



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

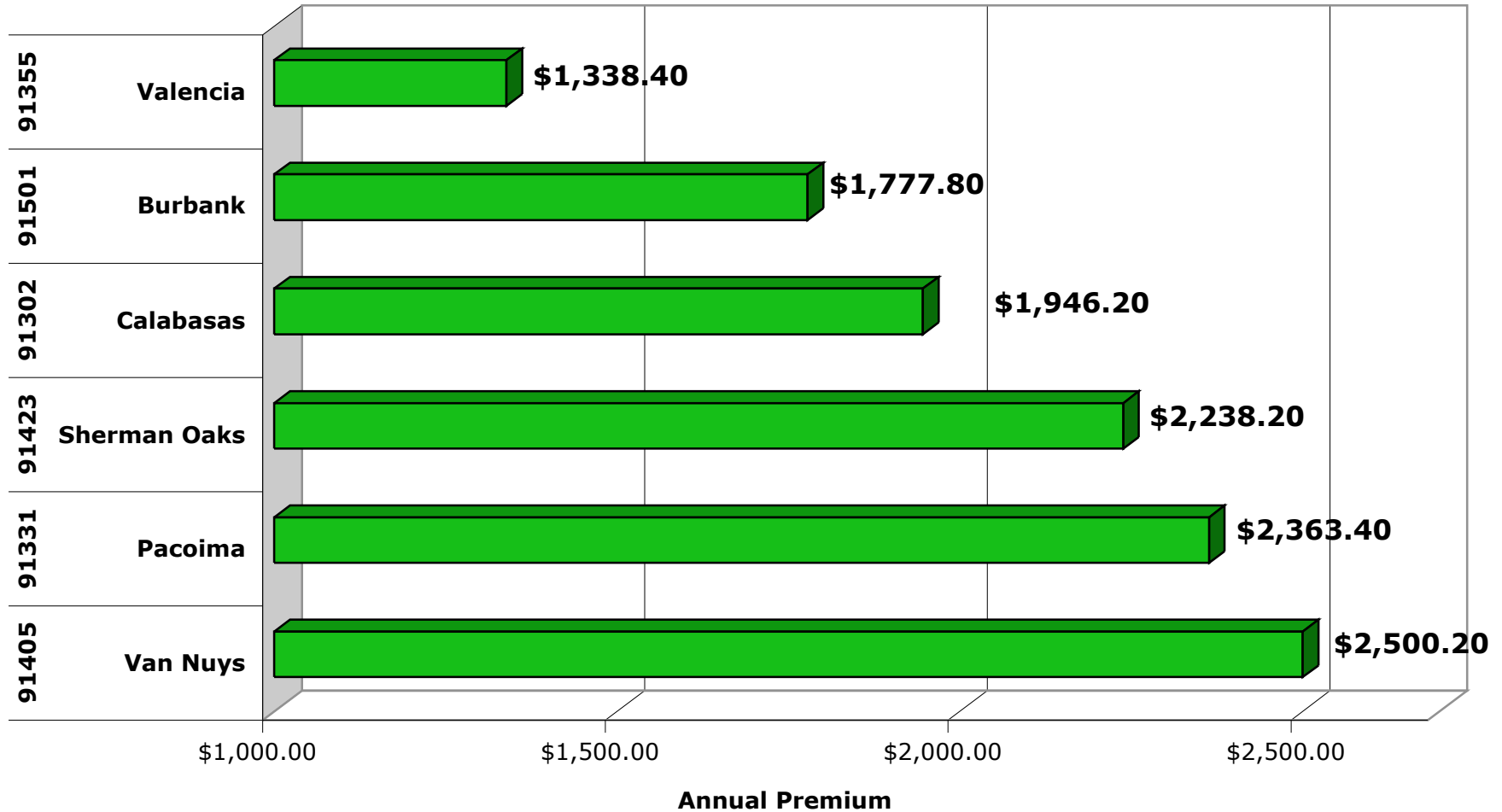
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Spanish Speaking Citizens' Foundation
Foundation for Taxpayer and Consumer Rights
City of Los Angeles
City of Oakland
City and County of San Francisco

