



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

Van Nuys, California  
January 13, 2004

AUTO INSURANCE PREMIUMS VARY WIDELY  
BY ZIP CODE IN SAN FERNANDO VALLEY  
AND SURROUNDING REGION

SUPPORTING EXHIBITS

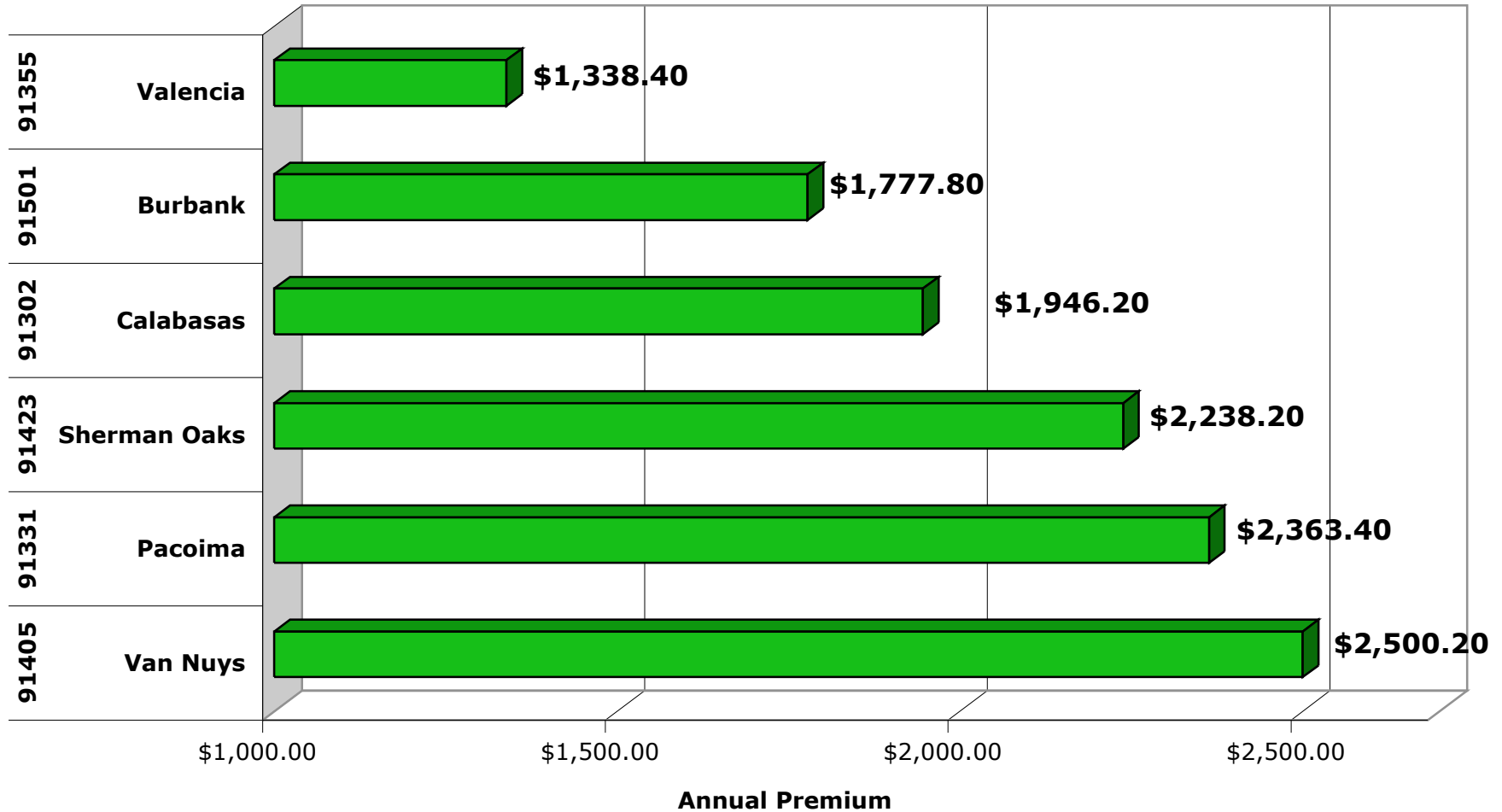
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Southern Christian Leadership Conference of  
Greater Los Angeles  
Spanish Speaking Citizens' Foundation  
Foundation for Taxpayer and Consumer Rights  
City of Los Angeles  
City of Oakland  
City and County of San Francisco

