

DEPARTMENT OF INSURANCE

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**NOTICE**

TO: All Property and Casualty Broker-Agents, Personal Lines Broker-Agents, Limited Lines Automobile Insurance Agents and Other Interested Parties

SUBJECT: Automobile Insurance for License Holders Qualifying Under Assembly Bill 60 (Non-citizen Licensure)

DATE: February 12, 2015

Background

Assembly Bill (AB) 60 (Chapter 524; Statutes of 2013) enacted California Vehicle Code Section 12801.9 which requires the California Department of Motor Vehicles (DMV) to issue driver's licenses to non-citizen license applicants who meet all qualifications for licensure and provide satisfactory proof of their identity and California residency.

Most drivers choose to purchase an automobile liability insurance policy as proof of financial responsibility when they register a vehicle with DMV.

Responsibility to Treat Assembly Bill 60 License Holders Fairly

As licensed insurance producers you were trained on the types of ethical responsibilities you owe to your companies, prospective customers, policyholders, regulators, other agents and to the public at large. Among these responsibilities is the expectation that you will place the customer's interest first; identify the customer's needs, recommend products and services that meet those needs; and provide exemplary service to your clients.

AB 60 driver's license holders may be less familiar with some insurance products so it is extremely critical that you uphold your ethical responsibilities when dealing with these prospective customers. Specifically, the department expects that you will treat these license holders fairly, placing their interests first and only recommending policies that are appropriate for their needs.

Report Suspected Incidents of Unlicensed Individuals Transacting Insurance

Report suspected incidents of unlicensed individuals transacting insurance to the department's Consumer Hotline at (800) 927-4357 or email at [Contact Us](#)

California's Low Cost Automobile Insurance Program

AB 60 driver's license holders are eligible to purchase liability insurance through California's low cost automobile insurance program if they meet the eligibility requirements. The law requires all producers to inform potential customers of this option to obtain automobile insurance at affordable rates to meet California's financial responsibility laws. To learn more about the program, visit the department's website at <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/01-auto/lca/index.cfm> or www.mylowcostauto.com