



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

Buena Park, California
January 22, 2004

**AUTO INSURANCE PREMIUMS VARY WIDELY
BY ZIP CODE IN ORANGE COUNTY**

SUPPORTING EXHIBITS

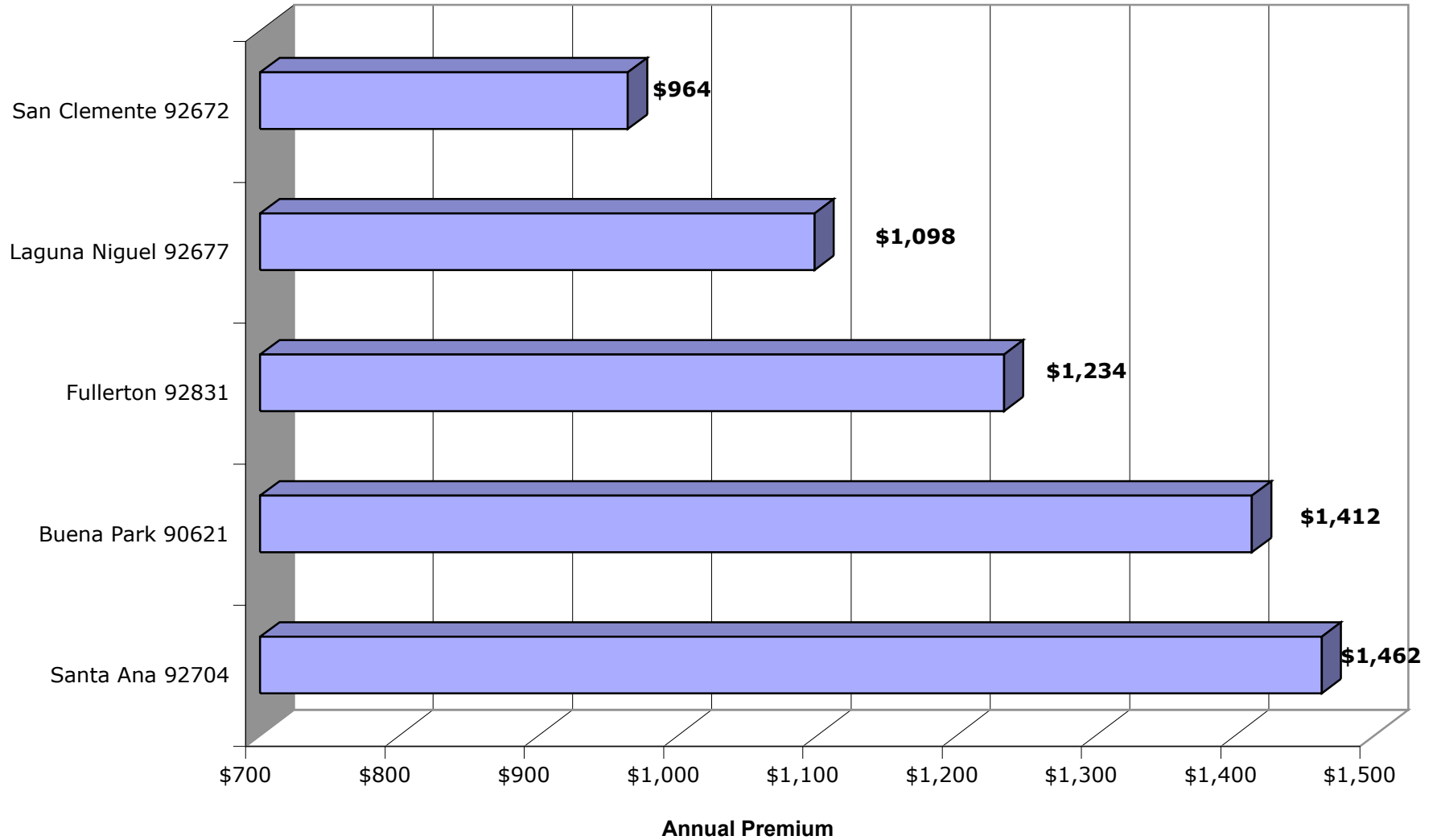
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Spanish Speaking Citizens' Foundation
Foundation for Taxpayer and Consumer Rights
City of Los Angeles
City of Oakland
City and County of San Francisco

