



ASSEMBLYWOMAN NICOLE PARRA'S
INFORMATIONAL MEETING ON AUTOMOBILE INSURANCE PREMIUMS

Hanford, California
April 1, 2004

**AUTO INSURANCE PREMIUMS VARY WIDELY
BY ZIP CODE IN ASSEMBLY DISTRICT 30
AND THE CENTRAL VALLEY**

SUPPORTING EXHIBITS

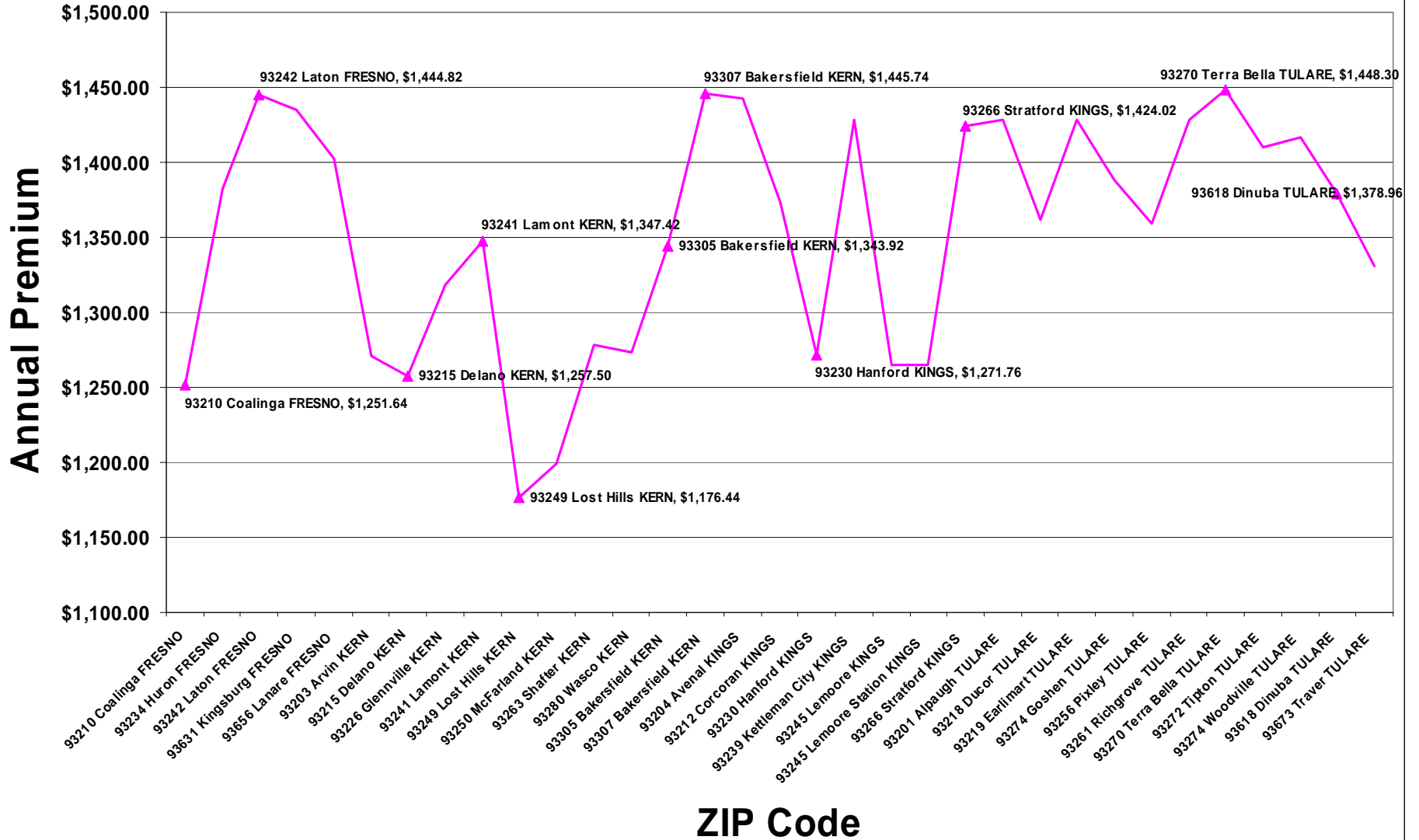
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City of Los Angeles
City of Oakland
City and County of San Francisco

