

NEWS RELEASE

COMMISSIONER POIZNER URGES IMPERIAL COUNTY RESIDENTS TO TAKE ADVANTAGE OF AFFORDABLE AUTO INSURANCE OPTION

As Imperial County struggles with 27.5 percent unemployment, many drivers have failed to take advantage of a program that could help them. So far this year, only 18 motorists in Imperial County have signed up for the state's Low Cost Auto Insurance program, an affordable way to comply with the law.

"With nearly 28 percent unemployment, Imperial County residents need an affordable auto insurance option now more than ever," said Commissioner Poizner. "If you drive without insurance, you face potential fines, a suspended license and your car could be impounded. Thankfully, the Low Cost Auto Insurance program can help low-income or recently unemployed drivers get the insurance they need to avoid trouble with the law. I urge all drivers to consider the LCA program as another way to stay on the right side of the law."

The purpose of the CLCA is to provide low-cost automobile liability insurance to good drivers who demonstrate financial need. The program was established in 1999 and has been available in every California county since 2007. Rates are set and adjusted annually in each county so that the premiums collected are sufficient to cover losses and expenses in each county. The program is not subsidized by taxpayer dollars.

In Imperial County, an LCA policy costs \$161 per year. A list of rates for all counties is available at <http://www.insurance.ca.gov/0100-consumers/0060-information-guides/0010-automobile/lca/index.cfm>.

Poizner reminds motorists that it's easier to qualify for the program than they might think. The eligibility requirements for the program include:

- An applicant must be at least 19 years old, continuously licensed for 3 years and must be a "good driver" - no more than one at-fault property damage only accident, or one point for a moving violation in the past three years.
- No at-fault accident involving bodily injury or death in the past three years and no felony or misdemeanor conviction for a violation of the Vehicle Code.

- Family meets income eligibility limits of \$27,075 for a single person, \$36,425 for two persons and \$55,125 for a family of four. Limits continue increase with the size of the family.
- The value of an insured vehicle must not exceed \$20,000.
- Payment plans are available.

To learn if you qualify for CLCA, go to www.insurance.ca.gov/lowcost, or call (866) 60-AUTO-1 (866-602-8861).



CLCA Income Eligibility Requirements

<u>Household Size</u>		<u>Total Income</u>
1	Person	\$27,075
2	People	\$36,425
3	People	\$45,775
4	People	\$55,125
5	People	\$64,475
6	People	\$73,825
7	People	\$83,175
8	People	\$92,525

- Eligibility is based on the household's gross annual income which must be 250% or less of the federal poverty level.
- A "Household" is all persons who occupy a housing unit and who are related by blood, marriage, adoption or guardianship (i.e., members of one family). If more than one family is living in the same housing unit, they constitute different families for eligibility purposes even though they reside at the same address.

California Low Cost Automobile Insurance Program
Annual Premium per Vehicle

County	Liability	Uninsured Motorist Bodily Injury *	Medical Payments *
Alameda	\$272.00	\$28.00	\$24.00
Alpine	\$274.00	\$40.00	\$23.00
Amador	\$262.00	\$37.00	\$25.00
Butte	\$233.00	\$32.00	\$23.00
Calaveras	\$232.00	\$38.00	\$22.00
Colusa	\$252.00	\$38.00	\$23.00
Contra Costa	\$267.00	\$28.00	\$22.00
Del Norte	\$243.00	\$38.00	\$22.00
El Dorado	\$263.00	\$34.00	\$20.00
Fresno	\$258.00	\$42.00	\$30.00
Glenn	\$255.00	\$37.00	\$23.00
Humboldt	\$237.00	\$34.00	\$22.00
Imperial	\$161.00	\$32.00	\$21.00
Inyo	\$253.00	\$38.00	\$22.00
Kern	\$254.00	\$32.00	\$29.00
Kings	\$222.00	\$35.00	\$23.00
Lake	\$217.00	\$34.00	\$22.00
Lassen	\$269.00	\$39.00	\$22.00
Los Angeles	\$368.00	\$73.00	\$50.00
Madera	\$223.00	\$37.00	\$21.00
Marin	\$274.00	\$33.00	\$23.00
Mariposa	\$251.00	\$37.00	\$23.00
Mendocino	\$224.00	\$35.00	\$21.00
Merced	\$238.00	\$36.00	\$23.00
Modoc	\$258.00	\$39.00	\$24.00
Mono	\$259.00	\$40.00	\$23.00
Monterey	\$198.00	\$31.00	\$25.00
Napa	\$243.00	\$34.00	\$22.00
Nevada	\$251.00	\$35.00	\$22.00

Note: If the applicant or any driver in the household is a single male between 19-24 years of age, the liability rate will be increased by 25%.

* Optional Coverages

Rates Effective 05-11-09

California Low Cost Automobile Insurance Program

Annual Premium per Vehicle

County	Liability	Uninsured Motorist Bodily Injury *	Medical Payments *
Orange	\$295.00	\$37.00	\$27.00
Placer	\$284.00	\$33.00	\$21.00
Plumas	\$241.00	\$40.00	\$22.00
Riverside	\$262.00	\$34.00	\$17.00
Sacramento	\$361.00	\$45.00	\$29.00
San Benito	\$253.00	\$36.00	\$21.00
San Bernardino	\$274.00	\$43.00	\$19.00
San Diego	\$264.00	\$26.00	\$20.00
San Francisco	\$302.00	\$31.00	\$30.00
San Joaquin	\$278.00	\$35.00	\$28.00
San Luis Obispo	\$226.00	\$32.00	\$20.00
San Mateo	\$287.00	\$26.00	\$21.00
Santa Barbara	\$231.00	\$31.00	\$22.00
Santa Clara	\$261.00	\$22.00	\$17.00
Santa Cruz	\$213.00	\$32.00	\$20.00
Shasta	\$242.00	\$34.00	\$22.00
Sierra	\$272.00	\$40.00	\$23.00
Siskiyou	\$216.00	\$38.00	\$22.00
Solano	\$271.00	\$31.00	\$24.00
Sonoma	\$251.00	\$29.00	\$23.00
Stanislaus	\$307.00	\$34.00	\$24.00
Sutter	\$279.00	\$36.00	\$25.00
Tehama	\$235.00	\$37.00	\$22.00
Trinity	\$253.00	\$38.00	\$22.00
Tulare	\$209.00	\$35.00	\$21.00
Tuolumne	\$249.00	\$37.00	\$22.00
Ventura	\$267.00	\$33.00	\$19.00
Yolo	\$257.00	\$35.00	\$22.00
Yuba	\$260.00	\$36.00	\$26.00

Note: If the applicant or any driver in the household is a single male between 19-24 years of age, the liability rate will be increased by 25%.

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