

# ADVISORY

## PLEASE NOTE: CORRECTED LOCATION

**FOR :** Thursday, December 4, 2003

**CONTACT:** Karen Boyd - Oakland City Attorney's Office, 510-599-6874  
Michael McCauley - Consumers Union, 415-431-6747  
Matt Dorsey – San Francisco City Attorney's Office, 415-554-4662

### CONSUMER COALITION SPEAKS OUT AGAINST AUTO INSURANCE DISCRIMINATION

#### *News Conference To Highlight \$427 Increase in Rates for Good Drivers Living on the "Wrong" Side of Oakland ZIP Code Boundary*

OAKLAND, CA – Thousands of Bay Area drivers pay higher auto insurance premiums because of the neighborhood they live in even though they have good driving records. That's because state regulations allow insurers to base their auto premiums primarily on a policyholder's ZIP code – and even their gender or marital status – instead of their driving record.

That could change if the California Department of Insurance adopts a proposal by community groups and the cities of Oakland, Los Angeles and San Francisco to require auto insurers to base their rates primarily on how a policyholder drives not where they live. State Insurance Commissioner John Garamendi will hold the first in a series of statewide town hall meetings on the proposal in Oakland on December 4, at 6pm at the Elihu Harris State Building.

**WHAT:** News Conference at the border between the 94609 and 94611 ZIP codes in Oakland to illustrate how a policyholder's ZIP code can have a dramatic impact on how much they pay for auto insurance. A good driver living on one side of Broadway would pay \$427 more for identical insurance coverage simply by moving across the street and changing ZIP codes.

**WHEN:** Thursday, December 4, 2003 at 11 a.m.

**WHO:** Dennis Herrera, San Francisco City Attorney  
John Russo, Oakland City Attorney  
Mark Savage, Consumers Union  
Harvey Rosenfeld, Foundation for Taxpayer & Consumer Rights

**WHERE:** Intersection of 42<sup>nd</sup> Street and Broadway (near Oakland Tech High School) in Oakland.

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