



INSURANCE COMMISSIONER GARAMENDI'S
TOWN-HALL MEETING ON AUTOMOBILE INSURANCE PREMIUMS

Los Angeles, California
January 22, 2004

**AUTO INSURANCE PREMIUMS VARY WIDELY
BY ZIP CODE IN LOS ANGELES
AND SURROUNDING REGION**

SUPPORTING EXHIBITS

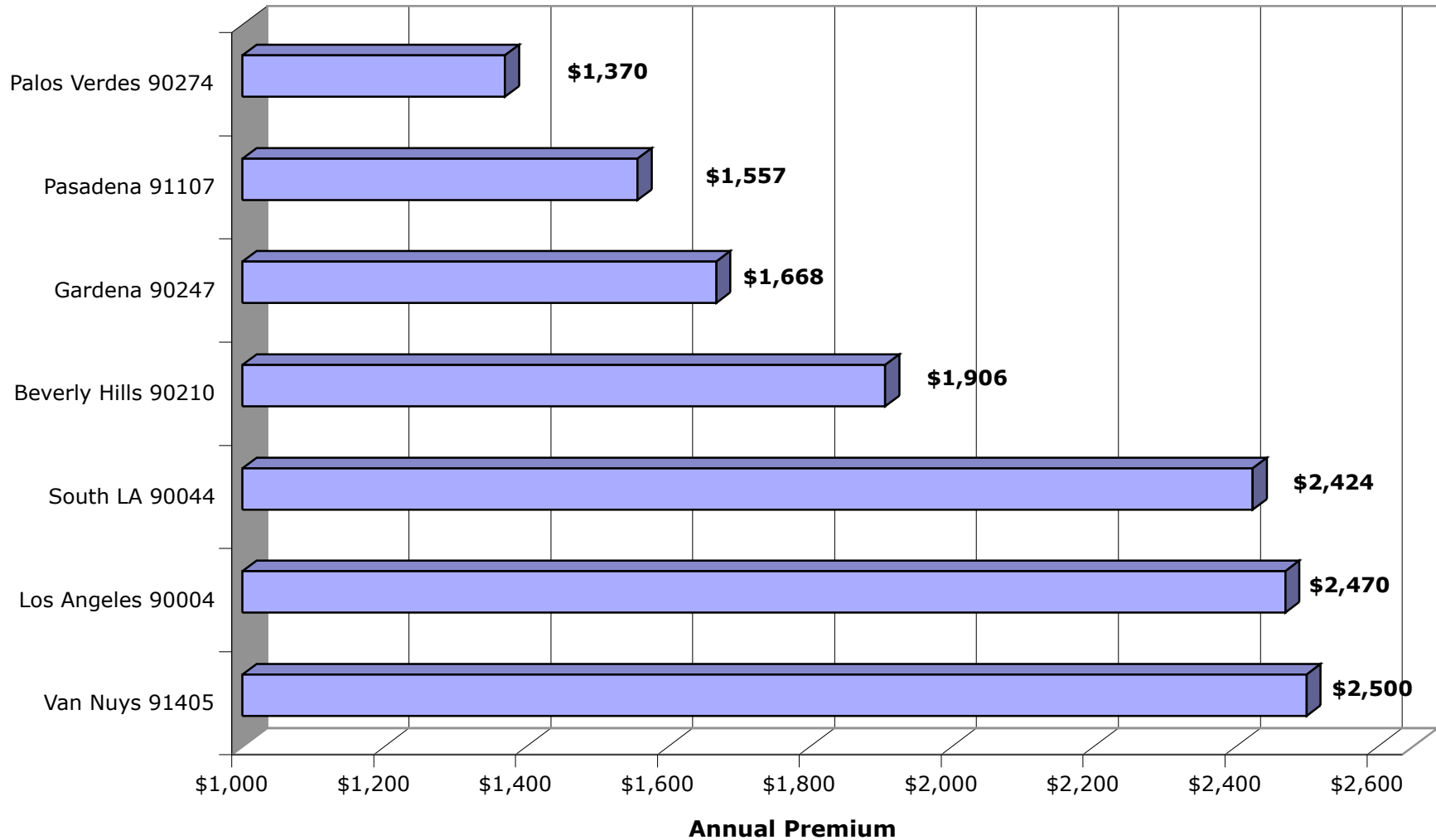
Mark Savage
Consumers Union of U.S., Inc.
West Coast Regional Office
1535 Mission Street
San Francisco, California 94103-2566
(415) 431-6747
(415) 431-0906 (fax)

