



CALIFORNIA DEPARTMENT OF INSURANCE



**CALIFORNIA'S
LOW COST
AUTO INSURANCE**

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PRESENTATION OVERVIEW



- California Department of Insurance (CDI) Overview
- CDI Senior Resources
- California Law (DMV)
- California's Low Cost Auto Insurance Program (CLCA)
- How You Can Partner with CDI & CLCA
- Q&A



CALIFORNIA DEPARTMENT OF INSURANCE (CDI)



- Regulate all lines of insurance
- Regulate Insurance Companies, Agents, & Brokers
- California is the largest insurance market in the U.S.
 - ✓ \$340 billion collected annually in premiums
- Protect Consumers from Fraud and Abuse





UPDATED CONSUMER PROTECTIONS FROM CALIFORNIA DEPARTMENT OF INSURANCE

Safer From Wildfires Current Outcome

The number of homeowners non-renewed by insurance companies fell by 10 percent statewide in 2020 compared to the previous year — a decrease of 22,870 policies.

Premium discounts now available to 2 out of every 5 consumers, with up to 20 percent discounts for wildfire-hardened homes – 6x increase since 2019



Launched in January 2022, Safer from Wildfires is an interagency partnership between Insurance Commissioner Ricardo Lara and the state's emergency response and readiness agencies to protect lives, homes, and businesses by reducing wildfire risk.



RICARDO LARA
INSURANCE COMMISSIONER
California Department of Insurance

SENIOR RESOURCES FROM CDI



SENIOR GATEWAY

One-Stop Website – Hosted by CDI

A partnership between governmental and local agencies

- Abuse & Neglect
- Fraud & Scams
- Health Care
- Your Rights
- Other Resources

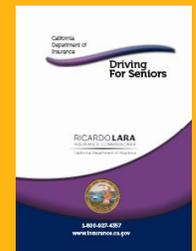


www.seniors.insurance.ca.gov

SENIORS INFORMATION CENTER

Department of Insurance Senior Information Center

- Alerts
- Before You Buy Insurance
- Long Term Care
- Senior Information Guides
- Health Insurance
- Other Resources



www.insurance.ca.gov/0150-seniors

CALIFORNIA AUTO INSURANCE LAW



- All drivers must have proof of financial responsibility
- Liability Insurance
- Penalties of driving without insurance



CALIFORNIA LOW COST AUTO PROGRAM OVERVIEW



What is California Low Cost Auto Program?

- A state program which was established by the Legislature in 1999 as a state-sponsored program that requires insurance companies to offer affordable liability auto insurance to licensed drivers that meet certain requirements.

HOW DO YOU QUALIFY?



Valid CDL/
AB60 for
Undocumented
Drivers



Vehicle Value
\$25,000 or Less



Meet Income
Guidelines

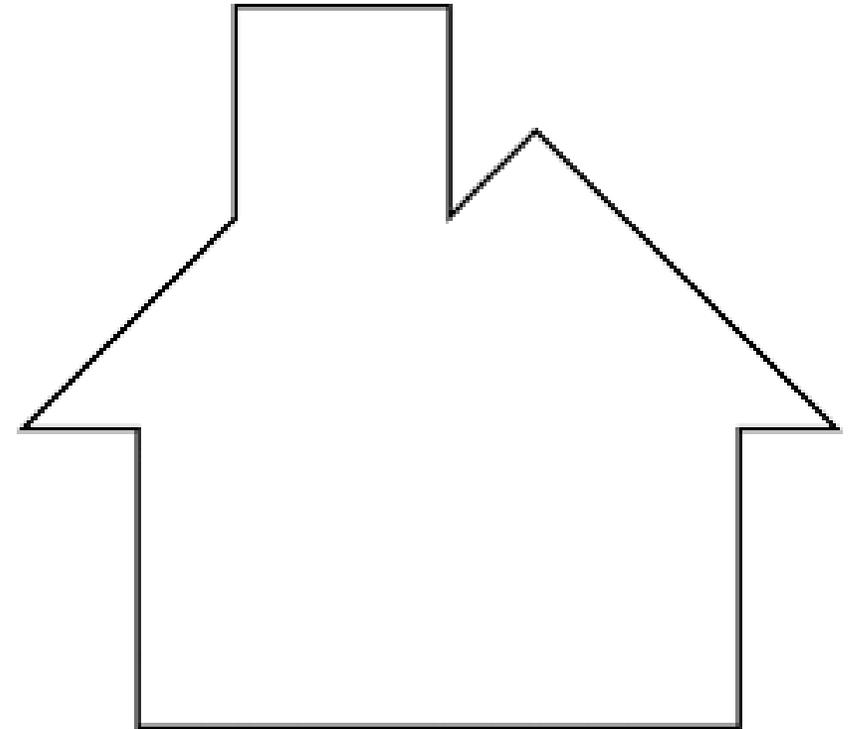


Be at least 16
years old

* Can't have bad driving record for past 3 years

INCOME ELIGIBILITY GUIDELINES

- 1 Person in household – up to \$33,975
- 2 People in household – up to \$45,775
- 3 People in household – up to \$57,575
- 4 People in household – up to \$69,375
- 5 People in household – up to \$81,175
- 6 People in household – up to \$92,975
- 10 People in household – up to \$140,175



STATEWIDE PREMIUMS



Premiums in your county start at \$638

- Base: Good Drivers with 3+ yrs
- 30%: Single drivers 19-24 yrs
- 40%: Drivers less than 3 yrs
- 100%: Drivers 16-18 yrs

PROOF OF INCOME

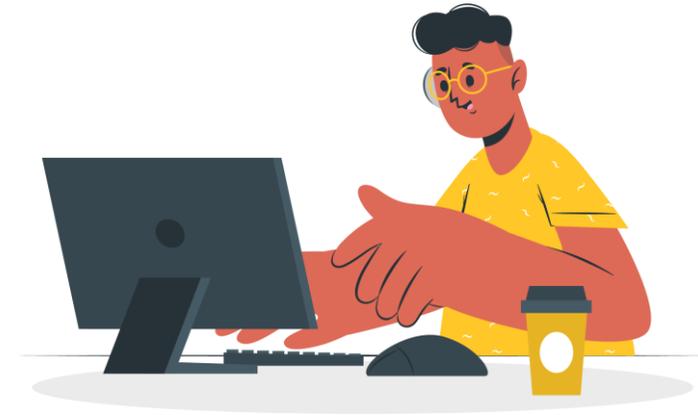
- Only need one of the following:
 - Paycheck stub, W-2, 1099
 - SSI statement, etc.
- Currently enrolled in other state, county programs:
 - CalFresh, CalWorks, MediCal/Medicaid, CA Lifeline
- Complete list is available at mylowcostauto.com



HOW TO APPLY



- Apply at [MyLowCostAuto.com](https://www.MyLowCostAuto.com)
 - Take the Eligibility Questionnaire
 - Application process is 100% online
- Chat is available M-F 8am – 4pm
 - Website and Chat are available in English & Spanish
- Call 866-602-8861



HOW CAN YOU PARTNER WITH CDI & CLCA?



Help us disseminate CLCA educational materials in your community



Share CLCA through your website and social media platforms



Invite us to community outreach events in your area



Let us present to your staff or community group



And please refer us to any collaborative group or partners that serve low to moderate income households

QUESTIONS?



CALIFORNIA'S
LOW COST
AUTO INSURANCE



For more information about CLCA visit:

www.mylowcostauto.com

866-602-8861

For Questions or Problems with Insurance:

www.insurance.ca.gov

Consumer Hotline 800-927-4357



Thank You!