

OFFICIAL TITLE AND SUMMARY  
PREPARED BY THE ATTORNEY GENERAL

Allows Auto Insurance Companies to Base  
Their Prices in Part on a Driver's History of  
Insurance Coverage. Initiative Statute.  
Proponent: Christina L. Wilson

February 5, 2010  
Proposition 17  
June 8, 2010, Primary Election

**BALLOT TITLE AND SUMMARY**

**ALLOWS AUTO INSURANCE COMPANIES TO BASE THEIR PRICES IN PART ON  
A DRIVER'S HISTORY OF INSURANCE COVERAGE. INITIATIVE STATUTE.**

- Changes current law to permit insurance companies to offer a discount to drivers who have continuously maintained their auto insurance coverage, even if they change their insurance company, and notwithstanding the ban on using the absence of prior insurance for purposes of pricing.
- May allow insurance companies to increase cost of insurance to drivers who do not qualify for discount.
- Establishes that lapses in coverage due to nonpayment of premiums may prevent a driver from qualifying for the discount.

Summary of Legislative Analyst's Estimate of Net State and Local Government Fiscal Impact:

- **Probably no significant fiscal effect on state insurance premium tax revenues.**

**SUBJECT TO COURT  
ORDERED CHANGES**