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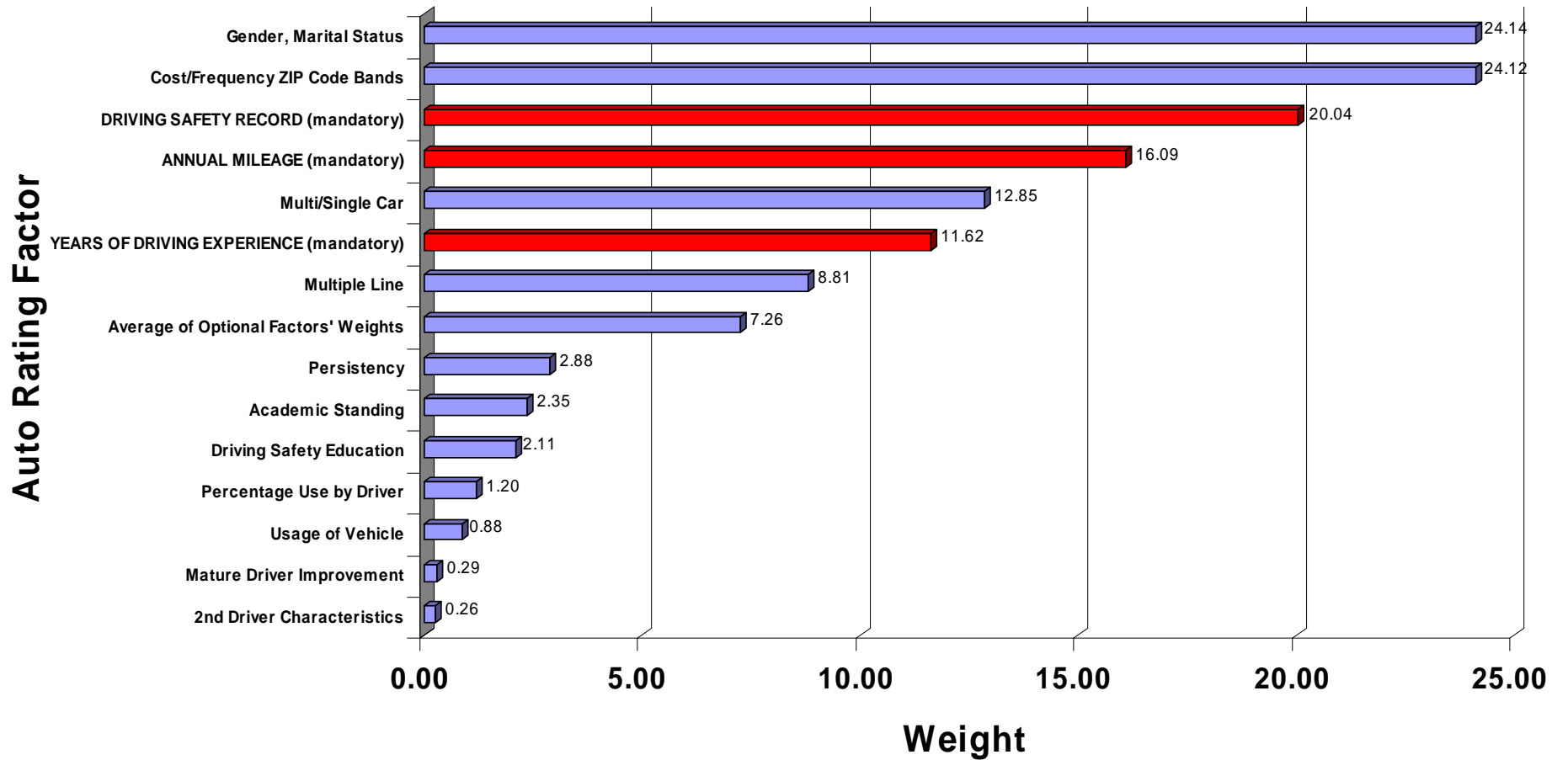
\$352 or 37% Increase for Same Good Driver, Same Coverage

