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STATE OF CALIFORNIA DEPARTMENT OF INSURANCE

45 Fremont Street, 21st Floor San Francisco, California 94105 REG-2008-00010 July 14, 2008

PLAN OF OPERATIONS FINAL TEXT¹

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Exhibit E shall read as follows:

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM PLAN OF OPERATIONS

PLAN OF OPERATIO

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 <u>\$405.00</u>	\$397.50 <u>\$405.00</u>	\$318.00 <u>\$324.00</u>
Alpine	\$388.75 <u>\$415.00</u>	\$388.75 <u>\$415.00</u>	\$311.00 <u>\$332.00</u>
Amador	\$350.00 <u>\$396.25</u>	\$350.00 <u>\$396.25</u>	\$280.00 \$317.00
Butte	\$316.25 <u>\$352.50</u>	\$316.25 <u>\$352.50</u>	\$253.00 \$282.00
Calaveras	\$343.75 <u>\$351.25</u>	\$343.75 <u>\$351.25</u>	\$ 275.00 \$281.00
Colusa	\$355.00 <u>\$381.25</u>	\$355.00 <u>\$381.25</u>	\$284.00 \$305.00
Contra Costa	\$391.25 <u>\$403.75</u>	\$391.25 <u>\$403.75</u>	\$313.00 <u>\$323.00</u>
Del Norte	\$356.25 <u>\$367.50</u>	\$356.25 <u>\$367.50</u>	\$285.00 \$294.00
El Dorado	\$356.25 <u>\$398.75</u>	\$356.25 <u>\$398.75</u>	\$285.00 \$319.00
Fresno	\$368.75 <u>\$378.75</u>	\$368.75 <u>\$378.75</u>	\$295.00 \$303.00
Glenn	\$360.00 <u>\$386.25</u>	\$360.00 <u>\$386.25</u>	\$288.00 <u>\$309.00</u>
Humboldt	\$328.75 <u>\$360.00</u>	\$328.75 <u>\$360.00</u>	\$263.00 \$288.00
Imperial	\$ 260.00 - <u>\$243.75</u>	\$260.00 <u>\$243.75</u>	\$208.00 <u>\$195.00</u>
Inyo	\$338.75 <u>\$382.50</u>	\$338.75 <u>\$382.50</u>	\$ 271.00 \$306.00

Kern	\$295.00 <u>\$373.75</u>	\$295.00 <u>\$373.75</u>	\$236.00 <u>\$299.00</u>
Kings	\$341.25 <u>\$336.25</u>	\$341.25 <u>\$336.25</u>	\$ 273.00 \$ <u>269.00</u>
Lake	\$335.00 <u>\$327.50</u>	\$335.00 <u>\$327.50</u>	\$268.00 \$262.00
County	Class 9LA	Class 9LB	Class 9LC
Lassen	\$357.50 <u>\$406.25</u>	\$357.50 <u>\$406.25</u>	\$286.00 <u>\$325.00</u>
Los Angeles	\$437.50 <u>\$475.00</u>	\$437.50 <u>\$475.00</u>	\$350.00 <u>\$380.00</u>
Madera	\$316.25 <u>\$337.50</u>	\$316.25 <u>\$337.50</u>	\$253.00 <u>\$270.00</u>
Marin	\$371.25 <u>\$413.75</u>	\$371.25 <u>\$413.75</u>	\$ 297.00 \$331.00
Mariposa	\$348.75 <u>\$380.00</u>	\$348.75 <u>\$380.00</u>	\$ 279.00 \$304.00
Mendocino	\$325.00 <u>\$340.00</u>	\$325.00 <u>\$340.00</u>	\$260.00 <u>\$272.00</u>
Merced	\$333.75 <u>\$361.25</u>	\$333.75 <u>\$361.25</u>	\$267.00 <u>\$289.00</u>
Modoc	\$365.00 <u>\$390.00</u>	\$365.00 <u>\$390.00</u>	\$ 292.00 \$312.00
Mono	\$357.50 <u>\$391.25</u>	\$357.50 <u>\$391.25</u>	\$286.00 <u>\$313.00</u>
Monterey	\$262.50 <u>\$300.00</u>	\$262.50 <u>\$300.00</u>	\$210.00 <u>\$240.00</u>
Napa	\$346.25 <u>\$367.50</u>	\$346.25 <u>\$367.50</u>	\$277.00 \$294.00
Nevada	\$328.75 <u>\$380.00</u>	\$328.75 <u>\$380.00</u>	\$263.00 \$304.00
Orange	\$385.00 <u>\$435.00</u>	\$385.00 <u>\$435.00</u>	\$308.00 <u>\$348.00</u>
Placer	\$392.50 <u>\$430.00</u>	\$392.50 <u>\$430.00</u>	\$314.00 <u>\$344.00</u>
Plumas	\$345.00 <u>\$365.00</u>	\$345.00 <u>\$365.00</u>	\$ 276.00 <u>\$292.00</u>
Riverside	\$303.75 <u>\$378.75</u>	\$303.75 <u>\$378.75</u>	\$243.00 <u>\$303.00</u>
Sacramento	\$472.50 <u>\$536.25</u>	\$472.50 <u>\$536.25</u>	\$378.00 <u>\$429.00</u>
San Benito	\$342.50 <u>\$382.50</u>	\$342.50 <u>\$382.50</u>	\$ 274.00 \$ <u>306.00</u>
San Bernardino	\$350.00 <u>\$406.25</u>	\$350.00 <u>\$406.25</u>	\$280.00 <u>\$325.00</u>
San Diego	\$331.25 <u>\$381.25</u>	\$331.25 <u>\$381.25</u>	\$ 265.00 \$305.00
San Francisco City and County	\$420.00 <u>\$402.50</u>	\$420.00 <u>\$402.50</u>	\$336.00 <u>\$322.00</u>

