

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

ER06050509

March 3, 2006

PROPOSED PLAN OF OPERATIONS TEXT¹

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Repeal Section 27 in its entirety and amend to read as follows:

Sec. 27. PREMIUM DETERMINATION

Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured Motorists Coverages

A. Determine the Classification Code from the following table.

<u>Classification Codes</u>	<u>Description of Operator</u>
9LA	<u>The applicant is an unmarried male 19 through 24 years of age</u>
9LB	<u>There is a driver in the household who is an unmarried male 19 through 24 years of age</u>
9LC	<u>All Others</u>

Note: Class Code 9LA applies if there is both an applicant and another driver who are unmarried males 19 through 24 years of age in the same household.

B. Refer to the rate schedule in Exhibit K of the Appendix for the rates for the classification and applicable city and county or county.

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

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM
PLAN OF OPERATIONS
APPENDIX

EXHIBIT K

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

<u>County</u>	<u>Class 9LA</u>	<u>Class 9LB</u>	<u>Class 9LC</u>
<u>Alameda</u>	<u>\$402.50</u>	<u>\$402.50</u>	<u>\$322.00</u>
<u>Fresno</u>	<u>\$373.75</u>	<u>\$373.75</u>	<u>\$299.00</u>
<u>Los Angeles</u>	<u>\$443.75</u>	<u>\$443.75</u>	<u>\$355.00</u>
<u>Orange</u>	<u>\$390.00</u>	<u>\$390.00</u>	<u>\$312.00</u>
<u>Riverside</u>	<u>\$307.50</u>	<u>\$307.50</u>	<u>\$246.00</u>
<u>San Bernardino</u>	<u>\$353.75</u>	<u>\$353.75</u>	<u>\$283.00</u>
<u>San Diego</u>	<u>\$335.00</u>	<u>\$335.00</u>	<u>\$268.00</u>
<u>San Francisco City and County</u>	<u>\$402.50</u>	<u>\$402.50</u>	<u>\$322.00</u>

Uninsured Motorists and Medical Payments Rates

<u>County</u>	<u>Uninsured Motorists</u>	<u>Medical Payments</u>
<u>Alameda</u>	<u>\$32.00</u>	<u>\$18.00</u>
<u>Fresno</u>	<u>\$51.00</u>	<u>\$34.00</u>
<u>Los Angeles</u>	<u>\$65.00</u>	<u>\$29.00</u>
<u>Orange</u>	<u>\$37.00</u>	<u>\$24.00</u>
<u>Riverside</u>	<u>\$32.00</u>	<u>\$14.00</u>
<u>San Bernardino</u>	<u>\$40.00</u>	<u>\$18.00</u>
<u>San Diego</u>	<u>\$26.00</u>	<u>\$15.00</u>
<u>San Francisco City and County</u>	<u>\$39.00</u>	<u>\$26.00</u>