

1-800-927-4357

www.insurance.ca.gov

Automobile Insurance



California Department of Insurance



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Introduction to Auto Insurance

Auto insurance helps pay for the injuries and damage that can happen when you own and drive a car or other motor vehicle.

This brochure can help you compare policies and make informed decisions when you buy auto insurance. It can help you understand your auto policy. Your policy is a legal document, and it is important that you understand it.

Your motor vehicle may be an auto, truck, van, motorcycle, or another kind of private passenger vehicle.

California Law

You must show financial responsibility for any vehicle that you own, in case of injury to other people or damage to their property. Most people show financial responsibility by buying auto liability insurance. California law states,

“All drivers and all owners of a motor vehicle shall at all times be able to establish financial responsibility and shall at all times carry in the vehicle evidence of the form of financial responsibility in effect for the vehicle.”

If you do not have auto liability insurance, you can be fined, your license may be suspended, and your vehicle could be impounded.

Your Auto Policy

Your auto insurance policy is a contract between you and your insurance company. It explains:

- Your costs.
- Your coverages—the different things your policy covers.
- Your exclusions—the things your policy does not cover.



Contact the California Department of Insurance (CDI)

We are the state agency that regulates the insurance industry. We also work to protect the rights of insurance consumers. See page 28 for more information about CDI. Contact us at:

1-800-927-4357

www.insurance.ca.gov

Compare Policies

Auto policies can vary a lot. Discuss your insurance needs openly with your agent, broker, or insurance company. They can help you, but it is your responsibility to choose the insurance that is best for you.

You should always get several quotes. A quote is an estimate of your premium cost. Compare quotes before you buy a policy.

Know Your Policy

It is important to be familiar with your auto policy before you need it. Read it carefully. The Declarations page is a useful summary of your policy.

- Call your agent, broker, or insurance company if you do not understand something in your policy.
- Tell your agent, broker, or insurance company if you sell or buy a car or have new drivers in your household.
- Read your policy before you allow others to drive your car. Some drivers might be excluded from your policy. This means that the policy will not cover accidents when they are driving.

Auto Insurance Costs

Premium

A premium is the amount you pay to the insurance company to buy your auto policy. The premium covers the term or length of the policy. The term can be 6 months or 1 year.

Most insurance companies allow you to pay the premium in installments. Ask if there is an extra fee for doing this.

Deductible

Some kinds of coverage have deductibles. A deductible is the amount you must pay before the insurance company pays anything on a claim.

You usually pay a lower premium if you choose a higher deductible.

Example: Let's say that your Comprehensive coverage has a \$500 deductible. If a storm causes \$1,500 of damage to your car, you must pay the first \$500. Then your Comprehensive coverage pays the rest—\$1,000.

Limits

Each kind of coverage has its own limits. The limit is the total amount the insurance company will pay for a single accident or claim. The insurance company will not pay any costs above the limits.

Example: Let's say that your auto liability coverage has a \$50,000/\$100,000 limit on bodily injury for one accident. In this case, your insurance will **not** pay more than \$50,000 for one person. It will **not** pay more than \$100,000 for one accident.



Do I pay a fee to my agent or broker?

Agents are paid by insurance companies, not by you. If you work with a broker, you will usually pay a broker's fee. See page 18.

Do all insurance companies have the same costs?

No. Costs vary, even in the same area. When you shop for auto insurance you should compare costs and coverage from several companies. See pages 12–13.

I cannot afford my premiums. What can I do?

California has a Low Cost Automobile Insurance Program for good drivers who are income eligible. See pages 20–21.

Liability Coverage and California Law

Liability coverage helps pay for injuries or damage to others when you are responsible. If you own and drive a vehicle, you must follow the financial responsibility laws in the state Vehicle Code. The most common way to do this is to buy auto liability coverage.

Liability coverage does not pay for injuries to you or the people in your family. You can buy medical payments coverage for you and your family (see page 8).

Minimum Liability Coverage

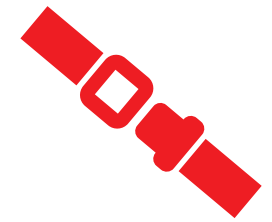
By law, the limits below are the minimum insurance limits for a standard auto policy. You must have this much coverage.

