



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

San Diego, California
January 27, 2004

**AUTO INSURANCE PREMIUMS VARY WIDELY
BY ZIP CODE IN SAN DIEGO COUNTY**

SUPPORTING EXHIBITS

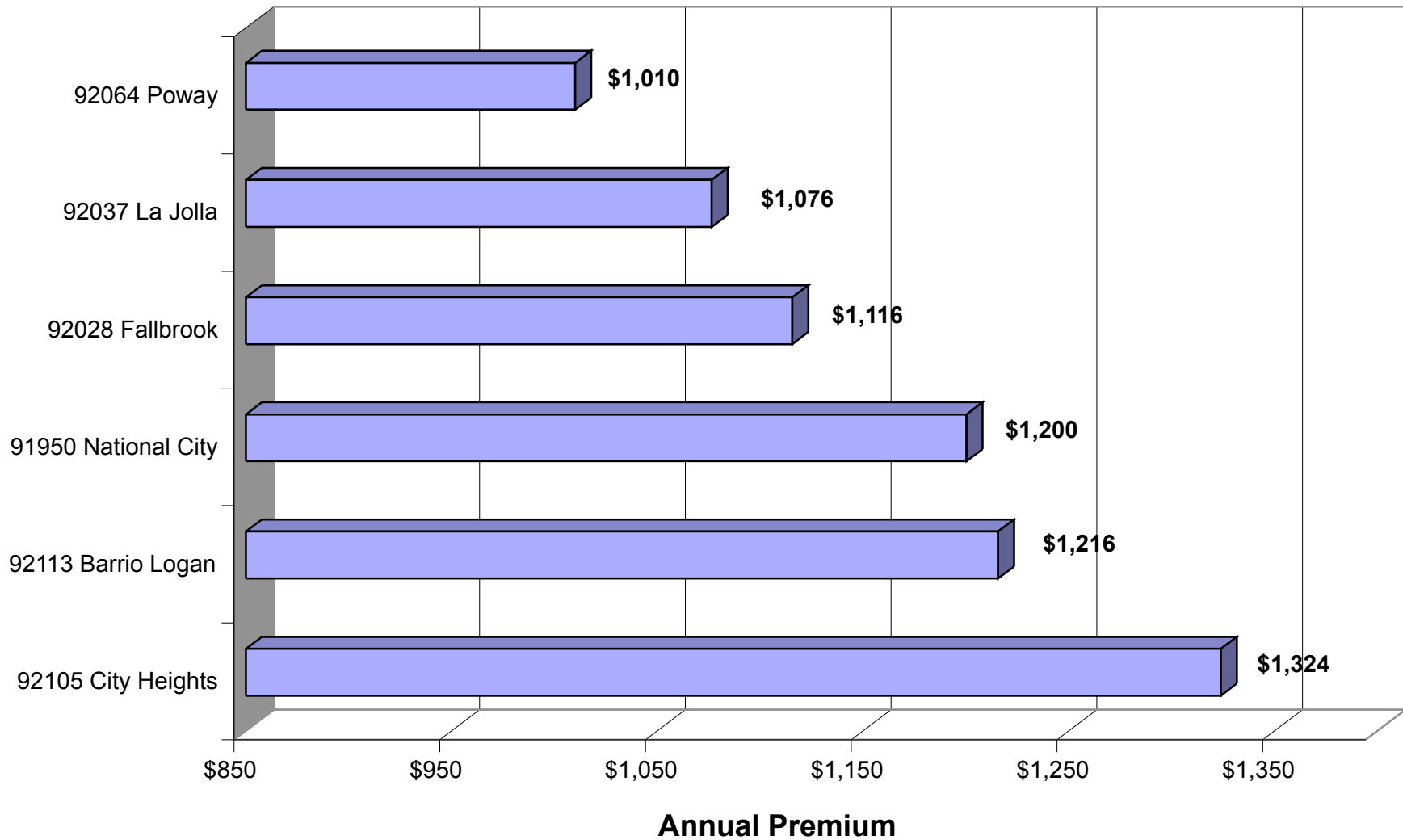
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Greater Los Angeles
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Foundation for Taxpayer and Consumer Rights
City of Los Angeles
City of Oakland
City and County of San Francisco

