Challenged the validity of three patents on stem cells that had been impeding research and driving it overseas; FTCR won the first round when the US Patent and Trademark Office revoked all claims of the patents held by the Wisconsin Alumni Research Foundation.
- Successfully argued that California is owed a share of the revenue if Prop 71 stem cell grants fund profitable discoveries.
- Sought and obtained a public process, including hearings, for the development of the stem cell institute's scientific strategic plan.
- Watchdogged the stem cell institute's Citizens Financial Oversight Committee until members agreed to publicly file financial interest disclosure forms.

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Ending Insurance Discrimination and Lowering Premiums

In the past year, FTCR fought for fair insurance rates and against insurance industry abuses with challenges to excessive industry profits, unfair practices and insurance company rip-offs. FTCR:

- Won a 17-year battle to enforce Proposition 103's rule that insurers use driving record - not ZIP code or other discriminatory factors - as the primary factor when setting auto insurance rates.
- Saved homeowners \$496 million using Proposition 103's consumer intervention tools to challenge unnecessary and excessive rate requests.
- Released a new analysis of California auto insurance premiums showing that Proposition 103 lowered California premiums over 15 years at the same time premiums shot up almost 50% nationwide.
- Advocated new regulations to enhance insurance rate oversight by adding detail and specificity to the rules defining an "excessive" rate.
- Blocked insurance industry legislation to overturn key provisions of Prop 103.

Fighting Big Oil

FTCR is the nation's most outspoken critic of oil industry profiteering and market manipulation. Recently, FTCR increased its profile on oil issues with the unveiling of the innovative new website, OilWatchdog.org. In the past year, FTCR has:

- Issued a series of groundbreaking reports that examine the oil industry's artificial manipulation of the supply of refined gasoline in order to raise pump prices to historic levels and increase corporate profits to world records.
- Developed new federal and state legislation to regulate the gasoline supply.
- Exposed and challenged oil company policies directed at limiting the availability of alternative fuels to consumers.
- Led a campaign to stop major research institutions such as UC Berkeley and Stanford from becoming Big Oil U, in which the universities hand unprecedented control to oil companies that make sizable donations to the campuses.
- Spearheaded a public education campaign about how "hot fuel" allows oil companies to overcharge Californians \$500 million a year even though the industry has developed a simple technical fix that would adjust gas pumps to ensure drivers get the amount of gas they pay for.

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Holding Politicians Accountable

FTCR's political watchdogs expose and challenge the undue influence of special interests and big money on policy and politicians. In the past year FTCR:

- Exposed the details of luxury junkets where legislative leaders and top state regulators were wined and dined in places like Japan and South America by the very energy, oil and telecommunications companies they oversee.
- Won ballot victories in two California cities to expand an FTCR-sponsored anti-conflict of interest measure and to fend off an attack on an identical measure by local politicians
- Sponsored the "Dash for Cash," a contest to determine who could crash the most Sacramento fundraisers in one week, and highlighted the inherent conflict in fundraising while legislating during the last month of the legislative session.
- Sustained our critique of Governor Schwarzenegger's \$100,000 a day fundraising habit through ArnoldWatch.org and exposed the continuing confluence of campaign donors, their interests, and the governor's policy decisions.
- Continued exposing corruption in Sacramento through DirtyMoneyWatch.org

Fighting For Consumers In Court

FTCR's team of attorneys advocates for consumers in the courts and before regulatory agencies to hold corporations accountable when they lie, cheat and steal from the public. Over the past year, FTCR:

- Filed a national class action suit against Cingular and AT&T for violating federal agreements that were meant to protect consumers from degraded service as a result of the companies' merger.
- Led the regulatory advocacy that resulted in the nation's strongest consumer protection rules related to insurance rate setting.
- Filed several insurance rate challenges that will result in policyholder savings nearing \$1 billion.
- Successfully defended regulations requiring insurers to price auto insurance based on driving record rather than ZIP code against insurance industry court challenges.
- Forced several insurers, through litigation, to end the practice of imposing illegal surcharges on certain, typically low-income, consumers.