Minimum Bodily Injury Liability Limits

- **\$15,000** for the death or injury of any one person. If one person is injured in the accident, your coverage pays up to \$15,000.
- A total of **\$30,000** for the death or injury of more than one person in any one accident. If 2 or more people are injured, the coverage pays up to \$30,000. The coverage will not pay more. The injured people share the money.
- This coverage applies to injuries that you cause to someone else.

Minimum Property Damage Liability Limits

- **\$5,000** for damage to the property of other people.
- This pays for damage you cause to someone else's car, or to objects and structures that your car hits.



You must buy liability coverage.

Driving without insurance is illegal. Also, you must have liability coverage to register your car. Your insurance company tells the California Department of Motor Vehicles (DMV) if you buy auto insurance or if you stop paying your premium.

What happens if I do not have liability coverage?

If you do not show proof of insurance when asked, you will get a ticket. If you do not have any insurance, your license may be suspended and your vehicle could be impounded. Remember, driving is a privilege, not a right.

How do I prove that I have liability coverage?

Your insurance company will send you a card to show proof of insurance. It lists the insured vehicles and the name of the policy owner. It also shows the policy number and the dates the policy starts and ends. **Keep this card in your car.**

What if I cause an accident that costs more than my liability limit?

You can be sued for additional costs. It is possible that you could lose your savings and even your house.

Should I get higher limits than the law requires?

You may want higher liability limits than the law requires. In general, the more assets you have, the more you could lose in a lawsuit. You should discuss your situation with your agent, broker, insurance company, or financial advisor.

Are there other ways to show financial responsibility besides buying insurance?

Yes, there are several ways to show financial responsibility. For more information, go to the DMV website at www.dmv.ca.gov.

Other Kinds of Coverage

These are other common types of coverage. You may not need all of them.

Uninsured Motorist Coverage (UMC) / Underinsured Motorist Coverage (UIM)

This covers you if you are in an accident with a driver who does not have any liability insurance, or is underinsured.

The insurance company must offer you this coverage. If you choose not to buy it, you must sign a form, called a waiver. The form says you were offered the coverage and turned it down.

- **Uninsured motorist bodily injury (UMBI):**
This pays for injuries to you and any person in your car when there is an accident with an uninsured driver who is at fault. The limits are the same as your liability coverage limits.
- **Underinsured motorist (UIM):**
This covers limited costs for bodily injury if you are in an accident with a driver who does not have enough insurance to pay for damages.
- **Uninsured motorist property damage (UMPD):**
This pays for the damage to your car from an accident with an uninsured driver who is at fault. The limit is \$3,500. This only pays if the uninsured driver is identified. You may not need it if you have collision coverage.

Medical Payments Coverage

This covers the cost of medical expenses if you or your passengers are injured. This coverage can pay for immediate medical care, no matter who is at fault.

- The minimum limit you can buy is \$1,000 for each person injured. You can ask for higher limits of coverage.

Physical Damage Coverage

- **Collision** covers damage to your car caused by physical contact with another vehicle or an object, such as a deer, tree, rock, guardrail, building, or person.
- **Comprehensive** covers damage to your car caused by something other than a collision. For example, comprehensive can cover damage from fire, theft, vandalism, windstorm, flood, falling objects, etc. It does not cover mechanical breakdown, normal wear and tear, or maintenance.

Collision and Comprehensive coverage provide compensation based on the market value of your car. If the value is low, you may not choose these.

Additional Kinds of Coverage (Endorsements and Riders)

- You can buy insurance for extra equipment, such as stereos, CD players, custom wheels, navigation systems, and cell phones that are permanently installed.
- You can buy insurance for towing and road service.
- You can buy *rental reimbursement* insurance for renting a car when your car is being repaired after a covered accident.

If you have a car loan:

If you have a loan, you usually need to insure your car. If you do not buy insurance, the loan company may buy it and charge you. It usually costs less if you get your own Collision and Comprehensive coverage.

Auto insurance does not pay off your loan if your car is damaged and its market value is less than what you owe. Auto dealers and lenders may offer Guaranteed Auto Protection (GAP) insurance for this purpose.