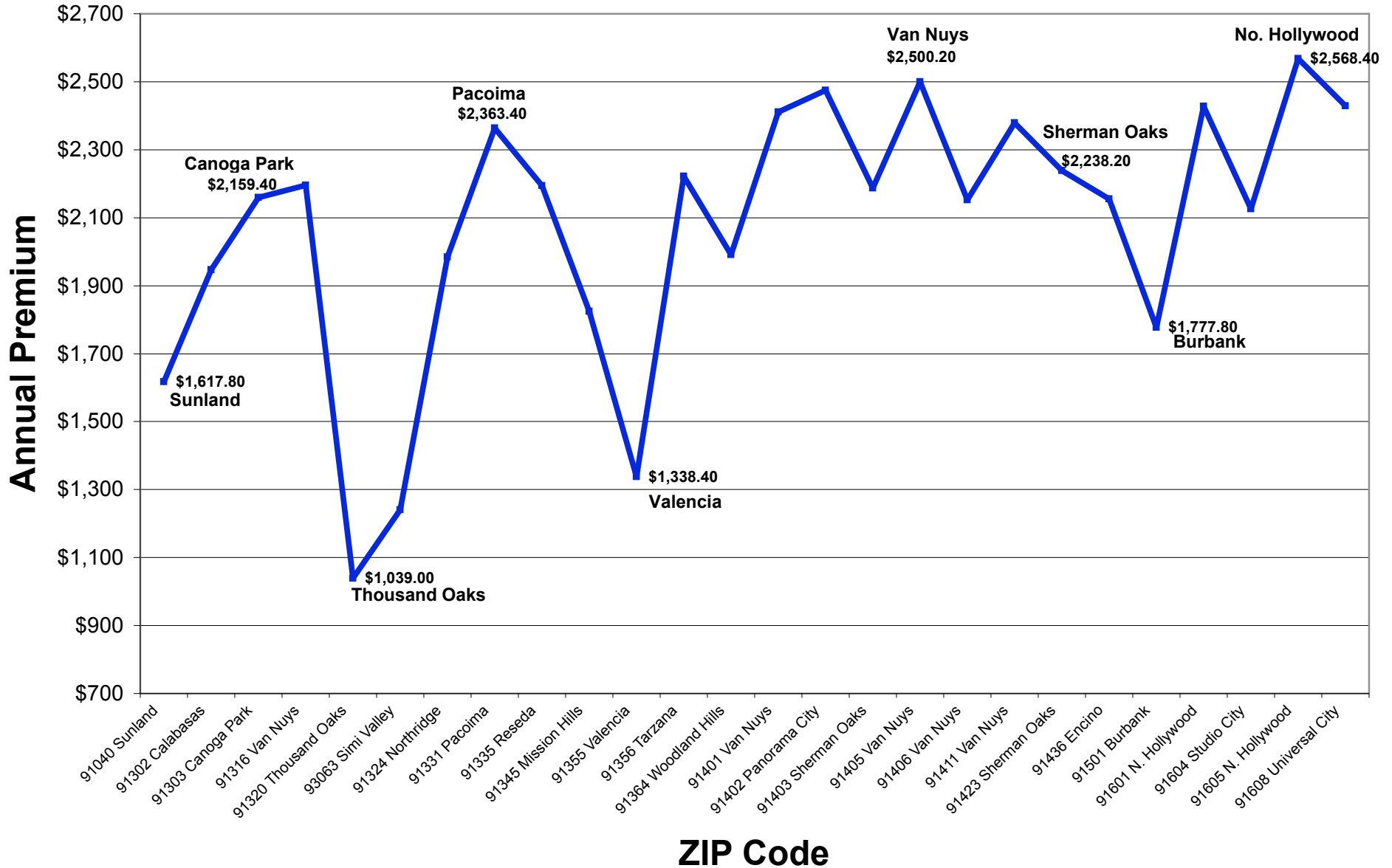
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# Where You Live Determines What You Pay