San Joaquin	0.0000000000000000000000000000000000000		000000000000000000000000000000000000000
	\$365.00 <u>\$410.00</u>	\$365.00 <u>\$410.00</u>	\$292.00 \$328.00
San Luis Obispo	\$282.50 <u>\$342.50</u>	\$282.50 <u>\$342.50</u>	\$226.00 <u>\$274.00</u>
San Mateo	\$378.75 <u>\$415.00</u>	\$378.75 <u>\$415.00</u>	\$303.00 <u>\$332.00</u>
Santa Barbara	\$275.00 <u>\$350.00</u>	\$275.00 <u>\$350.00</u>	\$220.00 <u>\$280.00</u>
Santa Clara	\$357.50 <u>\$381.25</u>	\$357.50 <u>\$381.25</u>	\$286.00 \$305.00
Santa Cruz	\$315.00 <u>\$322.50</u>	\$315.00 <u>\$322.50</u>	\$252.00 <u>\$258.00</u>
Shasta	\$325.00 <u>\$366.25</u>	\$325.00 <u>\$366.25</u>	\$260.00 <u>\$293.00</u>
Sierra	\$371.25 <u>\$412.50</u>	\$371.25 <u>\$412.50</u>	\$297.00 <u>\$330.00</u>
Siskiyou	\$323.75 <u>\$326.25</u>	\$323.75 <u>\$326.25</u>	\$259.00 \$261.00
Solano	\$380.00 <u>\$410.00</u>	\$380.00 <u>\$410.00</u>	\$304.00 <u>\$328.00</u>
Sonoma	\$337.50 <u>\$375.00</u>	\$337.50 <u>\$375.00</u>	\$270.00 <u>\$300.00</u>
Stanislaus	\$442.50 <u>\$462.50</u>	\$442.50 <u>\$462.50</u>	\$354.00 <u>\$370.00</u>
Sutter	\$363.75 <u>\$422.50</u>	\$363.75 <u>\$422.50</u>	\$291.00 <u>\$338.00</u>
Tehama	\$350.00 <u>\$356.25</u>	\$350.00 <u>\$356.25</u>	\$280.00 <u>\$285.00</u>
Trinity	\$360.00 <u>\$382.50</u>	\$360.00 <u>\$382.50</u>	\$288.00 <u>\$306.00</u>
Tulare	\$277.50 \$316.25	\$277.50 <u>\$316.25</u>	\$222.00 \$253.00
Tuolumne	\$348.75 <u>\$377.50</u>	\$348.75 <u>\$377.50</u>	\$ 279.00 \$302.00
Ventura	\$350.00 <u>\$403.75</u>	\$350.00 <u>\$403.75</u>	\$280.00 <u>\$323.00</u>
Yolo	\$357.50 <u>\$388.75</u>	\$357.50 <u>\$388.75</u>	\$286.00 <u>\$311.00</u>
Yuba	\$357.50 <u>\$393.75</u>	\$357.50 <u>\$393.75</u>	\$286.00 <u>\$315.00</u>

Uninsured Motorists and Medical Payments Rates

County	Uninsured Motorists	Medical Payments
Alameda	\$33.00 <u>\$30.00</u>	\$ 23.00 <u>\$34.00</u>
Alpine	\$41.00 <u>\$43.00</u>	\$28.00 <u>\$36.00</u>
Amador	\$39.00 <u>\$40.00</u>	\$28.00 <u>\$39.00</u>