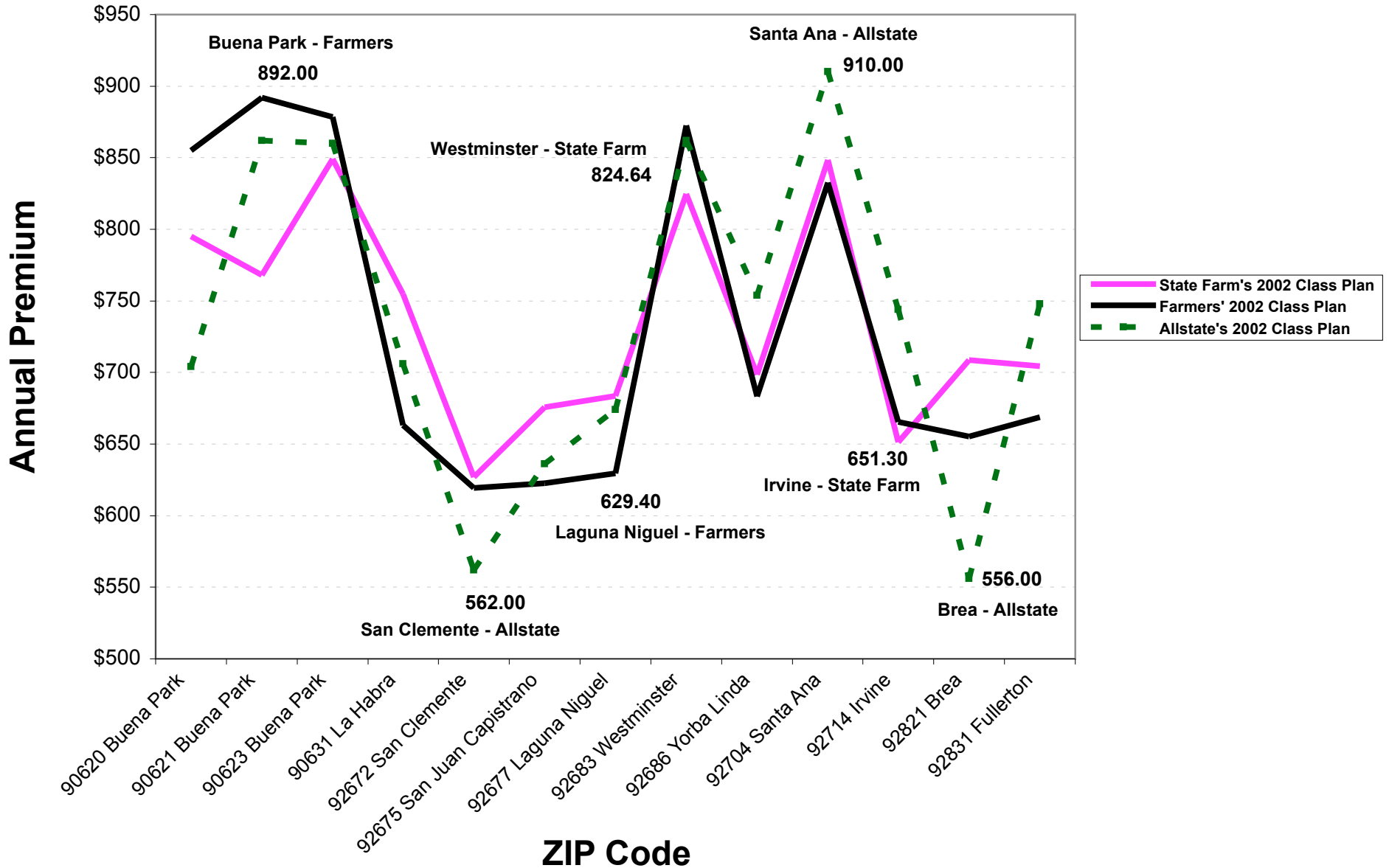
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Where You Live Determines What You Pay in Orange County

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



\$350 Increase for Same Good Driver, Same Coverage with Major Insurers



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

