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October 16, 2025

County Clerk/Registrar of Voters (CC/ROV) Memorandum #25141

TO: All County Clerks/Registrars of Voters and Proponent

FROM: /s/ Joan Hackeling
Initiative and Referendum Coordinator

RE: Initiative: 1989, Related to Insurance

Pursuant to Elections Code section 9004(c), we transmit herewith a copy of the [Title and Summary](#) prepared by the Attorney General and the [text](#) of a proposed initiative measure entitled:

**ELIMINATES REQUIREMENT THAT ELECTED INSURANCE
COMMISSIONER APPROVE INCREASES IN PROPERTY AND
AUTOMOBILE INSURANCE RATES. INITIATIVE STATUTE.**

The proponent of the above-named measure is:

Elizabeth Hammack
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(650) 492-9800

#1989
ELIMINATES REQUIREMENT THAT ELECTED INSURANCE COMMISSIONER
APPROVE INCREASES IN PROPERTY AND AUTOMOBILE INSURANCE RATES.
INITIATIVE STATUTE.

CIRCULATING AND FILING SCHEDULE

1. Minimum number of signatures required.....546,651
(California Constitution, Article II, Section 8(b), Elections Code § 9035)
2. Official Summary Date.....Wednesday, 10/15/25
3. Petitions Sections:
 - a. First day Proponent can circulate sections for signatures.
(Elections Code §§ 336, 9014(a)).....Wednesday, 10/15/25
 - b. Last day Proponent can circulate and file with the county. All sections are to be
filed at the same time within each county.
(Elections Code §§ 9014, 9030(a)).....Monday, 04/13/26
 - c. Last day for county to determine total number of signatures affixed to petitions
and to transmit total to the Secretary of State.
(Elections Code § 9030(b)).....Thursday, 04/23/26

(If the Proponent files the petition with the county on a date prior to 04/13/26, the
county has eight business days from the filing of the petition to determine the
total number of signatures affixed to the petition and to transmit the total to the
Secretary of State.) (Elections Code § 9030(b).)
 - d. Secretary of State determines whether the total number of signatures filed with
all county clerks/registrars of voters meets the minimum number of required
signatures and notifies the counties.
(Elections Code § 9030(c)).....Thursday, 04/30/26*
 - e. Last day for county to determine total number of qualified voters who signed the
petition, and to transmit certificate with a blank copy of the petition to the
Secretary of State.
(Elections Code § 9030(d), (e)).....Friday, 06/12/26

* Date varies based on the date of county receipt.

INITIATIVE #1989

Circulating and Filing Schedule continued:

(If the Secretary of State notifies the county to determine the number of qualified voters who signed the petition on a date other than 04/30/26, the last day is no later than the thirtieth business day after the county's receipt of notification.)
(Elections Code § 9030(d), (e).)

- f. If the signature count is more than 601,137 or less than 519,319, then the Secretary of State certifies the petition as qualified or failed and notifies the counties. If the signature count is between 601,137 and 519,319 inclusive, then the Secretary of State notifies the counties using the random sampling technique to determine the validity of **all** signatures.

(Elections Code §§ 9030(f), (g), 9031(a)).....Thursday, 06/18/26*

- g. Last day for county to determine actual number of all qualified voters who signed the petition, and to transmit certificate with a blank copy of the petition to the Secretary of State.

(Elections Code § 9031(b), (d)).....Tuesday, 09/15/26

(If the Secretary of State notifies the county to determine the number of qualified voters who have signed the petition on a date other than 06/18/26, the last day is no later than the sixtieth business day after the county's receipt of notification.)
(Elections Code § 9031(b), (d).)

- h. Secretary of State certifies whether the petition has been signed by the number of qualified voters required to declare the petition sufficient.

(Elections Code §§ 9031(e), 9033(a)).....Monday, 09/21/26

* Date varies based on the date of county receipt.

IMPORTANT POINTS

- **Top Funders Disclosure Requirement:** Please see Elections Code sections 101, 104, 107, and 18600 for Official Top Funders disclosure requirements. Please note that some of these code sections have been amended as of January 1, 2023.
- California law prohibits the use of signatures, names, and addresses gathered on initiative petitions for any purpose other than to qualify the initiative measure for the ballot. This means that the petitions cannot be used to create or add to mailing lists or similar lists for any purpose, including fundraising or requests for support. Any such misuses constitutes a crime under California law. (Elections Code § 18650; *Bilofsky v. Deukmejian* (1981) 124 Cal.App.3d 825, 177 Cal.Rptr. 621; 63 Ops.Cal.Atty.Gen. 37 (1980).)
- Please refer to Elections Code sections 100, 101, 104, 107, 108, 9008, 9009, 9012, 9013, 9020, 9021, 9022, and 9203 for appropriate format and type consideration in printing, typing, and otherwise preparing your initiative or referendum petition for circulation and signatures. Please send a copy of the petition after you have it printed. This copy is not for our review or approval, but to supplement our file.
- Your attention is directed to the campaign disclosure requirements of the **Political Reform Act of 1974**, Government Code section 81000 et seq.
- When writing or calling state or county elections officials, provide the official title of the initiative or referendum which was prepared by the Attorney General. Use of this title will assist elections officials in referencing the proper file.
- When a petition is presented to the county elections official for filing by someone other than the proponent(s), the required authorization shall include the name or names of the persons filing the petition. (Elections Code § 9032.)
- When filing the petition with the county elections official, please provide a blank petition for elections official's use.
- Please refer to the California Secretary of State's Statewide Initiative Guide at <https://elections.cdn.sos.ca.gov/ballot-measures/pdf/statewide-initiative-guide.pdf> for the procedures and requirements for qualifying a statewide initiative measure.