



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

Oakland, California  
December 4, 2003

**AUTO INSURANCE PREMIUMS VARY WIDELY  
BY ZIP CODE IN OAKLAND-SAN FRANCISCO BAY AREA**

**SUPPORTING EXHIBITS**

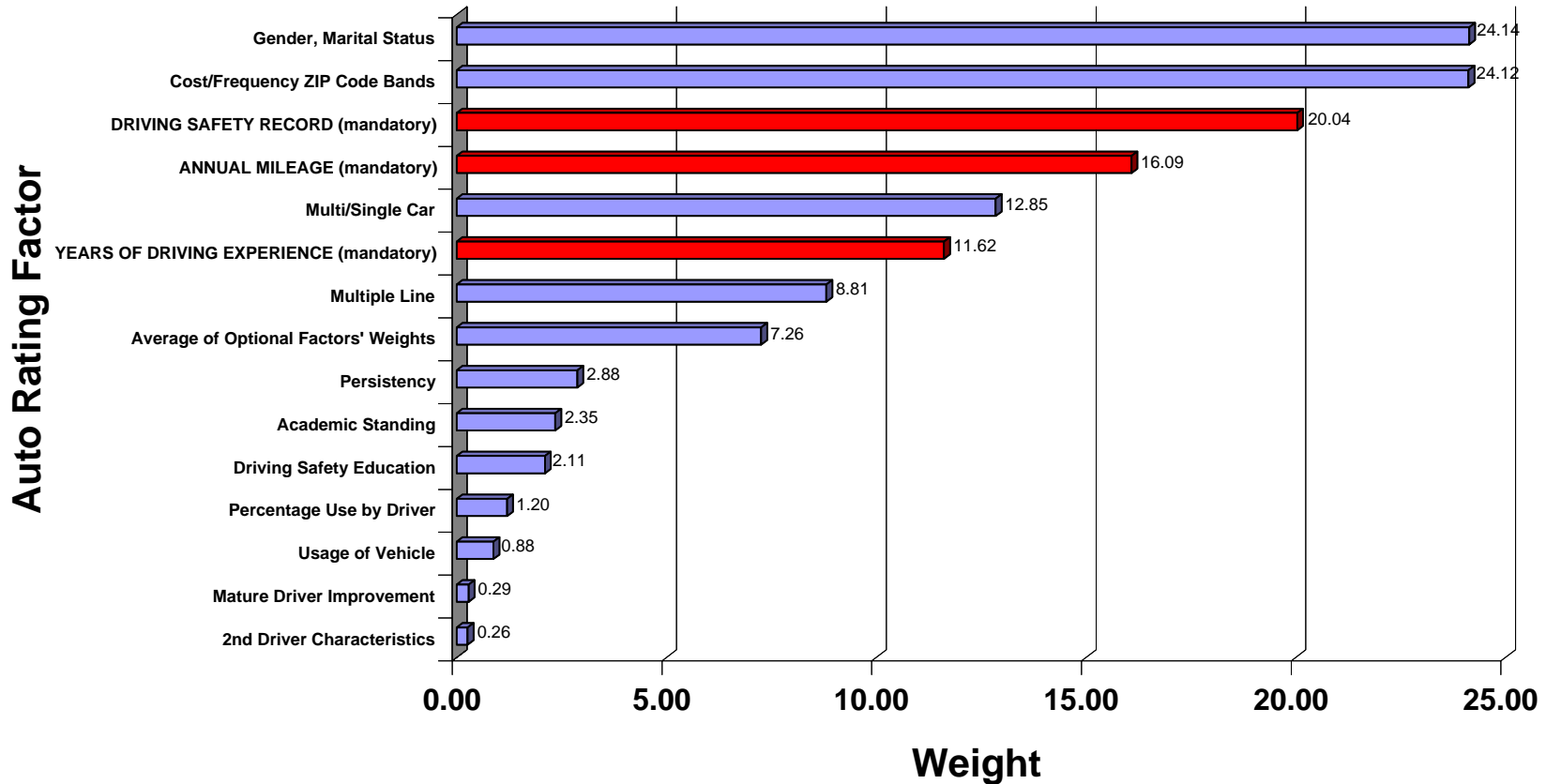
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Consumers Union of U.S., Inc.  
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Consumers Union of U.S., Inc.  
National Council of La Raza  
Southern Christian Leadership Conference of  
Greater Los Angeles  
Spanish Speaking Citizens' Foundation  
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

