

CALIFORNIA DEPARTMENT OF INSURANCE

[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)**.

The screenshot shows the California Department of Insurance website. At the top, there is a header with the department name, a search bar, and a contact number: "Need help with insurance? Call us. Call 800-927-4357 (HELP) Se Habla Español". Below the header is a navigation menu with links for "File a Complaint", "Consumers", "Seniors", "Agents & Brokers", "Insurers", "Fraud", "News", and "About Us". The main content area is titled "Types of Insurance" and includes a brief introduction: "Whether you are looking to purchase insurance or simply trying to understand the insurance you currently have, the links below provide guidance to help you make the right decision for your situation. Insurance can be one of the most important ongoing purchases you make to protect yourself and your family from financial hardship. Since your needs and financial situation change over time, it is important to understand and review your insurance policies on a regular basis to decide if the same policies are still right for you." Below this text is a grid of buttons for different insurance types: Automobile, Health, Homeowner/Residential, Life & Annuity, Long-Term Care, Medicare Supplement, Pet, TNC Ride-hailing, Workers' Compensation, and Information Guides. On the right side, there is a sidebar with a "Translate this page with Google Translate" button and a list of links under the "Consumers" category, including "File a Complaint", "Check License Status", "Types of Insurance", "Automobile", "Homeowner/Residential", "Life And Annuity", "Long-Term Care", "Medicare Supplement", "Pet", "TNC Ridesharing", "Workers' Compensation", "Compare Premiums", "Information Guides", "Health Insurance Information", "Company and Agent/Broker Information", "Laws & Regulations", "Virtual Viewing Room", "Dealing with Catastrophes", "Administrative Hearings and Public Programs", "Cannabis and Insurance", "Bail Bonds", "Climate Change", and "Information Guides". At the bottom of the page, there is a footer with links for "Privacy Policy", "ADA Compliance", "Site Map", "Career Opportunities", "Internships", "Free Document Readers", and "Scheduled Site Maintenance".



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



Rate Zone 4 Zona De Precio 4	
Alameda, Contra Costa, Marin, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Sutter	
Base Rate* Basica**	\$317
Unmarried Single Age 19-24 Personas Solteras Entre 19-24 Años	\$412
Driving Less Than 3 Years Menos de 3 Años Manejando	\$444
Ages 16-18 16-18 Años de Edad	\$634
Uninsured Motorist (Optional) Conductor Sin Seguro (Opcional)	\$39
Medical Payment (Optional) Pagos Medicos (Opcional)	\$25

EXPIRES 12.31.2020

*ALL RATES ARE ANNUAL

**TODAS LAS TARIFAS SON ANUALES

Get Started at www.mylowcostauto.com
Apply 100% online. Chat specialists available



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.*