Counsel for Petitioners
Consumers Union of U.S., Inc.
National Council of La Raza
Southern Christian Leadership Conference of
Greater Los Angeles
Spanish Speaking Citizens' Foundation
Foundation for Taxpayer and Consumer Rights
City of Los Angeles
City of Oakland
City and County of San Francisco

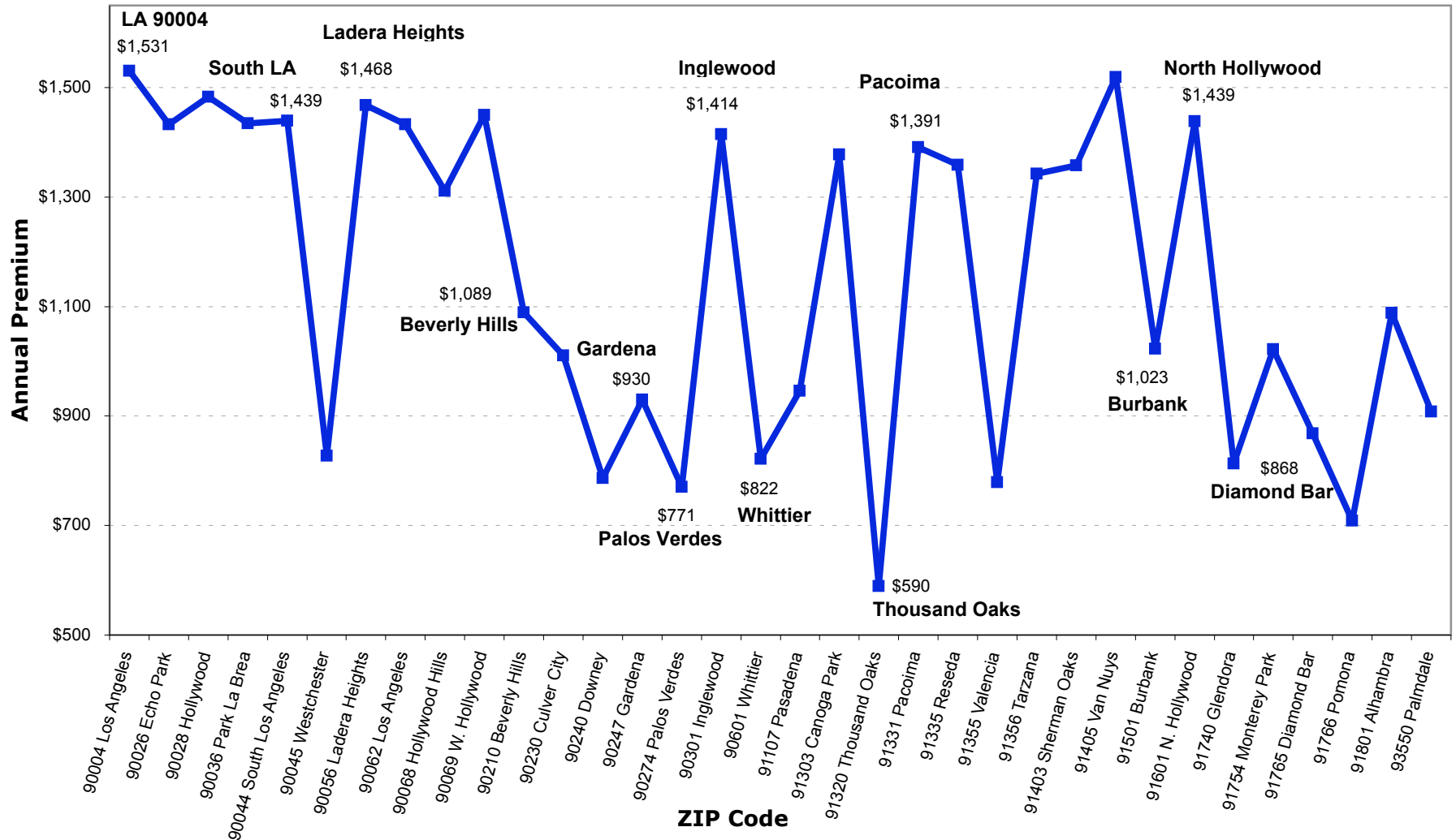
West Coast Regional Office
1535 Mission Street ■ San Francisco, CA 94103
415.431.6747 Tel ■ 415.431.0906 Fax

