

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105

ER-2007-00004

October 30, 2007

PROPOSED TEXT

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Amend Title 10, Chapter 5, Subchapter 3, Section 2498.6 to read as follows:

Sec. 2498.6 California Automobile Insurance Low Cost Program Plan of Operations

The Insurance Commissioner has approved and hereby incorporates by reference a separate plan designated the "California Automobile Insurance Low Cost Program Plan of Operations," effective June 19, 2001, with nonsubstantive amendments effective February 27, 2002, and with nonsubstantive amendments effective June 20, 2002, and with emergency amendments effective January 13, 2003, and with amendments effective February 15, 2003, and with emergency amendments readopted effective May 6, 2003, and with nonsubstantive amendments effective August 28, 2003, and with amendments effective September 9, 2003, and with amendments effective October 2, 2003, and with nonsubstantive amendments effective April 19, 2004, and with nonsubstantive amendments effective August 24, 2004, and with amendments effective August 28, 2004, and with amendments effective February 13, 2005, with nonsubstantive amendments effective July 23, 2005, and with amendments effective January 20, 2006, and with emergency amendments effective April 1, 2006, and with emergency amendments effective June 1, 2006, and with nonsubstantive amendments effective July 18, 2006, and with emergency amendments readopted effective July 24, 2006, and with emergency amendments readopted effective October 2, 2006, and with amendments effective December 27, 2006, and with emergency amendments effective March 30, 2007, and with nonsubstantive amendments effective April 24, 2007, and with amendments effective July 28, 2007, and with emergency amendments effective October 1, 2007, and with amendments effective October 10, 2007, and with emergency amendments effective _____* _____, which is the statutorily-required plan for the equitable apportionment, among insurers required to participate in the California Automobile Assigned Risk Plan, of persons residing in the County of Los Angeles, the City and County of San Francisco, and the Counties of Alameda, Fresno, Orange, Riverside, San Bernardino, San Diego, Contra Costa, Imperial, Kern, Sacramento, San Joaquin, San Mateo, Santa Clara, Stanislaus, Merced, Monterey, Santa Barbara, Sonoma, Tulare, Ventura, Santa Cruz, Solano, Marin, Madera, Placer, Napa, Yolo, Mendocino, Kings, Lake, Amador, Butte, El Dorado, Calaveras, Humboldt, San Benito, Shasta, Sutter, Tuolumne, and Yuba, Alpine, Colusa, Del Norte, Glenn, Inyo, Lassen, Mariposa, Modoc, Mono, Nevada, Plumas, San Luis Obispo, Sierra, Siskiyou, Tehama, and Trinity who are eligible to purchase a low cost automobile insurance policy through the pilot program established in those counties. The Plan also sets forth procedures which insurance producers and applicants shall follow to obtain a low cost automobile insurance policy. A low cost automobile insurance policy is available for policies issued or renewed on and after July 1, 2000. This Plan has been filed but

for the present is separately published, not as part of the California Code of Regulations. The Plan may be examined at the office of the Insurance Commissioner in San Francisco and copies may be obtained from the California Automobile Assigned Risk Plan, P.O. Box 7917, San Francisco, California 94120-7917.

NOTE: Authority cited: Sections 11620, 11629.7, 11629.72, 11629.73, and 11629.79, Insurance Code. Reference Sections 11629.7-11629.85, Insurance Code.

*OAL to insert effective date of amendments

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105

ER-2007-00004

October 30, 2007

PROPOSED PLAN OF OPERATIONS TEXT¹
CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Amend Exhibit E to read as follows:

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM
PLAN OF OPERATIONS
APPENDIX

EXHIBIT E
PRIVATE PASSENGER AUTOMOBILE LIABILITY RATES
\$10,000/\$20,000 Bodily Injury and \$3,000 Property Damage Liability,
\$10,000/\$20,000 Uninsured Motorists, and
\$1,000 Medical Payments

