



## Tip of the Month

Interested in finding CLCA income-eligible populations and leads? Next time you browse online or read the newspaper, be on the look-out for community programs or events to meet and speak with CLCA eligible consumers to self-generate leads. Simply call the program/event coordinators listed on the ad or flyer and ask about attending their activity/event.

In a 2004 study conducted by UC Berkeley, targeting asset development programs (home ownership, car ownership, etc.) for the “working-poor”—a segment of the workforce that is not generally “captured” by social service systems (Austin et al., 2004) is a promising strategy for reaching families and individuals who are income-eligible for the CLCA program. In addition, immigrants seeking legitimate government programs and working families pursuing subsidies to supplement their income are more apt to purchase and maintain CLCA auto-insurance.

### Where to Find CLCA Eligible Consumers

#### Places to look

- English as a second language classes
- AB 60 driver’s license classes
- Citizenship class
- Asset Development/Home Ownership/ Car Ownership Classes
- Credit repair workshops
- Health fairs
- Job fairs
- Resource fairs
- Radio show promotions and giveaways
- School open house
- Free lunch programs (libraries, parks)
- Back to school night/community events

### Social Media

Latest news and updates on Facebook and Twitter



## August 2016: Marketing Collateral

Need collateral? All program collateral is free to lead accepting producers. We have a limited amount of collateral available and now is the time to check your inventory and make sure you have enough in stock to hold you for the rest of the calendar year, as pricing and income guidelines will change in early 2017. Visit the [www.mylowcostauto.com](http://www.mylowcostauto.com) website and order your collateral while supplies last. Free shipping takes 7 to 10 business days.

### Downloadable Materials

#### What you can print on demand:

#### Frequently Asked Questions (FAQs)

- [English](#)
- [Español \(Spanish\)](#)
- [简体中文 \(Simplified Chinese\)](#)
- [Tiếng Việt \(Vietnamese\)](#)
- [Tagalog](#)
- [한국어 \(Korean\)](#)
- [Hmong](#)
- [ខ្មែរ \(Khmer\)](#)
- [Русский \(Russian\)](#)
- [Հայերեն \(Armenian\)](#)
- [日本語 \(Japanese\)](#)

#### Rack Cards

- [English](#)
- [Español \(Spanish\)](#)
- [简体中文 \(Simplified Chinese\)](#)
- [Tiếng Việt \(Vietnamese\)](#)
- [Tagalog](#)
- [한국어 \(Korean\)](#)
- [Hmong](#)
- [فارسی \(Farsi\)](#)

#### Premium Rate / Income Calculator

- [English](#)
- [Español \(Spanish\)](#)

### Collateral Materials

#### What you can order now:

- Rack Cards English/Spanish
- Rack Cards English/Chinese
- Window Cling English (8 X 8)
- Window Cling Spanish (8 X 8)
- Document Holder English (6 X 3)
- Document Holder Spanish (6 X 3)

[Click here to order now](#)



**Why is this program important?**  
If you have a valid driver's license and drive a vehicle, the law requires that you have auto insurance. California's Low Cost Auto Insurance is a state-sponsored program that makes auto insurance affordable, helping you drive responsibly and legally.

**Who qualifies for this program?**  
**Qualifying drivers must:**

- Have a valid California driver's license
- Own a vehicle valued at \$25,000 or less
- Meet income eligibility requirements
- Be at least 18 years old



**¿Cómo me inscribo?**  
Para hacer su solicitud, siga estos 3 pasos:

1. Complete el cuestionario de elegibilidad en [www.mylowcostauto.com](http://www.mylowcostauto.com)
2. Converse con un agente de seguros en todo el estado.
3. Complete el proceso de verificación.

Haciendo que el seguro de auto sea accesible para tu familia

El seguro de bajo costo es limitado y requiere cumplir los requisitos del seguro. Llame al 1-800-902-6051

### Social Media

Like us on Facebook and follow us on Twitter





## September 2016: Interactive sales tools: Income Guideline and Premium Rate Calculator

Did you know there's an online interactive tool to help qualify customers quickly at [www.mylowcostauto.com](http://www.mylowcostauto.com)? If you haven't seen the tool yet, try it out to see how easy it is to use. Select the number of people (1 up to 20) in the household and the system auto-populates the exact maximum income allowed for the household to qualify. While you are on this page, try the interactive rate calculator to determine annual premiums in your county. Both tools are essential for the CLCA producer and we suggest that you try them out and bookmark these tools today!