Female Good Driver, Licensed 22 Years, No Accidents/Violations, Standard Coverage
ZIP Codes in Assembly District 30



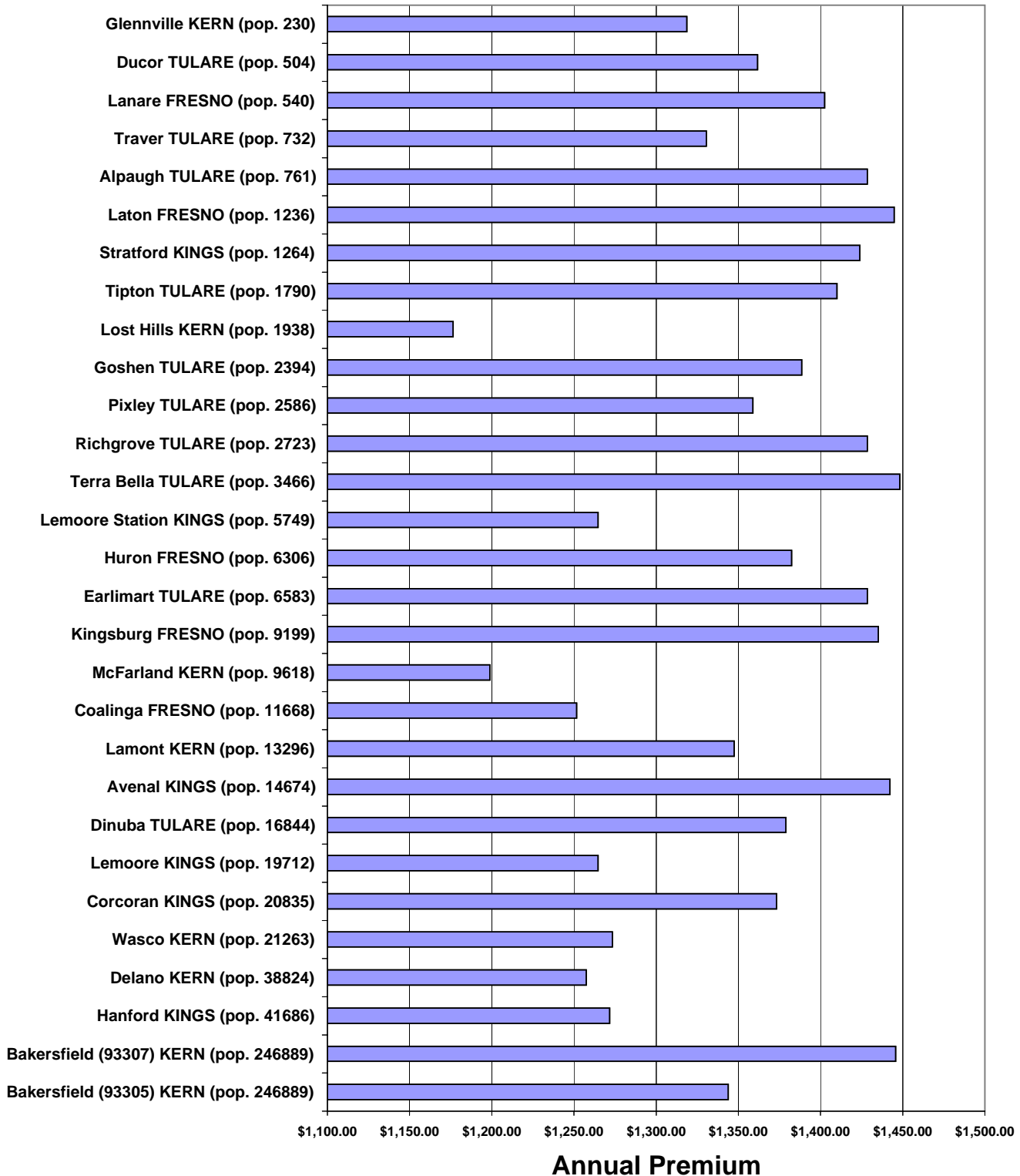
Insurers Give Greater Weight to Where You Live, or Your Gender, Than to How Well You Drive