Coverage Summary

Type of Coverage	Do you have to buy this coverage?
<p>Liability Coverage is for accidents that are your fault.</p> <ul style="list-style-type: none"> • Bodily injury liability pays for bodily injury you cause someone else. • Property damage liability pays for property damage you cause someone else. 	<p>California law requires you to have this coverage. See pages 6–7.</p>
<p>Uninsured/Underinsured Motorist Coverage is for accidents when the other driver is at fault and does not have insurance or does not have enough insurance.</p> <ul style="list-style-type: none"> • Bodily injury coverage pays medical expenses for you and passengers. • Property damage coverage pays the cost of repairs to your car not covered by collision coverage up to \$3,500. You may not need this if you have collision coverage. 	<p>You must be offered this coverage, but you can choose not to buy it.</p>

Type of Coverage	Do you have to buy this coverage?
<p>Medical Payments Coverage pays limited medical expenses for people injured in the car you are driving when you have an accident, whether or not you are at fault.</p>	<p>You may be offered this coverage.</p>
<p>Physical Damage Coverage pays the cost of repairs or replacement of your car, minus your deductible.</p> <ul style="list-style-type: none"> • Collision covers damage to your car from an accident with another car or a physical object, such as a deer. • Comprehensive covers damage to your car from events other than a collision, such as theft, fire, or vandalism. 	<p>This coverage is required by lenders or leasing companies.</p>
<p>Additional Kinds of Coverage</p> <ul style="list-style-type: none"> • Towing and road service. • Rental reimbursement pays for car rental when your own car is being repaired after a covered accident. 	<p>You can choose to buy these coverages. They are not required.</p>

Shopping for Auto Insurance

Auto insurance costs and coverage vary. You should always get several *quotes*. A quote is an estimate of your premium amount.

An agent or broker can help you figure out your insurance needs, get quotes, compare policies, and get the best discounts. Keep notes of your conversations. If you want, have a trusted family member or friend with you.

Compare policies:

1. Use the worksheet on pages 14–15 to decide what kinds of coverage you want.
2. Ask for each insurance company’s quote in writing.
3. Compare quotes.
4. Ask for the complete name of the insurance company that will issue each policy.
 - Make sure the company is licensed to do business in California. Go to www.insurance.ca.gov.
 - Check the company’s record for paying claims and customer service. Go to www.insurance.ca.gov and search for “consumer complaint study.”



If you think you have been treated unfairly, call the California Department of Insurance at **1-800-927-4357**.

Save money on your policy:

- Ask about multi-car discounts, for insuring several cars.
- Ask about mature driver and good driver discounts.
- Ask about discounts for airbags, anti-theft devices, or other features.
- Ask about payment installment plans and if there are service fees.
- Ask about higher deductibles for comprehensive and collision coverage. This will lower your premium.
- Think about dropping comprehensive and/or collision coverage on an older car.
- If you do not have collision coverage, ask about uninsured motorist property damage coverage.

Notes:

Worksheet: How Much Insurance Do I Need?

These are some of the common limits you can buy.
Check off what you want.

Liability Coverage—Bodily Injury Limits

Limit for each Person/Limit for each Accident

- \$15,000/\$30,000 (minimum required by law)
- \$25,000/\$50,000
- \$50,000/\$100,000
- \$100,000/\$300,000
- \$250,000/\$500,000
- Other:

Liability Coverage—Property Damage Limits

- \$5,000 (minimum required by law)
- \$10,000
- \$25,000
- \$50,000
- \$100,000

Uninsured Motorist—Bodily Injury

These limits are usually the same as your Liability Coverage—Bodily Injury Limits.

Uninsured Motorist—Property Damage

The limit is \$3,500.

Underinsured Motorist—Bodily Injury

These limits are usually the same as your Liability Coverage—Bodily Injury Limits.

Medical Payments Coverage Limit per person injured

<input type="checkbox"/> \$500	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$50,000
<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$75,000
<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$100,000

Physical Damage Coverage

	Vehicle # 1	Vehicle # 2	Vehicle # 3
Make/Model			
Comprehensive—	<input type="checkbox"/> \$100	<input type="checkbox"/> \$100	<input type="checkbox"/> \$100
Most common deductibles	<input type="checkbox"/> \$200	<input type="checkbox"/> \$200	<input type="checkbox"/> \$200
	<input type="checkbox"/> \$500	<input type="checkbox"/> \$500	<input type="checkbox"/> \$500
Collision—	<input type="checkbox"/> \$200	<input type="checkbox"/> \$200	<input type="checkbox"/> \$200
Most common deductibles	<input type="checkbox"/> \$500	<input type="checkbox"/> \$500	<input type="checkbox"/> \$500
	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$1,000
	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____