### 2016 Income Guideline

Number in Household	250% of Federal Poverty Level
1	\$29,700
2	\$40,050
3	\$50,400
4	\$60,750
5	\$71,100
6	\$81,450
7	\$91,825
8	\$102,225

For households with more than 7 members, add \$10,400 for each additional member.

### Printable Documents



[2016 Income Guidelines \(pdf\)](#)

[2016 Premium Rate Sheet by County \(pdf\)](#)

- [English](#)
- [Español \(Spanish\)](#)

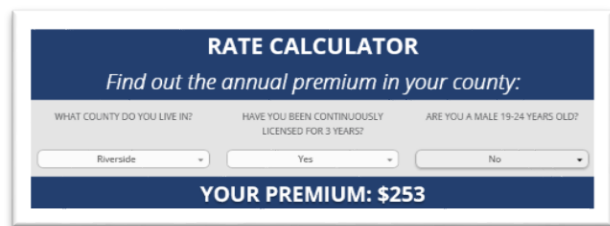
### Online Calculator: Income Eligibility

[Try the interactive Online Income Eligibility Calculator](#)



### Online Rate Calculator

[Try the interactive Online Rate Calculator](#)



### Social Media

Like us on Facebook and follow us on Twitter



## October 2016: Immigration status and AB60 licenses

Did you know there were 605,000 AB60 licenses issued by the state of California during the first year implementing the legislation? AB60 was signed into law in 2013 by Governor Brown, allowing any California resident who is eligible for a driver's license, regardless of immigration status, to be issued an original license. The California law also created an opportunity for drivers to qualify for affordable auto insurance under California's Low Cost Auto (CLCA) Insurance program creating an additional market for producers. CLCA is one of the few programs in the industry that allow undocumented drivers to also purchase auto liability insurance. The CLCA program advertises directly to these drivers through the DMV driver's test brochures and every time an online vehicle registration is renewed. Marketing efforts drive these customers to pre-qualify on the website, sending these leads to you, our valued lead accepting producers.

### General Information about the AB60

Everything you need to know to obtain an AB60 license is available on the [Department of Motor Vehicles AB60](#) resource page. Highlighted are some major areas of the AB60 law to help your customers drive legally in California.

### Where to go for an AB60 Driver's License

Applicants applying for a driver's license under AB60 can now make an [appointment online](#), on the [DMV Now](#) iPhone/Android applications or by phone at 1-800-777-0133, to visit a DMV office.

**Note:** This appointment should be made as an "Original Driver License." and is required for all original driver license applications. However, same day service is available at [driver license processing centers \(DLPC\)](#) without an appointment.

### Printable Documents

Document Options for an AB 60 California Driver License [English \(PDF\)](#) | [Spanish \(PDF\)](#)

[Arabic \(PDF\)](#) | [Armenian \(PDF\)](#) | [Chinese \(PDF\)](#) | [Farsi \(PDF\)](#) | [Hindi \(PDF\)](#) | [Korean \(PDF\)](#) | [Punjabi \(PDF\)](#) | [Russian \(PDF\)](#) | [Tagalog \(PDF\)](#) | [Vietnamese \(PDF\)](#)

[Adopted Regulatory Text \(PDF\)](#)

### Community Organization Support

Customers needing linguistic and cultural support may visit the [Drive California](#) coalition website to find a local community based organization offering AB60 classes and workshops.

