



**CALIFORNIA'S  
LOW COST  
AUTO INSURANCE**

**Making low cost auto insurance  
available to Californians.**



## Applicant Income Eligibility Guidelines

INCOME ELIGIBILITY REQUIREMENTS PER HOUSEHOLD EFFECTIVE FEBRUARY 9, 2015 - FEBRUARY 9, 2016

The following are the 2015 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	\$29,425
2	\$39,825
3	\$50,225
4	\$60,625
5	\$71,025
6	\$81,425
7	\$91,825
8	\$102,225

*For households with more than 8 members, add \$10,400 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.**





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**BASE** Rate in the chart below is for most drivers with 3 years of good driving history  
**25%** Surcharge if the driver is a single male 19-24 years old  
**30%** Surcharge if the driver has less than 3 years of verifiable driving history

THE MAXIMUM SURCHARGE ON ANY CLCA POLICY IS 30%. RATES EFFECTIVE 01/01/2015.

COUNTY	ANNUAL LIABILITY PREMIUM			COUNTY	ANNUAL LIABILITY PREMIUM		
	BASE	25%	30%		BASE	25%	30%
Alameda	\$261	\$326	\$339	Orange	\$363	\$454	\$472
Alpine	\$225	\$281	\$293	Placer	\$225	\$281	\$293
Amador	\$225	\$281	\$293	Plumas	\$251	\$314	\$326
Butte	\$251	\$314	\$326	Riverside	\$225	\$281	\$293
Calaveras	\$225	\$281	\$293	Sacramento	\$261	\$326	\$339
Colusa	\$251	\$314	\$326	San Benito	\$213	\$266	\$277
Contra Costa	\$261	\$326	\$339	San Bernardino	\$225	\$281	\$293
Del Norte	\$251	\$314	\$326	San Diego	\$225	\$281	\$293
El Dorado	\$225	\$281	\$293	San Francisco	\$261	\$326	\$339
Fresno	\$213	\$266	\$277	San Joaquin	\$261	\$326	\$339
Glenn	\$251	\$314	\$326	San Luis Obispo	\$213	\$266	\$277
Humboldt	\$251	\$314	\$326	San Mateo	\$261	\$326	\$339
Imperial	\$225	\$281	\$293	Santa Barbara	\$213	\$266	\$277
Inyo	\$225	\$281	\$293	Santa Clara	\$261	\$326	\$339
Kern	\$225	\$281	\$293	Santa Cruz	\$213	\$266	\$277
Kings	\$213	\$266	\$277	Shasta	\$251	\$314	\$326
Lake	\$251	\$314	\$326	Sierra	\$225	\$281	\$293
Lassen	\$251	\$314	\$326	Siskiyou	\$251	\$314	\$326
Los Angeles	\$363	\$454	\$472	Solano	\$251	\$314	\$326
Madera	\$213	\$266	\$277	Sonoma	\$251	\$314	\$326
Marin	\$261	\$326	\$339	Stanislaus	\$261	\$326	\$339
Mariposa	\$225	\$281	\$293	Sutter	\$261	\$326	\$339
Mendocino	\$251	\$314	\$326	Tehama	\$251	\$314	\$326
Merced	\$213	\$266	\$277	Trinity	\$251	\$314	\$326
Modoc	\$251	\$314	\$326	Tulare	\$213	\$266	\$277
Mono	\$225	\$281	\$293	Tuolumne	\$225	\$281	\$293
Monterey	\$213	\$266	\$277	Ventura	\$225	\$281	\$293
Napa	\$251	\$314	\$326	Yolo	\$251	\$314	\$326
Nevada	\$225	\$281	\$293	Yuba	\$225	\$281	\$293