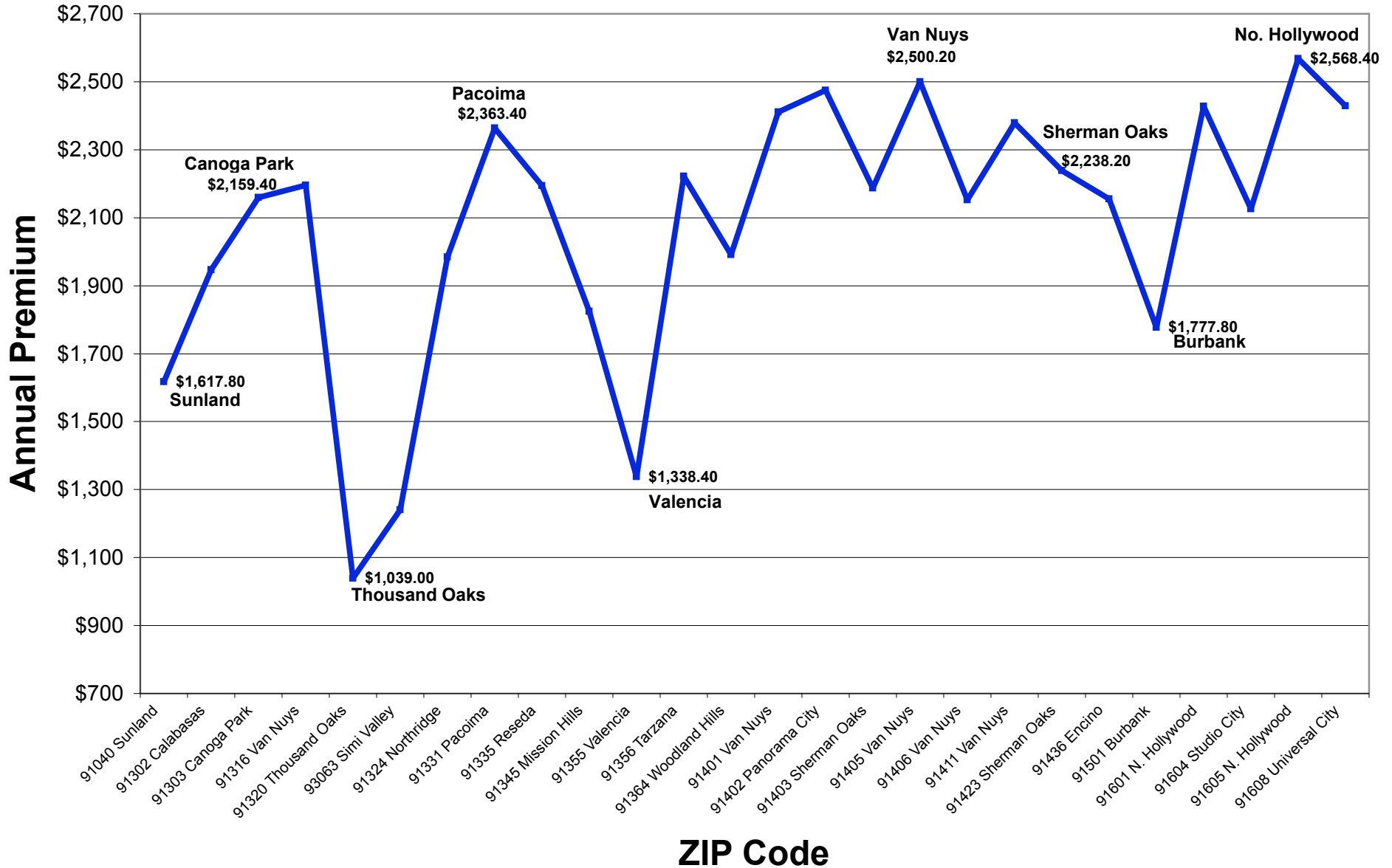
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Where You Live Determines What You Pay