Rating Factors Used by One of California's Largest Automobile Insurers



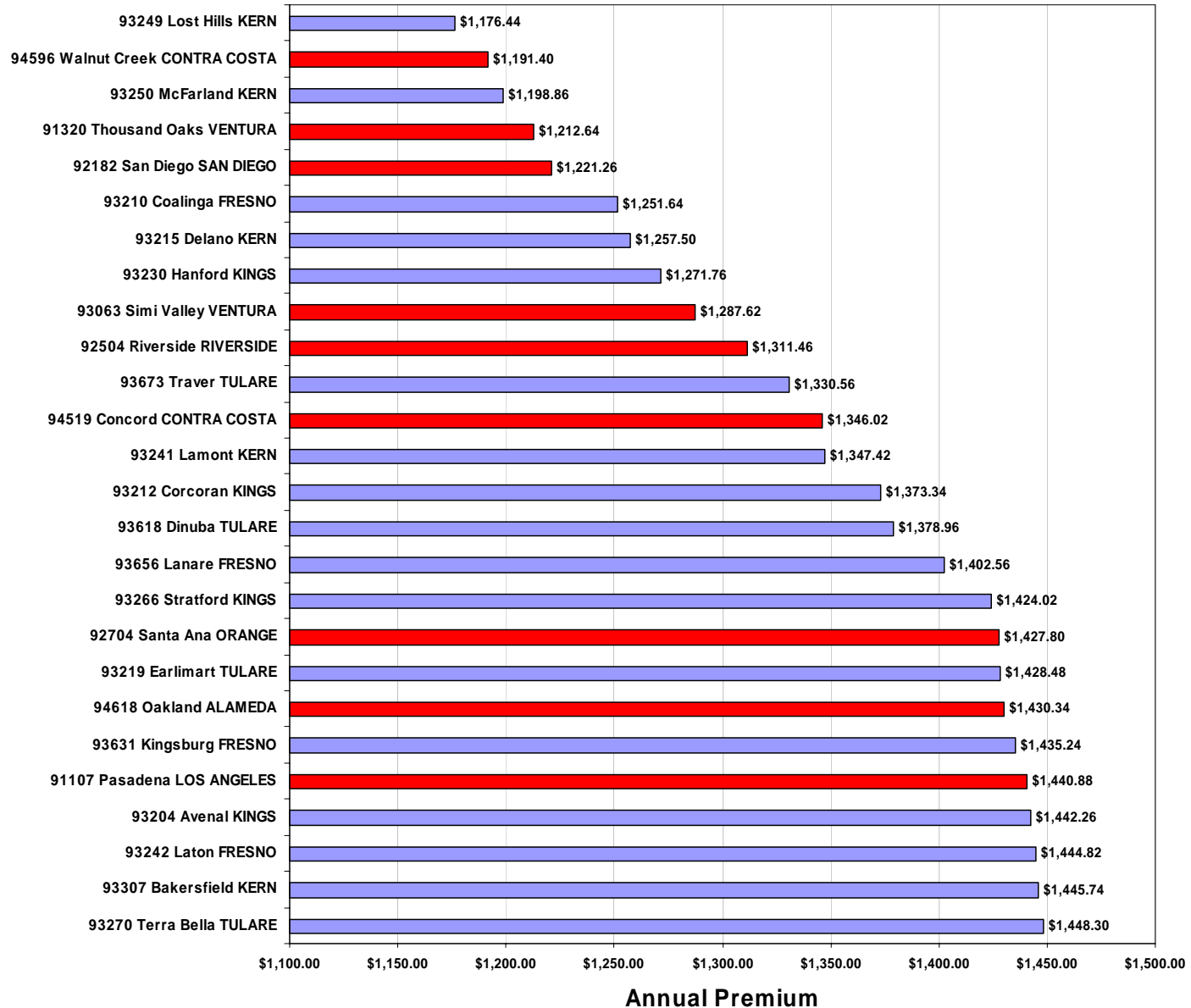
When Insurance Premiums Are Based Primarily on ZIP Code, Drivers in Small Towns Can Pay More, Not Less

