



**CALIFORNIA'S  
LOW COST  
AUTO INSURANCE**

# Making low cost auto insurance available to Californians.



**BASE** Rate in the chart below is for most drivers with 3 years of good driving history  
**30%** Surcharge if the driver is a single male 19-24 years old  
**40%** Surcharge if the driver has less than 3 years of verifiable driving history  
**100%** surcharge if policy owners or operators 16-18 years old

THE MAXIMUM SURCHARGE ON ANY CLCA POLICY IS 100%. **2020 RATES**

COUNTY	ANNUAL LIABILITY PREMIUM				COUNTY	ANNUAL LIABILITY PREMIUM			
	BASE	30%	40%	100%		BASE	30%	40%	100%
Alameda	\$317	\$412	\$444	\$634	Orange	\$483	\$628	\$676	\$966
Alpine	\$263	\$342	\$368	\$526	Placer	\$263	\$342	\$368	\$526
Amador	\$263	\$342	\$368	\$526	Plumas	\$263	\$342	\$368	\$526
Butte	\$263	\$342	\$368	\$526	Riverside	\$263	\$342	\$368	\$526
Calaveras	\$263	\$342	\$368	\$526	Sacramento	\$317	\$412	\$444	\$634
Colusa	\$263	\$342	\$368	\$526	San Benito	\$244	\$317	\$342	\$488
Contra Costa	\$317	\$412	\$444	\$634	San Bernardino	\$263	\$342	\$368	\$526
Del Norte	\$263	\$342	\$368	\$526	San Diego	\$263	\$342	\$368	\$526
El Dorado	\$263	\$342	\$368	\$526	San Francisco	\$317	\$412	\$444	\$634
Fresno	\$244	\$317	\$342	\$488	San Joaquin	\$317	\$412	\$444	\$634
Glenn	\$267	\$347	\$374	\$534	San Luis Obispo	\$244	\$317	\$342	\$488
Humboldt	\$263	\$342	\$368	\$526	San Mateo	\$317	\$412	\$444	\$634
Imperial	\$263	\$342	\$368	\$526	Santa Barbara	\$244	\$317	\$342	\$488
Inyo	\$263	\$342	\$368	\$526	Santa Clara	\$317	\$412	\$444	\$634
Kern	\$263	\$342	\$368	\$526	Santa Cruz	\$244	\$317	\$342	\$488
Kings	\$244	\$317	\$342	\$488	Shasta	\$263	\$342	\$368	\$526
Lake	\$263	\$342	\$368	\$526	Sierra	\$263	\$342	\$368	\$526
Lassen	\$263	\$342	\$368	\$526	Siskiyou	\$263	\$342	\$368	\$526
Los Angeles	\$483	\$628	\$676	\$966	Solano	\$263	\$342	\$368	\$526
Madera	\$244	\$317	\$342	\$488	Sonoma	\$263	\$342	\$368	\$526
Marin	\$317	\$412	\$444	\$634	Stanislaus	\$317	\$412	\$444	\$634
Mariposa	\$263	\$342	\$368	\$526	Sutter	\$317	\$412	\$444	\$634
Mendocino	\$263	\$342	\$368	\$526	Tehama	\$263	\$342	\$368	\$526
Merced	\$244	\$317	\$342	\$488	Trinity	\$263	\$342	\$368	\$526
Modoc	\$263	\$342	\$368	\$526	Tulare	\$244	\$317	\$342	\$488
Mono	\$263	\$342	\$368	\$526	Tuolumne	\$263	\$342	\$368	\$526
Monterey	\$244	\$317	\$342	\$488	Ventura	\$263	\$342	\$368	\$526
Napa	\$263	\$342	\$368	\$526	Yolo	\$263	\$342	\$368	\$526
Nevada	\$263	\$342	\$368	\$526	Yuba	\$263	\$342	\$368	\$526



## Applicant Income Eligibility Guidelines

### INCOME ELIGIBILITY REQUIREMENTS PER HOUSEHOLD. 2020 RATES

The following are the federal poverty levels as contained in the Federal Poverty Guidelines for the 48 contiguous states and the District of Columbia as shown in the [Annual Update of the Health and Human Services Poverty Guidelines](#) published in the Federal Register by the Department of Health and Human Services. *The California Low Cost Automobile Insurance Program income guidelines are 250% of the federal poverty guidelines.*

Number in Household	250% of Federal Poverty Level
1	\$31,900
2	\$43,100
3	\$54,300
4	\$65,500
5	\$76,700
6	\$87,900
7	\$99,100
8	\$110,300

*For households with more than 8 members, add \$11,200 for each additional member.*

**“Household”** means, for income eligibility purposes, all the persons who occupy a housing unit (house or apartment) and who are related by marriage, registered domestic partnership, dependent natural or adopted children, dependents, any resident blood relative for whom the applicant is financially responsible, or guardianship. If more than one family is living in the same household unit, they constitute different families for eligibility purposes, even though they reside at the same address. This can be demonstrated by providing evidence of participation in a government assistance program that documents household size, providing income tax filings that show the taxpayer and dependents as one family unit, or having the applicant list those family members for whom they are financially responsible under penalty of perjury.

**“Family”** means, for income eligibility purposes, a group of two or more persons related by marriage, registered domestic partnership, dependent natural or adopted children, dependents, any resident blood relative for whom the applicant is financially responsible, or guardianship who live together, all such related persons are considered as members of one family. This can be demonstrated by providing evidence of participation in a government assistance program that documents household size, providing income tax filings that show the taxpayer and dependents as one family unit, or having the applicant list those family members for whom they are financially responsible under penalty of perjury.

**Note: The chart above will be updated when the Annual Update of the Health and Human Services Poverty Guidelines is published in the Federal Register by the Department of Health and Human Services.**