Coverage for Towing and Road Service

Coverage for Rental Reimbursement if I cannot use my car after an accident

Coverage for Special Equipment

Item: _____ Cost: _____

Item: _____ Cost: _____

Waivers or Exclusions

Waiver/Exclusion: _____ Cost: _____

Compare Quotes from Different Insurance Companies

	Company # 1	Company # 2	Company # 3
List company			
Telephone number			
Premium quotes by company			

Filling Out an Application

You will have to provide some information when you apply for auto insurance. The insurance company uses the information to decide if they will insure you and for how much.

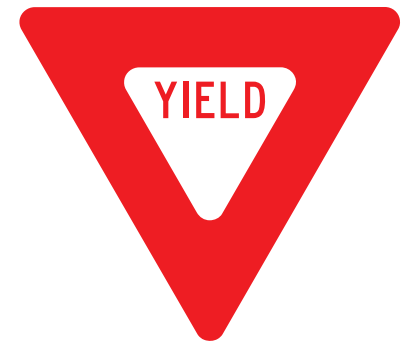
- How you use your car, such as for business, commuting to work, or family trips
- How many miles you drive in a year
- The years, makes, models, and vehicle identification numbers for all cars in the household
- The amount you paid for the car(s)
- The insurance requirements if you have a loan or lease
- How long you have been driving
- The names, ages, marriage status, and driver's license numbers for all drivers in your household
- The driving record for all drivers in your household including accidents, insurance claims, and tickets for moving violations, but not parking tickets
- Most insurance companies will order a Motor Vehicle Report from the DMV—this is the state's official record of your accidents, traffic violations, and suspended licenses

Before you sign anything:

- Take time to review your application before you sign it.
- Do not sign any forms that you do not understand.
- Do not sign any blank forms.
- Ask for copies of all forms and other documents for your records before you leave the office of the agent, broker, or insurance company.

When you get your new policy, review it.

Make sure the information is correct and the coverage is what you bought. Contact the company right away if you find an error. Send changes to your agent, broker, and/or insurance company in writing and keep a copy. Do not be afraid to contact the insurance company directly to make sure that your agent or broker has requested the coverage you wanted. Use “certified mail/return receipt requested” to make sure that your letter was received.



Working with an Agent or a Broker

In California, you can buy insurance from an agent, a broker, or an insurance company. You can get insurance quotes online, over the telephone, or by mail.

- All agents and brokers must be licensed by the state to sell insurance.
- When an agent or broker sells a policy, they get a commission from the insurance company.
- Brokers charge an extra fee, called a broker's fee. Ask what the fee is before you sign anything. Brokers' fees are not set by law, so you can discuss the fee and ask for a lower fee.
- Make sure to keep the receipts for your premium payments, especially if you are paying in cash.

Choosing an Agent or Broker

Choose your agent or broker carefully. Can you trust the agent or broker? Do you feel that they will put your interests first?

You can look for agents or brokers in your local yellow pages or online. Or ask for names from family members, friends, neighbors, or co-workers. Ask:

- Did the person take the time to fully explain your policy?
- Did they answer all your questions?
- How did they respond when you had a claim?
- How often do they contact you to review and update your policy?

Check the license:

Check that the agent or broker is licensed to sell auto insurance in California. Go to www.insurance.ca.gov/license-status/ and enter the name of the agent or broker. Or call the California Department of Insurance at **1-800-927-4357**.

If You Have an Accident

Report accidents immediately to law enforcement and to your insurance company. You can order a free brochure from CDI called "So You've Had an Accident, What's Next?" This brochure explains what to do when you have an accident.

Your insurance company may send a person called an *adjuster*. The adjuster investigates and evaluates your damage and losses. If there is damage to your car, they may refer you to a body shop, or you may choose your own.

What if both drivers are at fault?

In many accidents, both drivers share the fault. The police, the insurance companies, or the courts, decide the *comparative negligence*. This states each driver's share of the responsibility.

If I am injured in an accident, does my health insurance pay anything?

Usually, your health insurance pays for your immediate medical care. Then your health insurance company will typically try to get back money from your auto insurance or the other person's auto insurance.