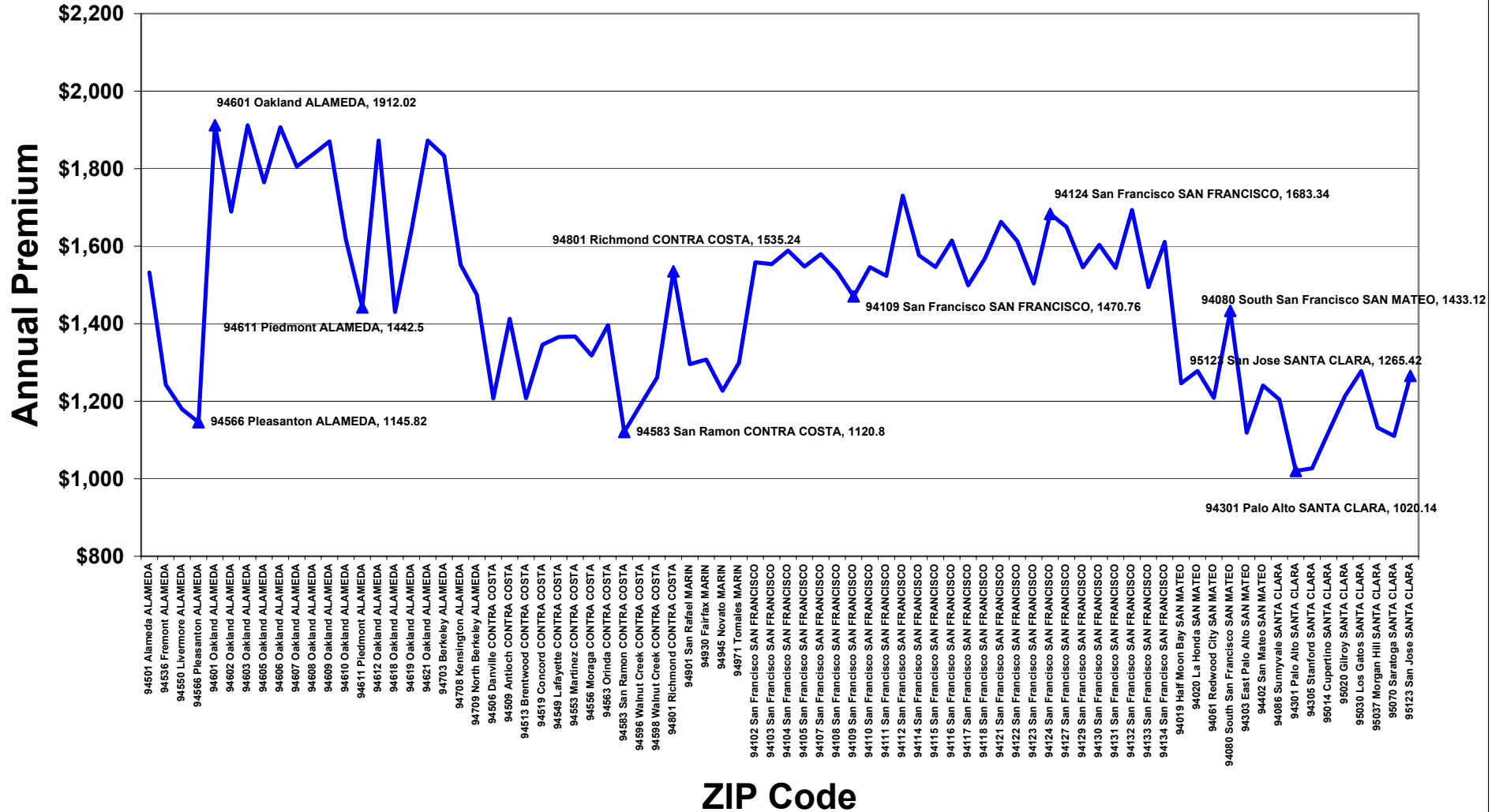
# Insurers Give Greater Weight to Where You Live, or Your Gender, Than to How Well You Drive

