

Car Insurance Rates

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Allegheny Pacific Insurance Services, Inc. shops the major personal auto insurance carriers to get you the best rate for your vehicle. Whether you have a less than perfect driving record or need specialized coverage, our insurance experts will demystify the insurance buying process and find you a car insurance policy that meets your needs at the lowest available price.

The laws governing California auto insurance have changed. Are you sure you're getting the best rate?

Allegheny Pacific Insurance Services' brokers are fully licensed and have developed professional relationships with many insurance carriers. It doesn't matter where you live, how you drive or what you use your vehicle for—we can save you from expensive auto insurance premiums.

[Click Here to get a Free California Car Insurance Quote Today.](#)

Here's a little information about California's requirements for car insurance. Do you have the coverage you need?

California Minimum Auto Insurance Requirements:

California's Compulsory Financial Responsibility Law requires every driver and owner of a motor vehicle to be financially responsible for his or her actions.

Drivers are required to meet these liability minimums:

Bodily Injury:

\$15,000 for death or injury of any one person, any one accident.

\$30,000 for all persons in any one accident.

Property Damage

\$5,000 for any one accident.

There are 4 ways to establish financial responsibility:

1. Coverage by a motor vehicle or automobile liability insurance policy
 2. A cash deposit of \$35,000 with the Department of Motor Vehicles (DMV)
 3. A certificate of self-insurance issued by the DMV (for owners of fleets of 25 or more vehicles)
 4. A surety bond for \$35,000 from an insurance company licensed to do business in the state of California
- All California drivers must meet the minimum liability insurance requirements or have an approved alternate way to pay for any injury or property damage they might cause. There are very severe penalties for non-compliance with this section of the vehicle code.

Comprehensive car insurance coverage (other than collision), uninsured motorist, medical payments and collision insurance are not required by law but may be recommended for your financial security by your Allegheny Pacific Insurance Services specialist.

California Personal Auto Insurance Resources:

California Low Cost Automobile Insurance Program

For more information about this state-sponsored plan for low-income drivers, call (800) 622-0954

California Automobile Assigned Risk Plan (CAARP)

For more information about the State's insurance plan for high-risk drivers, call (800) 622-0954

California Department of Insurance

300 South Spring Street, South Tower

Los Angeles, CA 90013

800-927- HELP (4357)

California Department of Motor Vehicles

2415 1st Avenue Mail Station F101

Sacramento, CA 95818

800-777-0133

California Automobile Assigned Risk Plan

595 Market St., #1250

San Francisco, CA 94105

(800) 622-0954 Toll-free within California only.