Female Good Driver, Licensed 22 Years, No Accidents/Violations, Standard Coverage
ZIP Codes in Assembly District 30



Insurers Charge as Much in Assembly District 30 as in "Urban" and "Suburban" California

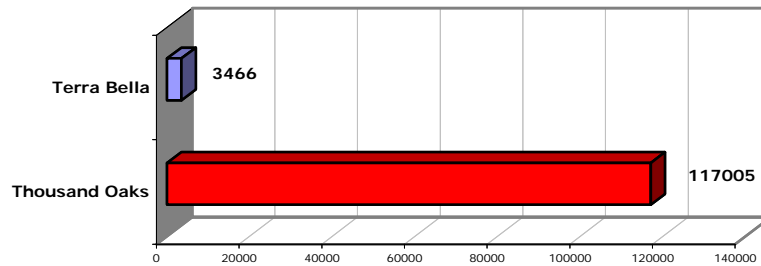
When Insurers Can Manipulate Your Premium Based Primarily on Where You Live, Not How You Drive, Small Central Valley Towns Can Pay More



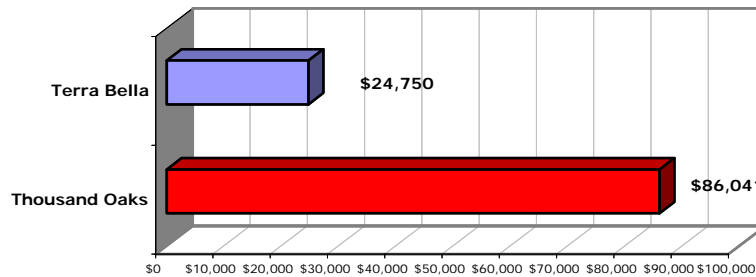
Small Town Pays More Than Much Bigger City