Butte	\$33.00 <u>\$35.00</u>	\$28.00 <u>\$36.00</u>
Calaveras	\$38.00 <u>\$41.00</u>	\$25.00 <u>\$34.00</u>
Colusa	\$38.00 <u>\$41.00</u>	\$28.00 <u>\$35.00</u>
Contra Costa	\$29.00 <u>\$31.00</u>	\$22.00 \$34.00
Del Norte	\$39.00 <u>\$41.00</u>	\$27.00 \$34.00
El Dorado	\$36.00	\$25.00 <u>\$31.00</u>
Fresno	\$ 53.00 <u>\$45.00</u>	\$44.00 <u>\$47.00</u>
Glenn	\$38.00 <u>\$40.00</u>	\$26.00 <u>\$35.00</u>
Humboldt	\$35.00 <u>\$37.00</u>	\$25.00 <u>\$34.00</u>
Imperial	\$33.00 <u>\$35.00</u>	\$23.00 <u>\$32.00</u>
Inyo	\$38.00 <u>\$40.00</u>	\$ 27.00 \$34.00
Kern	\$31.00 <u>\$34.00</u>	\$24.00 <u>\$44.00</u>
Kings	\$36.00 <u>\$38.00</u>	\$26.00 <u>\$36.00</u>
Lake	\$37.00	\$27.00 \$34.00
Lassen	\$ 39.00 <u>\$42.00</u>	\$26.00 <u>\$34.00</u>
Los Angeles	\$67.00 <u>\$71.00</u>	\$37.00 <u>\$47.00</u>
Madera	\$42.00 <u>\$39.00</u>	\$34.00 <u>\$33.00</u>
Marin	\$ 36.00 <u>\$35.00</u>	\$26.00 <u>\$35.00</u>
Mariposa	\$ 39.00 <u>\$40.00</u>	\$ 26.00 \$35.00
Mendocino	\$ 36.00 \$37.00	\$27.00 <u>\$33.00</u>
Merced	\$ 36.00 <u>\$39.00</u>	\$30.00 <u>\$36.00</u>
Modoc	\$ 40.00 <u>\$42.00</u>	\$27.00 <u>\$37.00</u>
Mono	\$ 40.00 <u>\$43.00</u>	\$ 27.00 \$36.00
Monterey	\$ 32.00 \$33.00	\$25.00 <u>\$39.00</u>
Napa	\$35.00\\$37.00	\$ 27.00 \$33.00

Nevada		
	\$36.00 <u>\$38.00</u>	\$25.00 <u>\$34.00</u>
Orange	\$39.00	\$31.00 <u>\$38.00</u>
Placer	\$35.00	\$26.00 <u>\$33.00</u>
Plumas	\$39.00 <u>\$43.00</u>	\$ 26.00 <u>\$34.00</u>
Riverside	\$33.00 <u>\$36.00</u>	\$18.00 <u>\$27.00</u>
Sacramento	\$ 50.00 <u>\$48.00</u>	\$ 30.00 <u>\$43.00</u>
San Benito	\$ 37.00 <u>\$38.00</u>	\$25.00 <u>\$33.00</u>
San Bernardino	\$41.00 <u>\$46.00</u>	\$ 23.00 <u>\$29.00</u>
San Diego	\$27.00 <u>\$28.00</u>	\$19.00 <u>\$31.00</u>
San Francisco City and County	\$ 25.00 \$30.00	\$ 29.00 <u>\$41.00</u>
San Joaquin	\$36. 00 \$38.00	\$30.00 <u>\$43.00</u>
San Luis Obispo	\$33.00 <u>\$35.00</u>	\$ 23.00 <u>\$31.00</u>
San Mateo	\$26.00 <u>\$28.00</u>	\$21.00 <u>\$31.00</u>
Santa Barbara	\$31. 00 \$34.00	\$ 22.00 <u>\$34.00</u>
Santa Clara	\$ 25.00 \$24.00	\$19.00 <u>\$26.00</u>
County	Uninsured Motorists	Medical Payments
Santa Cruz	\$32.00 <u>\$35.00</u>	\$25.00 <u>\$31.00</u>
Shasta	\$35.00 \$37.00	\$ 27.00 <u>\$34.00</u>
Sierra	\$41.00 <u>\$43.00</u>	\$27.00 <u>\$36.00</u>
Siskiyou	\$38.00 <u>\$40.00</u>	\$25.00 <u>\$34.00</u>
Solano	\$32.00 <u>\$34.00</u>	\$28.00 <u>\$37.00</u>
Sonoma	\$31.00	\$26.00 <u>\$34.00</u>
Stanislaus	\$46.00 <u>\$37.00</u>	\$45.00 <u>\$37.00</u>
Sutter	\$36.00 \\$39.00	\$27.00 <u>\$38.00</u>
Tehama	\$37.00 <u>\$39.00</u>	\$28.00 <u>\$34.00</u>

Trinity	\$39.00 <u>\$41.00</u>	\$ 27.00 \$34.00
Tulare	\$44.00 <u>\$38.00</u>	\$33.00
Tuolumne	\$37.00 <u>\$40.00</u>	\$26.00 <u>\$34.00</u>
Ventura	\$32.00 - <u>\$35.00</u>	\$22.00 <u>\$29.00</u>
Yolo	\$36.00 - <u>\$38.00</u>	\$26.00 <u>\$34.00</u>
Yuba	\$41.00 - <u>\$39.00</u>	\$30.00 <u>\$41.00</u>

 $[\]frac{1}{2}$ The proposed changes amend the California Automobile Insurance Low Cost Program Plan of Operations approved by the Commissioner.

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