### How to Obtain an AB60 Driver's License

Consumers applying for an original driver's license will need to do the following:

- Study for the [driver license knowledge test](#)
- Make an [appointment](#) before visiting a [DMV office](#) (walk-ins are only accepted at a [Driver License Processing Center](#))
- Complete a driver license application form (DL 44) available at the DMV office
- Under AB60, applicants will need to provide DMV with Proof of Identity and California Residency
- Pay the [application fee](#)
- Pass a vision test, knowledge test, and if applicable, a road sign test
- Give a thumb print
- Have a picture taken
- Schedule a future appointment for the behind-the-wheel driving test, if applicable



### Social Media

Join the conversation and Like us on Facebook and/or follow us on Twitter





## November 2016: Consumer Application Tips

The California Low Cost Plan reviews all applications submitted to the plan through the EASi (Electronic Application System). To avoid returned applications, the application must be completed through the EASi System and must be submitted with **legible proof** of vehicle ownership and **legible proof** of income documentation. All applications are required to be signed and dated by the producer and the applicant. The lists below provide additional details specific to application and documentation requirements. Visit [AIPSO.com/lc](http://AIPSO.com/lc) for specific plan information.

### Types of Income Documentation

- 1099 Form-previous year
- W-2 Form-previous year
- Payroll Stubs-within 3 months
- Medi-Cal Card
- Employer Verification Letter (on letterhead)
- Social Security or Pension Letter-current
- Utility Company Lifeline Document
- Electronic Benefit Transfer (EBT) Card
- Notifications from California work Opportunity and Responsibility to Kids (CALWORKS)
- State of California Employment Development Department (EDD Debit Card or Letter)
- Bank Statement with proof of Social Security Payments
- Cal Fresh (food stamps)
- CalWORKs (welfare)
- LIHEAP (low income home energy assistance)

### Types of Vehicle Ownership Documentation

- Copy current Vehicle Registration or an expired registration not more than one-year old
- Certificate of title-front and back
- Online Registration which shows vehicle and named applicant information
- DMV renewal request
- DMV suspense notice
- DMV Transfer of title/Release of liability form
- Incomplete Application registration which shows the applicant attempted to register the vehicle but the DMV will not complete the registration until the applicant shows proof of insurance
- Validated registration card

### Helpful Links for Application Support

- [CAARP Manual](#)
- [Job Aid 2: Application Support](#)
- [EASi online Training](#)
- [LAP Refresher Course](#)



### Most Common Reasons for Returned Applications

1. Illegible copies of required documentation
2. Signatures missing and/or with date and time missing
3. Vehicle not registered in the applicant's name or expired over one year
4. Current proof of income not provided

### Hint

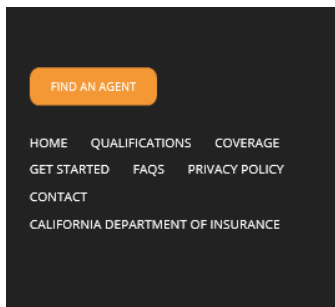
When applying with an E-check, make sure that you have the correct routing number and account number. Applications with incorrect e-check payments cannot be corrected and resubmitted.



## December 2016: Foreign Language Services

If you are open to provide services in multiple languages other than English, your name will appear for consumers who prefer those language preferences in the “Find an Agent” feature and when selecting a producer after completing the eligibility questionnaire on the mylowcostauto.com website. Simply notify AISPO of any language other than English that your office offers and your profile will be updated with the additional language services.

### Find an Agent feature



On the CLCA homepage at [www.mylowcostauto.com](http://www.mylowcostauto.com) is the **Find An Agent** feature designed for consumers to find agents in their preferred area.

A consumer only needs their zip code to find a preferred agent. Tip: Test your zip code on the

home page. Scroll to the bottom of the homepage. If you have any questions or need to update your information, contact AIPSO at [caarp@aipso.com](mailto:caarp@aipso.com) or call 800.622.0954.

### FIND AN AGENT

Valid California Zip Code

ZIP Code

Submit

### Contact AIPSO for updates

Email: [caarp@aipso.com](mailto:caarp@aipso.com)

Phone: 800.622.0954

### Social Media Ads

Have you considered co-marketing with CLCA? You may use any of these ads on your social media pages to help drive consumers to you. Select and click on options below:

- [CLCA Half Page ad \(English\)](#)
- [CLCA Half Page ad \(Spanish\)](#)
- [CLCA Quarter page horizontal ad \(English\)](#)
- [CLCA Quarter page horizontal ad \(Spanish\)](#)
- [CLCA Quarter page vertical ad \(English\)](#)
- [CLCA Quarter page vertical ad \(Spanish\)](#)

### Social Media Pages

Like us on Facebook and follow us on Twitter