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

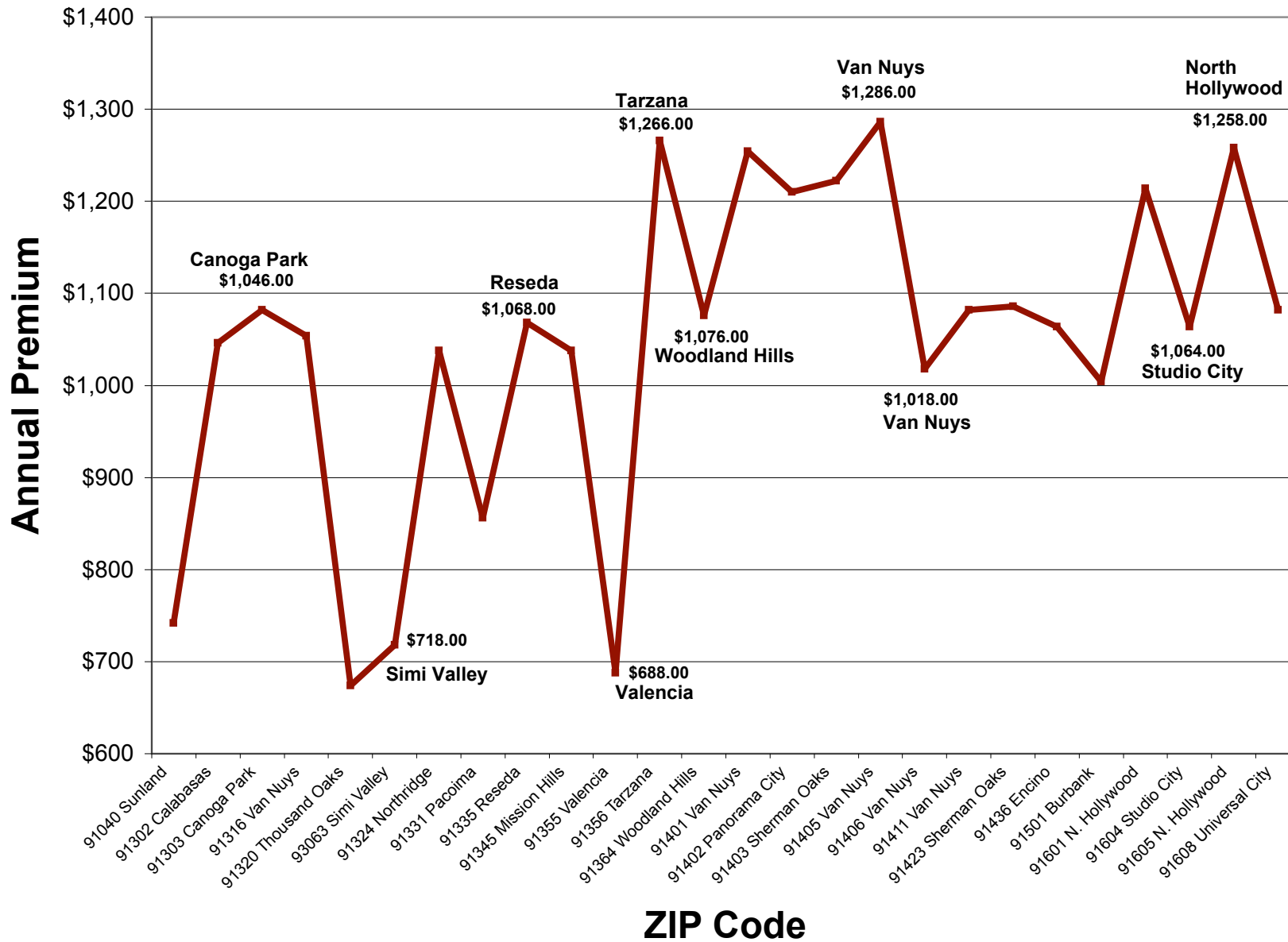


\$1,529 Increase for Same Good Driver, Same Coverage with Farmers



