California Department of Insurance (CDI) established in 1868, is the agency charged with overseeing insurance regulations, enforcing statutes mandating consumer protections, educating consumers, and fostering the stability of insurance markets in California.

CDI regulates insurance companies who provide us with these types of insurance as well as sponsorship of California’s Low Cost Auto Program (CLCA).
Auto Insurance is Required by Law

California’s Low Cost Auto Insurance Program was established by the California legislature and is available for those that qualify.

You May Qualify If...
- You have a valid CA driver’s license/AB60
- Meet income guidelines
- Own a vehicle valued at $25,000 or less
- Be at least 16 years old

Visit mylowcostauto.com to apply.
Chat available M-F 8am – 4pm

INCOME ELIGIBILITY
These are the maximum income levels by household size for eligibility:
1 person - $31,900
2 people - $43,100
3 people - $54,300
4 people - $65,500
Additional eligibility levels available on our website
CDI & DMV COVID Updates

CALIFORNIA DEPARTMENT OF INSURANCE

- May 15, 2020: Commissioner Lara expands order for insurance companies to partially refund premiums amid ongoing COVID-19 pandemic
- May 15, 2020: Notice of Extended Grace Period for Insurance Premium Payments Due to Disruption Caused by the COVID-19 Pandemic extends to July 14, 2020 from previous March 18, 2020 Notice
- For consumer alerts and more information visit insurance.ca.gov or call 1-800-927-4357

CALIFORNIA DEPARTMENT OF MOTOR VEHICLES

- Waiving late fees and penalties for vehicle registration renewals due between March 16 and May 31, 2020, and paid within 60 days of the original expiration date
- DMV has extended driver licenses that expire between March and July 2020 through July 2020, and has expanded eligibility to renew online
- REAL ID enforcement postponed to Oct 1, 2021
- There are 71 DMV offices open. DMV’s Virtual Field Office, virtual.dmv.ca.gov is available to assist with more complex transactions that would normally require a representative. It is an interactive transaction with a DMV agent, conducted via email, phone, or chat.
- Kiosks still available for simple transactions like getting your vehicle registration sticker or filing a non-operation.