When one insurance company tries to get money back from another insurance company, it is called *subrogation*.

Does my auto insurance company charge me more if I have an accident?

If the accident is not your fault, your insurance company does not charge you more. If you are at least 51% at fault, your premium can go up when you renew your policy. This increase is called a *surcharge*.

If You Cannot Afford Standard Auto Insurance

California's Low Cost Automobile Insurance Program (CLCA)

The law says that you must have auto liability insurance. However, if you have a low income, it can be hard to pay the premium. California has a program to help you.

This program helps income-eligible good drivers get insurance. The premium for liability coverage is under \$400 for one year, depending on where you live.

- The liability limits for this program are lower than the limits usually required by the state. But these limits do satisfy state financial responsibility laws. The limits are:
 - \$10,000 bodily injury or death per person
 - \$20,000 bodily injury or death per accident
 - \$3,000 property damage per accident
- Your annual income must be 250% or less of the federal poverty level. Your car must be worth \$20,000 or less.
- You must qualify as a good driver. This means: In the last 3 years, you did not have more than one accident that was your fault, there was no injury or death in the accident, and you had no more than 1 point for a moving violation such as speeding.
- You must be a California resident.
- You must be at least 19 years old.
- You must have been continuously licensed to drive for at least 3 years.

- If there is a single male driver in the household who is 19 to 24 years old, the premium is higher.
- There are 5 payment plans available. There is no broker's fee.
- For more information, go to www.mylowcostauto.com. Or call 1-866-602-8861.

Worksheet for the Low Cost Auto Insurance Program (CLCA)

Use this worksheet to write down the costs of your auto insurance from the Low Cost Automobile Insurance Program (CLCA).

The liability coverage that you must buy in a CLCA policy:

<input type="checkbox"/> Bodily Injury Limit for each Person/ each Accident is \$10,000/\$20,000. Property Damage Limit is \$3,000.	\$ _____
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With a CLCA policy you can also buy additional coverage. For an extra charge, you can buy:

<input type="checkbox"/> Uninsured Motorist Bodily Injury Limit for each Person/each Accident is \$10,000/\$20,000.	\$ _____
<input type="checkbox"/> Medical Payment Limit is \$1,000.	\$ _____

Total: \$ _____

If You Have a High-Risk Driving Record

The California Automobile Assigned Risk Plan (CAARP)

If you have had several accidents or speeding tickets, you may not be able to find a standard company that will insure you.

If you shop around, be sure to compare costs and coverage carefully.

You can also get liability insurance through the California Automobile Assigned Risk Plan (CAARP).

- The program assigns you to an insurance company. All insurance companies that are licensed to sell auto insurance in California must accept CAARP.
- All the companies in the CAARP program must charge the same premiums. You can pay in installments.
- After a certain number of years, your traffic violation or accident may be removed from your record. At this time, you may be able to buy a standard policy.
- There is no broker's fee if you buy a CAARP policy.
- For more information, call CAARP at **1-800-622-0954**.

Common Terms

Actual Cash Value (ACV)—Unless otherwise defined in the policy, actual cash value in California means fair market value. The fair market value of an item is the dollar amount that a knowledgeable buyer (under no unusual pressure) is willing to pay, and a knowledgeable seller (under no pressure) is willing to accept.

Adjuster—The person from your insurance company who investigates and evaluates your damage and losses.

Agent—An individual or organization licensed to sell and service insurance policies for an insurance company.

Binder—A short-term agreement that provides temporary auto coverage until your auto insurance policy starts.

Broker—An individual or organization that is licensed to sell and service insurance policies for you.

Broker Fee Agreement—The contract between you and your broker. It lists the fees for your broker's services.

Cancellation—When you or your insurance company ends your policy early. They might do this because you did not pay your premium. You might cancel your policy because you no longer own or drive a car.

Claim—Your request to an insurance company to cover an accident or other loss.

Collision coverage—Pays for damage to your car caused by physical contact with another vehicle or an object, such as a deer, tree, rock, guardrail, building, or person.

Commission—The fee that an insurance company pays an agent or broker when they sell a policy.

Comparative negligence—The percent of responsibility that each driver shares in an accident when both drivers are at fault.

Comprehensive coverage—Pays for damage to your car caused by something other than a collision, such as fire, theft, vandalism, windstorm, flood, falling objects, etc.