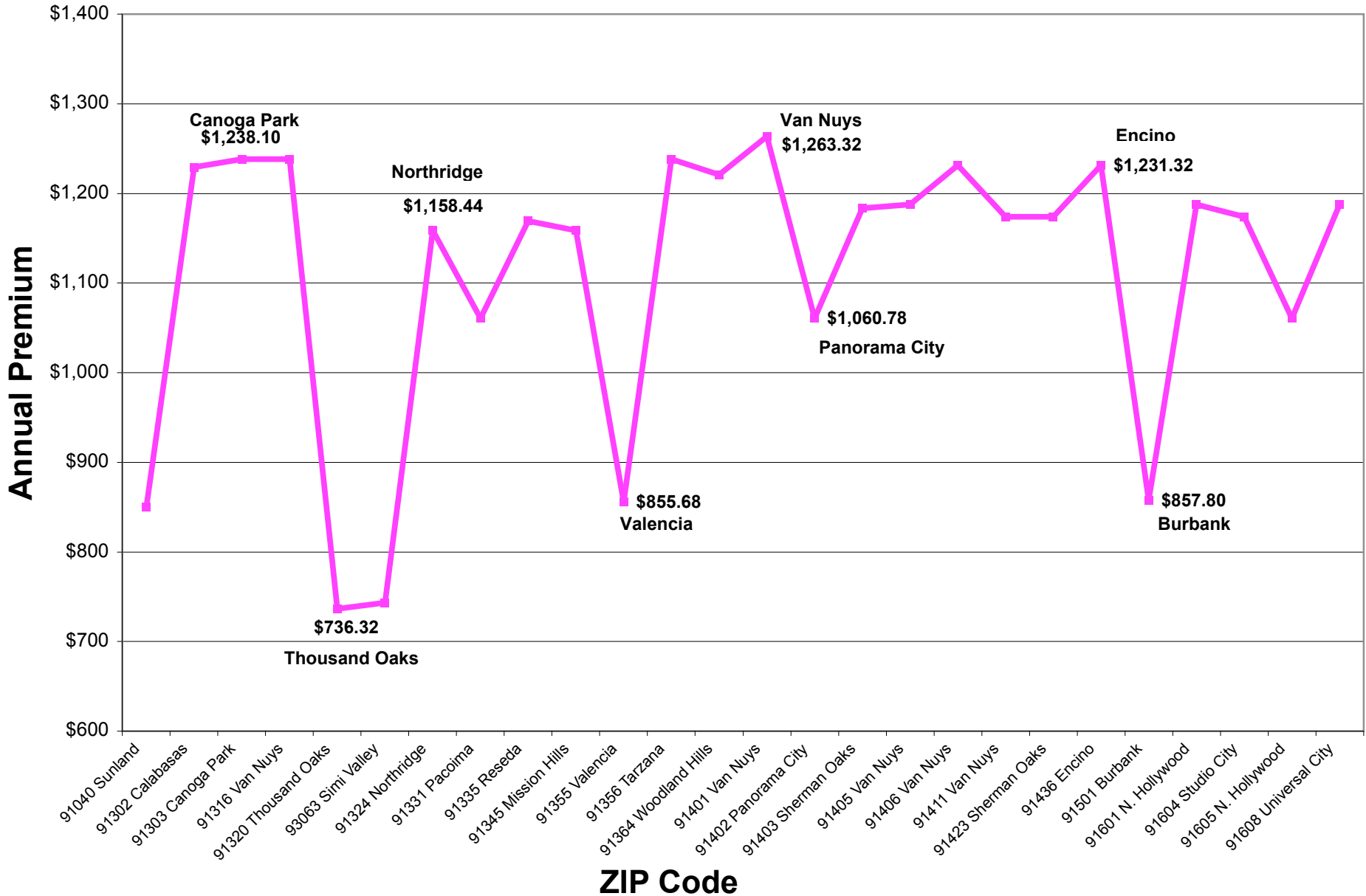
Example: Female Good Driver, Licensed 22 Years Standard Full Coverage

\$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