ZIP-Code Based Auto Rates Hurt Rural Communities, Too

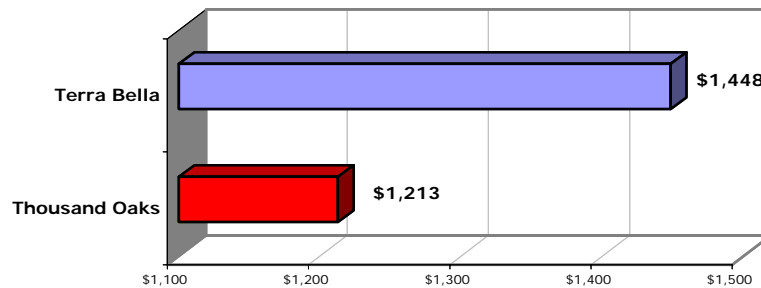
Population



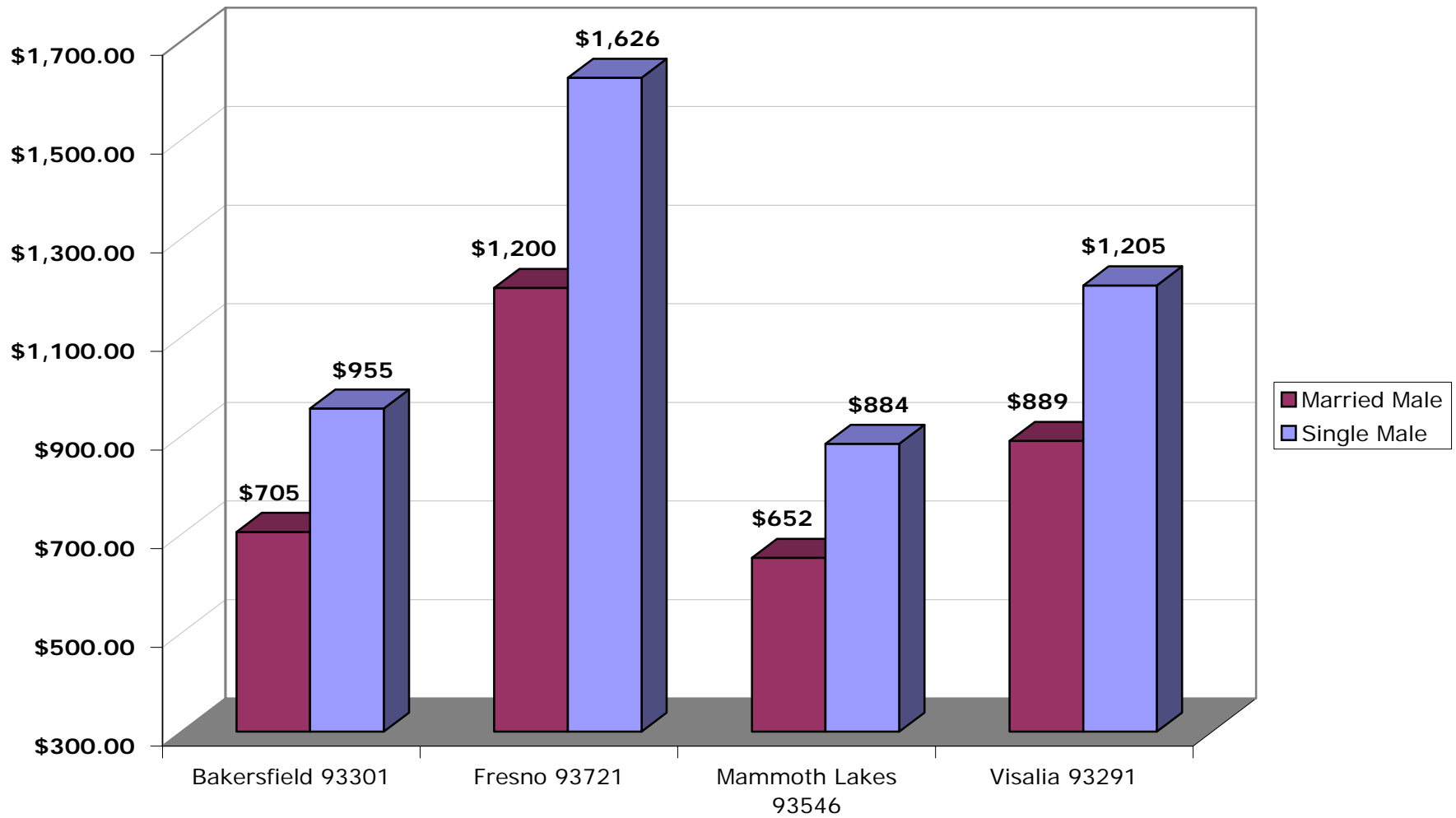
Median Family Income



Good Driver Insurance Premium



Widows and Singles Pay 35% More Than Married Drivers at Geico.com



Source: Online quote from www.Geico.com for 49-year-old male with perfect driving record. Standard coverage.