Where You Live Determines What You Pay

Premiums for Standard, Full Coverage with Farmers Insurance
Female Good Driver, Licensed 22 Years

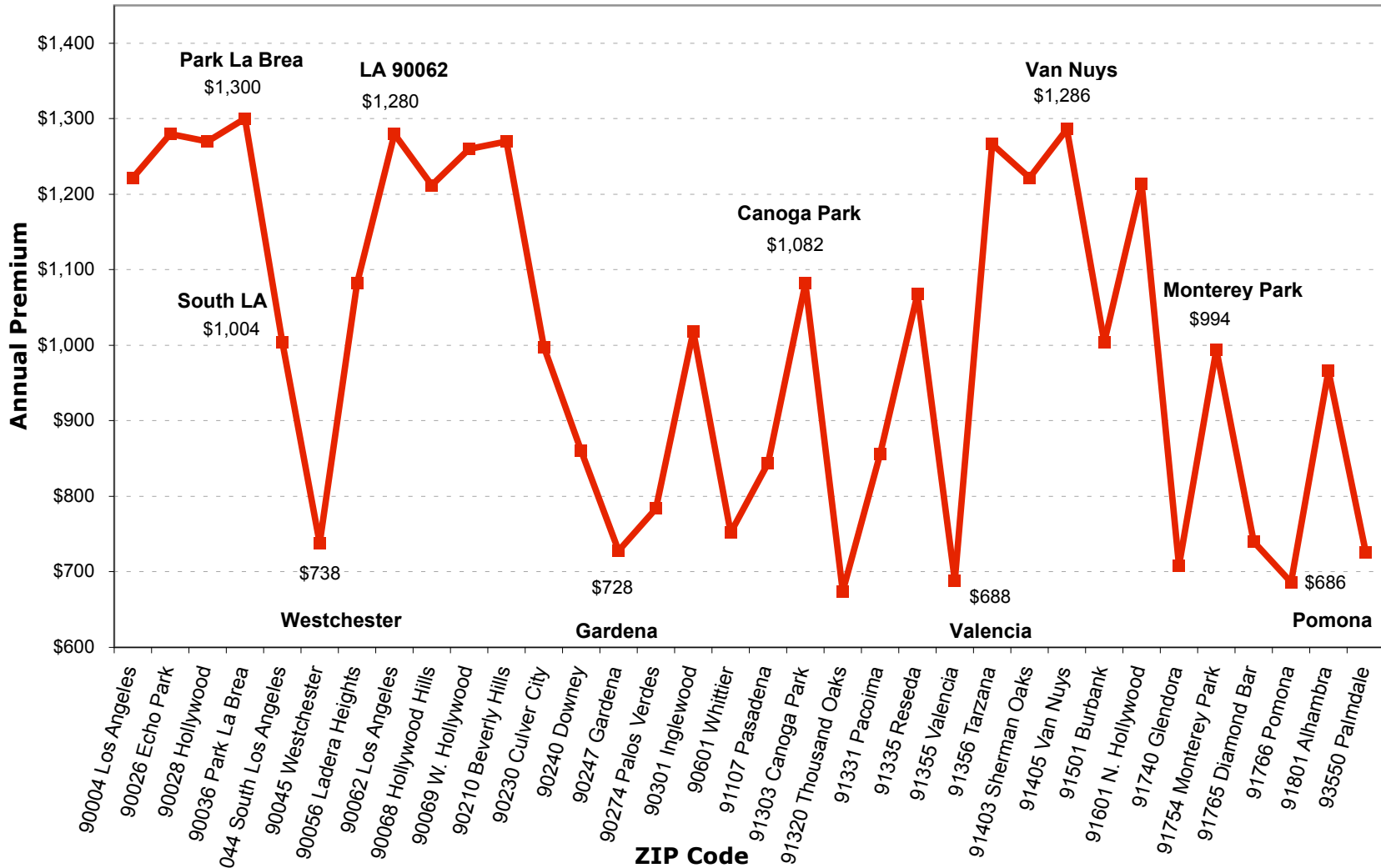


\$959 Increase for Same Good Driver, Same Coverage with Farmers



Example: Female Good Driver, Licensed 22 Years; Standard Liability-Only

\$626 Increase for Same Good Driver, Same Coverage with Allstate



Example: Female Good Driver, Licensed 22 Years; Standard Liability-Only Coverage

Insurers Give More Weight to ZIP-Code, Gender and Marital Status Than Driving Record