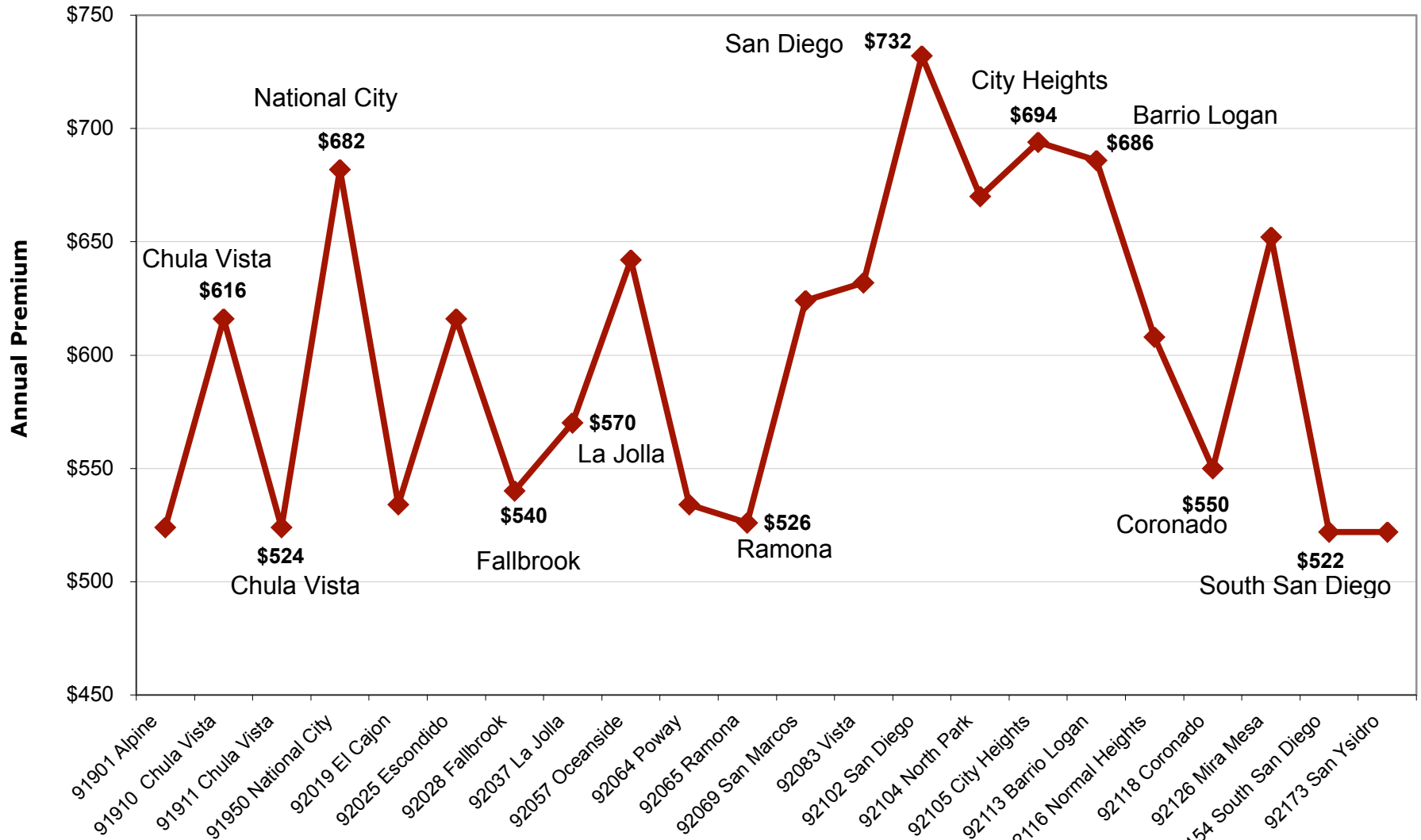
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Where You Live Determines What You Pay

