



**Dave Jones on Mercury Insurance's  
Proposition 17 on the June 2010 ballot**

Proposition 17, funded by Mercury Automobile Insurance Company, is an attack on the voter-approved Proposition 103. Voters should defeat it at the polls on June 8, 2010.

Don't be fooled by the name of this initiative – it's misleadingly called the "Continuous Coverage Auto Insurance Discount Act" – because if it passes it could result in more uninsured drivers on California's roads.

Voters approved Proposition 103 in 1988 and required auto insurers to roll back insurance rates by 20 percent. Insurers spent millions to campaign against Proposition 103 and millions more fighting it in court.

Proposition 103 specified the "rating factors" auto insurers could use to determine who should get a discount, including:

- the driver's safety record;
- number of miles driven annually; and
- years of driving experience.

Proposition 17 is the latest in a long line of attacks on Proposition 103. Mercury Insurance's Proposition 17 would allow a small discount for consumers who switch to Mercury from another insurer, but this violates a key provision of Proposition 103 – that the absence of prior auto insurance doesn't matter.

Quite simply, giving a small discount to every driver who switches from another insurer to Mercury will mean dramatic price increases for those who haven't had insurance for even one day in the past five years.

Any driver who has had their insurance cancelled for missing just one payment – even if they restarted their insurance immediately – is at risk if Proposition 17 passes.

The danger here is that the dramatic price increases could cause these drivers to drive without insurance – and that is dangerous for all of us.

We're all safer when every driver on the road has affordable insurance options. Mercury's initiative does the opposite.

I oppose Proposition 17 and I urge voters to reject it at the polls on June 8, 2010.