Liability Rates

County	Class 9LA	Class 9LB	Class 9LC
Alameda	\$397.50	\$397.50	\$318.00
Alpine	\$388.75	\$388.75	\$311.00
Colusa	\$355.00	\$355.00	\$284.00
Contra Costa	\$391.25	\$391.25	\$313.00
Del Norte	\$356.25	\$356.25	\$285.00
Fresno	\$368.75	\$368.75	\$295.00
Glenn	\$360.00	\$360.00	\$288.00
Imperial	\$260.00	\$260.00	\$208.00
Inyo	\$338.75	\$338.75	\$271.00
Kern	\$295.00	\$295.00	\$236.00
Lassen	\$357.50	\$357.50	\$286.00
Los Angeles	\$437.50	\$437.50	\$350.00
Mariposa	\$348.75	\$348.75	\$279.00
Merced	\$333.75	\$333.75	\$267.00
Modoc	\$365.00	\$365.00	\$292.00
Mono	\$357.50	\$357.50	\$286.00
Monterey	\$262.50	\$262.50	\$210.00

¹ The proposed changes amend the California Automobile Insurance Low Cost Program Plan of Operations approved by the Commissioner.

County	Class 9LA	Class 9LB	Class 9LC
Nevada	\$328.75	\$328.75	\$263.00
Orange	\$385.00	\$385.00	\$308.00
Plumas	\$345.00	\$345.00	\$276.00
Riverside	\$303.75	\$303.75	\$243.00
Sacramento	\$472.50	\$472.50	\$378.00
San Bernardino	\$350.00	\$350.00	\$280.00
San Diego	\$331.25	\$331.25	\$265.00
San Francisco City and County	\$420.00	\$420.00	\$336.00
San Joaquin	\$365.00	\$365.00	\$292.00
San Luis Obispo	\$282.50	\$282.50	\$226.00
San Mateo	\$378.75	\$378.75	\$303.00
Santa Barbara	\$275.00	\$275.00	\$220.00
Santa Clara	\$357.50	\$357.50	\$286.00
Sierra	\$371.25	\$371.25	\$297.00
Siskiyou	\$323.75	\$323.75	\$259.00
Sonoma	\$337.50	\$337.50	\$270.00
Stanislaus	\$442.50	\$442.50	\$354.00
Tehama	\$350.00	\$350.00	\$280.00
Trinity	\$360.00	\$360.00	\$288.00
Tulare	\$277.50	\$277.50	\$222.00
Ventura	\$350.00	\$350.00	\$280.00

Uninsured Motorists and Medical Payments Rates

County	Uninsured Motorists	Medical Payments
Alameda	\$33.00	\$23.00
Alpine	\$41.00	\$28.00
Colusa	\$38.00	\$28.00
Contra Costa	\$29.00	\$22.00
Del Norte	\$39.00	\$27.00
Fresno	\$53.00	\$44.00
Glenn	\$38.00	\$26.00
Imperial	\$33.00	\$23.00
Inyo	\$38.00	\$27.00
Kern	\$31.00	\$24.00
Lassen	\$39.00	\$26.00
Los Angeles	\$67.00	\$37.00
Mariposa	\$39.00	\$26.00
Merced	\$36.00	\$30.00
Modoc	\$40.00	\$27.00
Mono	\$40.00	\$27.00
Monterey	\$32.00	\$25.00
Nevada	\$36.00	\$25.00

County	Uninsured Motorists	Medical Payments
Orange	\$39.00	\$31.00
Plumas	\$39.00	\$26.00
Riverside	\$33.00	\$18.00
Sacramento	\$50.00	\$30.00
San Bernardino	\$41.00	\$23.00
San Diego	\$27.00	\$19.00
San Francisco City and County	\$25.00	\$29.00
San Joaquin	\$36.00	\$30.00
San Luis Obispo	\$33.00	\$23.00
San Mateo	\$26.00	\$21.00
Santa Barbara	\$31.00	\$22.00
Santa Clara	\$25.00	\$19.00
Sierra	\$41.00	\$27.00
Siskiyou	\$38.00	\$25.00
Sonoma	\$31.00	\$26.00
Stanislaus	\$46.00	\$45.00
Tehama	\$37.00	\$28.00
Trinity	\$39.00	\$27.00
Tulare	\$44.00	\$33.00
Ventura	\$32.00	\$22.00