



CALIFORNIA DEPARTMENT OF INSURANCE



**CALIFORNIA'S
LOW COST
AUTO INSURANCE**

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PRESENTATION ITEM F-1

CALIFORNIA DEPARTMENT OF INSURANCE (CDI)



- **Regulate all lines of insurance**
- **Regulate Insurance Companies, Agents, & Brokers**
- **California is the largest insurance market in the U.S.**
 - \$340 billion collected annually in premiums
- **Protect Consumers from Fraud and Abuse**



SENIOR RESOURCES FROM CDI



SENIOR GATEWAY

One-Stop Website – Hosted by CDI

A partnership between governmental and local agencies

- Abuse & Neglect
- Fraud & Scams
- Health Care
- Your Rights
- Other Resources



www.seniors.insurance.ca.gov

SENIORS INFORMATION CENTER

Department of Insurance Senior Information Center

- Alerts
- Before You Buy Insurance
- Long Term Care
- Senior Information Guides
- Health Insurance
- Other Resources



www.insurance.ca.gov/0150-seniors

CALIFORNIA LOW COST AUTO PROGRAM OVERVIEW



What is California Low Cost Auto Program?

- **A state program which was established by the Legislature in 1999 as a state-sponsored program that requires insurance companies to offer affordable liability auto insurance to licensed drivers that meet certain requirements.**

HOW DO YOU QUALIFY?



Valid CDL/
AB60 for
Undocumented
Drivers



Vehicle Value
\$25,000 or
Less



Meet Income
Guidelines



Be at least
16 years old

***Can't have bad driving record for past 3 years**

PROOF OF INCOME

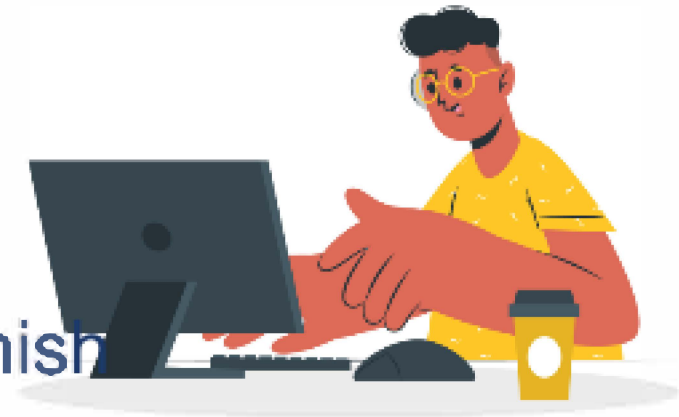
- **Only need one of the following:**
 - Paycheck stub, W-2, 1099
 - SSI statement, etc.
- **Currently enrolled in other state, county programs:**
 - CalFresh, CalWorks, MediCal/Medicaid, CA Lifeline
- **Complete list is available at mylowcostauto.com**



HOW TO APPLY



- **Apply at [MyLowCostAuto.com](https://www.mylowcostauto.com)**
 - Take the Eligibility Questionnaire
 - Application process is 100% online
- **Chat is available M-F 8am – 4pm**
 - Website and Chat are available in English & Spanish
- **Call 866-602-8861**



HOW CAN YOU PARTNER WITH CDI & CLCA?



Help us
disseminate
CLCA
educational
materials in
your
community



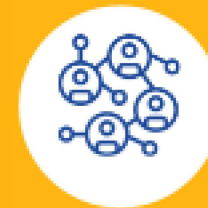
Share **CLCA**
through your
website and
social media
platforms



Invite us to
community
outreach
events in your
area



Let us
present to
your staff or
community
group



And please
refer us to
any
collaborative
group or
partners that
serve low to
moderate
income
households

QUESTIONS?



CALIFORNIA'S
LOW COST
AUTO INSURANCE



**For more information about CLCA
visit:**

www.mylowcostauto.com
866-602-8861

**For Questions or Problems with
Insurance:**

www.insurance.ca.gov
Consumer Hotline 800-927-4357



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