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

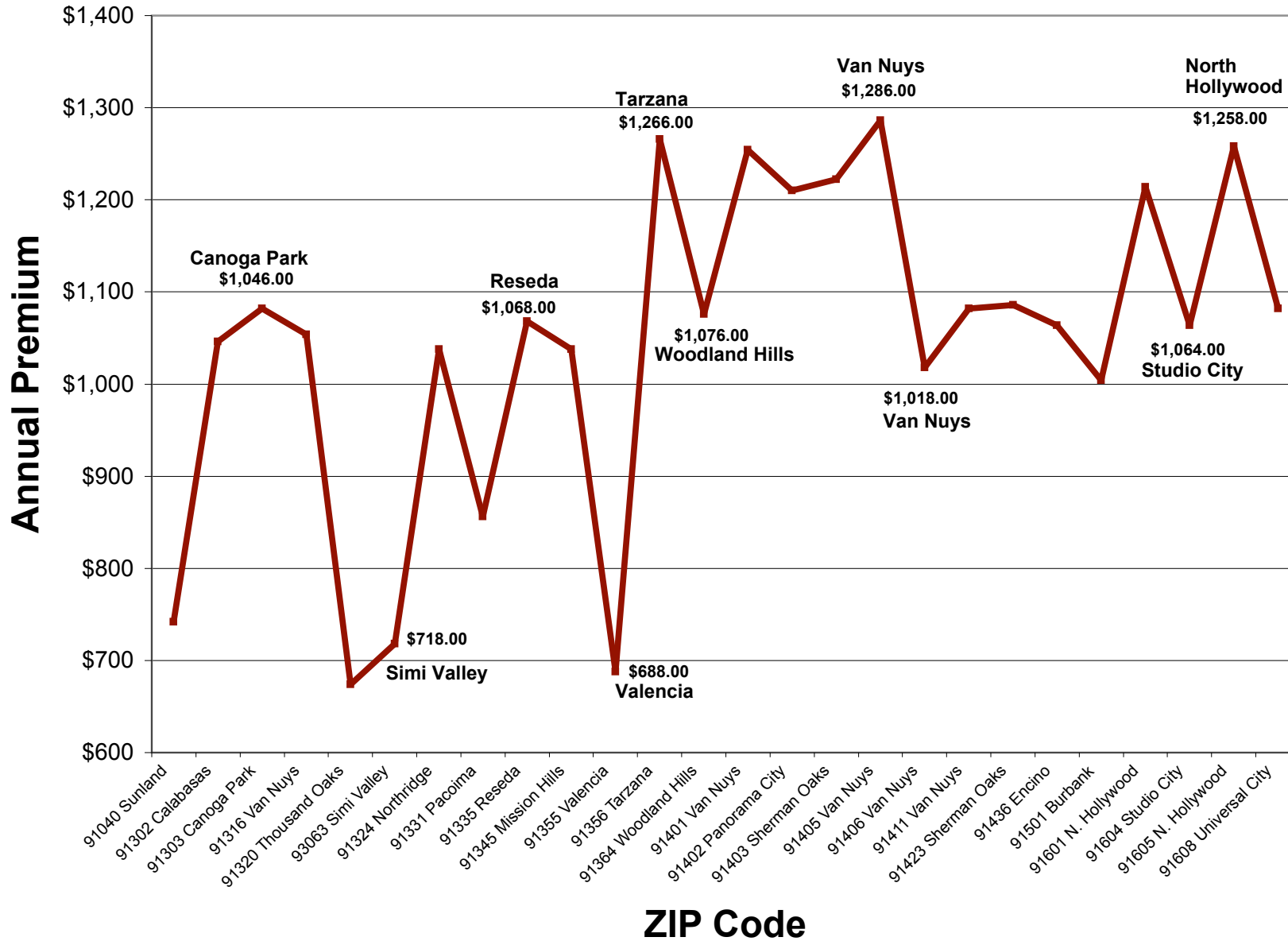


# \$1,529 Increase for Same Good Driver, Same Coverage with Farmers



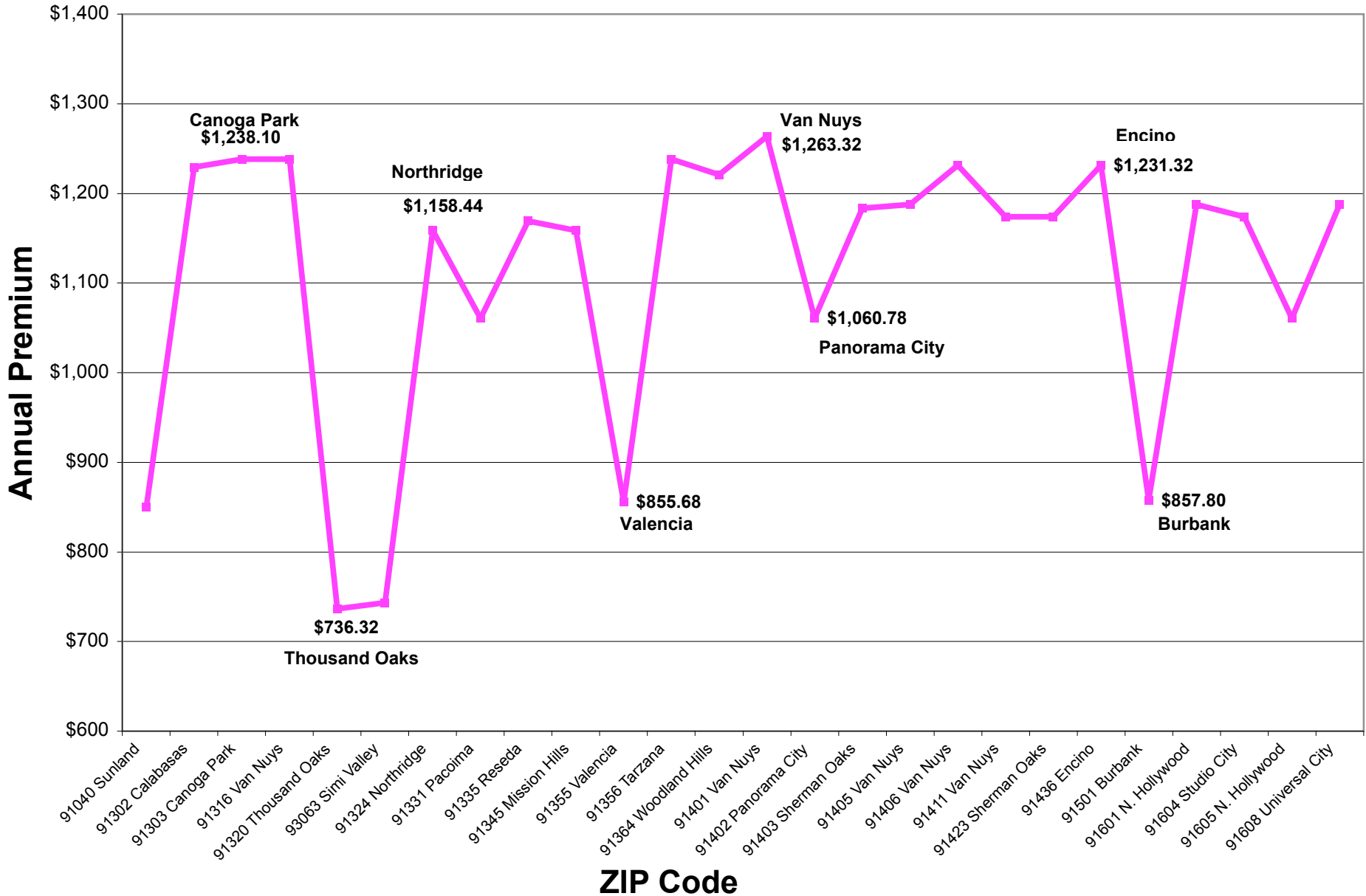
Example: Female Good Driver, Licensed 22 Years Standard Full Coverage

# \$612 Increase for Same Good Driver, Same Coverage with Allstate



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

# \$527 Increase for Same Good Driver, Same Coverage 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