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

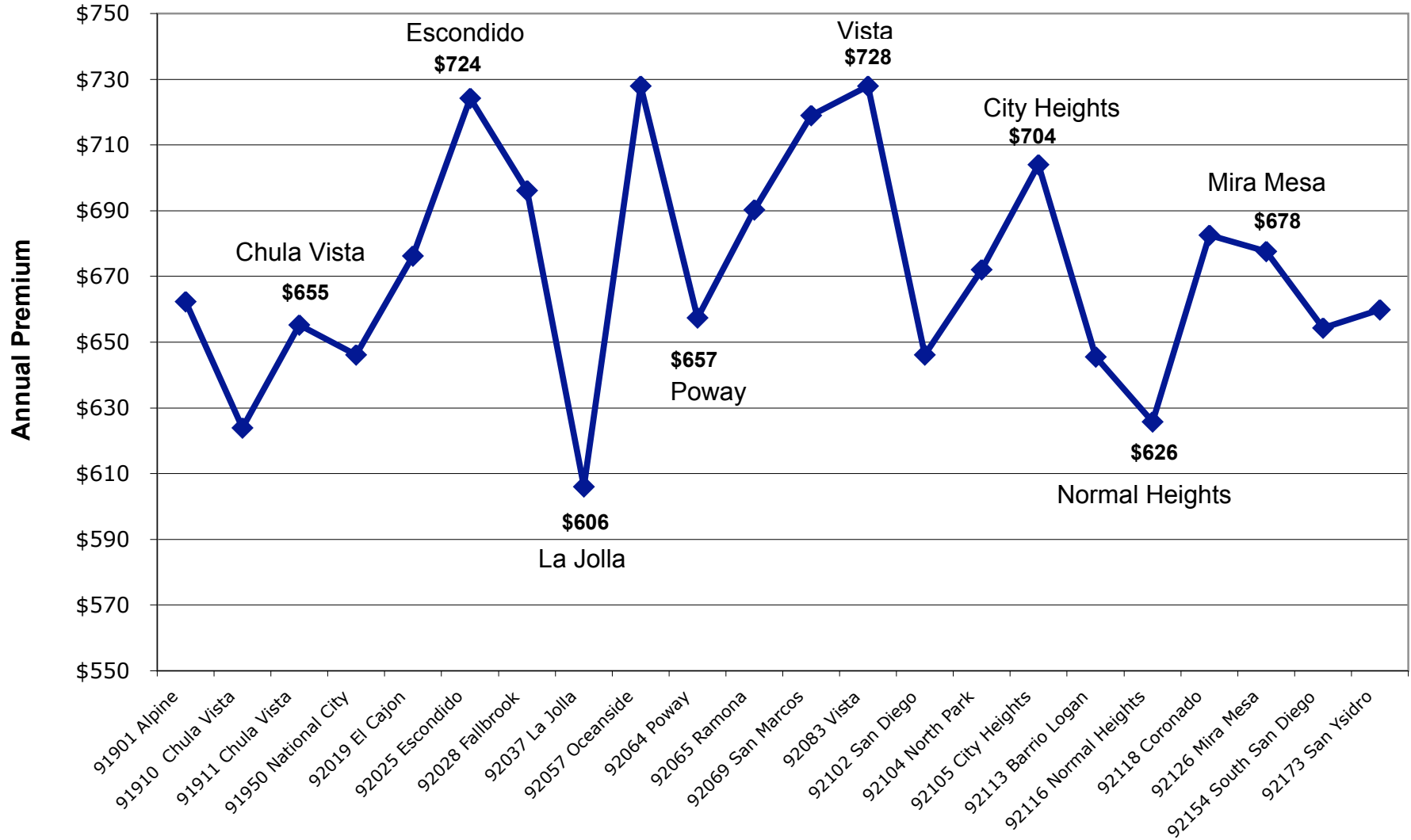


\$210 Increase for Same Good Driver, Same Coverage With Allstate



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

Same Good Driver, Different San Diego ZIP Codes with State Farm



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

