



CONSUMER ATTORNEYS OF CALIFORNIA

Seeking Justice for All

Legislation to better protect Californians injured in crashes introduced at state Legislature

AB 3311 (Grayson) will update required minimum auto insurance coverage

SACRAMENTO (Feb. 24, 2020) – Legislation that would bring a long-overdue update to California’s minimum auto insurance coverage and increase financial protection to Californians injured by other drivers has been introduced at the state Legislature.

Asm. Tim Grayson (D-Concord) introduced Assembly Bill 3311, sponsored by Consumer Attorneys of California, to modernize the state’s required minimum insurance coverage levels, which have not changed since 1967 when Ronald Reagan was governor. Those minimums were established to protect innocent victims in wrecks caused by negligent drivers.

Under the law, California’s minimum required coverage is among the lowest in the nation: \$15,000 for a single injury or death; \$30,000 for injury to, or death of, more than one person; and \$5,000 for property damage, in any one collision. Those minimums are often expressed as 15/30/5 by insurance agents.

“The current minimums were set when the average price of a new vehicle was \$2,750 and the annual cost of an individual’s healthcare was just over \$250,” said Consumer Attorneys of California President Micha Star Liberty. “Bringing our minimum liability limits into the 21st century will provide all California residents with a far better level of protection. When the at-fault driver’s insurance is inadequate, injured Californians are left to make up the difference, which is especially harmful to those with lower incomes.”

AB 3311 will update the minimum required coverage to 30/60/25 (\$30,000 for a single injury or death; \$60,000 for injury to, or death of, more than one person; and \$25,000 for property damage).

Other states have already recognized that their minimum required coverage levels were insufficient to protect their citizens. Since 2007, more than a dozen states have increased their auto insurance minimums – and most have seen a decrease in premiums as well as a reduction in the number of uninsured motorists on the road.

Consumer Attorneys of California is a professional organization of plaintiffs’ attorneys representing consumers seeking accountability against wrongdoers in cases involving personal injury, product liability, environmental degradation and other causes.

For more information:

**J.G. Preston, CAOC Press Secretary, 916-600-9692, jgpreston@caoc.org
Eric Bailey, CAOC Communications Director, 916-669-7122, ebailey@caoc.org**