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



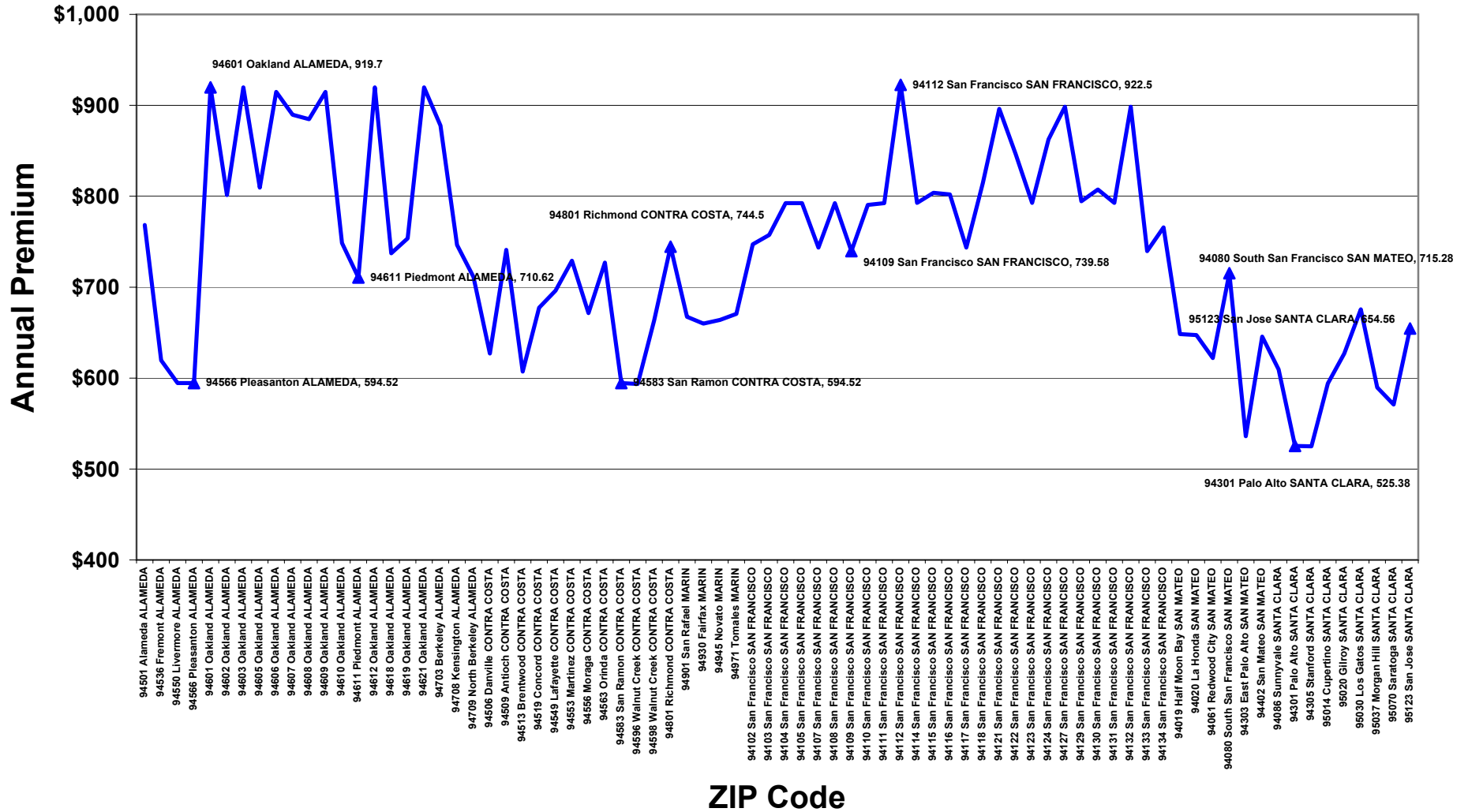
# \$891 or 87% Increase for Same Good Driver, Same Coverage

Female Good Driver, Licensed 22 Years, No Accidents/Violations, Standard Coverage  
 ZIP Codes in San Francisco Bay Area



# \$397 or 75% Increase for Same Good Driver, Same Coverage

Female Good Driver, Licensed 22 Years, No Accidents/Violations, Liability-Only Coverage  
 ZIP Codes in San Francisco Bay Area



# \$2,367 or 72% Increase for Same Driver, Same Coverage

Single Male Student, Licensed 2 Years, 1 Accident, Minimum Coverage  
ZIP Codes in San Francisco Bay Area