Declarations page—Usually the first page of an insurance policy. It lists the full legal name of your insurance company, the amount and types of coverage, the deductibles, and the vehicle(s) insured.

Deductible—The amount of the loss that you must pay before your insurance company pays anything. Only comprehensive and collision coverage have deductibles.

Endorsement/rider—A written statement that changes the coverage or details of an insurance policy.

Exclusion—These are the specific things that your insurance policy does not cover or limits coverage for. For example, your policy may not cover certain kinds of dangers, people, property, or locations.

Gap coverage—This pays the difference between the fair market value of your new car and the balance you owe on your loan or lease.

Insured—The person who can receive covered benefits in case of an accident or loss. Also called the policyholder.

Insurer—The company that issues your insurance.

Liability coverage—Insurance that helps pay for the injuries and damage to others from accidents that are your fault.

Limit—The most money that your insurance company will pay for your loss.

Medical payments coverage—Covers limited medical costs for you or others in your car, when you are in an accident.

Non-renewal—This is when you or your insurance company does not renew your policy at the end of its term.

Policy—This is your contract with the insurance company. It explains your coverage. It also states the rights and duties of both you and the insurance company.

Premium—The amount you pay to buy an insurance policy.

Private passenger automobile—Four-wheeled motor vehicles for use on public highways, like cars, station wagons, SUVs, and vans. They must be registered with the state.

Quotation (quote)—An estimate of your insurance premiums based on the information you give to the agent, broker, or insurance company.

Rescission—The cancellation of a policy back to its start date. If this happens, the insurance company does not pay for any of your losses, and your premiums are refunded. This can happen if you knowingly gave false information when you applied for the policy.

Subrogation—When one insurance company pays money on a claim, and then tries to get paid back or reimbursed by another insurance company.

Surcharge—An extra charge that is added to the premium by an insurance company. This usually happens because a covered driver has had an accident or moving violation that is their fault.

Uninsured/Underinsured Motorist Coverage (UMC)—Provides coverage for a policyholder involved in a collision with a driver who does not have liability insurance or whose liability limits are too low to pay for all the damage.

Find More Information

For information about the Department of Insurance, see page 28.

California Automobile Assigned Risk Plan (CAARP)

Information about the state insurance plan for high-risk drivers

1-800-622-0954

www.aipso.com/ca

California Low Cost Automobile Insurance Program

Information about the state-sponsored pilot program for good drivers who are income eligible

1-866-602-8861

www.mylowcostauto.com

Notes:

Disclaimer

1. This brochure is for informational purposes only.
2. The actual terms of an insurance policy and related law prevail over the information provided in this brochure.
3. In the case of a dispute, the insurance policy is controlling and a court of law will rely on the policy as it is written to resolve the dispute.
4. The policy is the only document that describes what the insurance company will pay.
5. The information contained in this brochure does not create rights or obligations on the part of the insured, the insurer, the agent, the broker, or the state.
6. This brochure is not intended to be a substitute for the actual insurance policy.

Talk to the Department of Insurance

We are the state agency that regulates the insurance industry.
We also work to protect the rights of insurance consumers.

Contact the California Department of Insurance (CDI):

- If you feel that an insurance agent, broker, or company has treated you unfairly.
- If you have questions or concerns about insurance.
- If you want to order CDI brochures.
- If you want to file a request for assistance against your agent, broker, or insurance company.
- If you are having difficulty opening a claim with your insurance company.
- To check the license of an agent, broker, or insurance company.



Call:

Consumer Hotline **1-800-927-4357**

TDD **1-800-482-4833**

8:00 AM to 5:00 PM, Monday to Friday, except holidays



Visit us on the Web at:

www.insurance.ca.gov



Write:

California Department of Insurance

300 South Spring St., South Tower, Los Angeles, CA 90013



Visit us in person:

300 South Spring St., South Tower, 9th Floor, Los Angeles, CA 90013

8:00 AM to 5:00 PM, Monday to Friday, except holidays

The California Department of Insurance

Consumer Education and Outreach Bureau

300 South Spring Street, South Tower, Los Angeles, CA 90013

1-800-927-4357

1-800-482-4833 (TDD)

www.insurance.ca.gov



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Form 101 / Automobile Insurance
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