

**Note: The plain text reflects the regulations as previously submitted to and disapproved by the Office of Administrative Law. Proposed additions to that text are displayed in underlined typeface. Proposed deletions from that text are displayed in ~~strikeout text~~.**

## SECOND AMENDMENT TO TEXT OF PROPOSED REGULATION

Title 10, Chapter 5, Subchapter 9, Article 7

Direct Repair Programs and Labor Rate Surveys

Section 2698.91 Auto Body Repair Labor Rate Surveys

(a) Section 758(c) of the Insurance Code provides that any insurer that conducts an auto body repair labor rate survey to determine and set a specified prevailing auto body rate in a specific geographic area shall report the results of that survey to the department, which shall make the information available upon request. Section 790.03(h) of the California Insurance Code enumerates sixteen claims settlement practices that, when either knowingly committed on a single occasion, or performed with such frequency as to indicate a general business practice, are considered to be unfair claims settlement practices and are, thus, prohibited by this section of the California Insurance Code. Section 790.10 of the California Insurance Code provides that the commissioner shall, from time to time as conditions warrant, after notice and public hearing, promulgate reasonable rules and regulations, and amendments and additions thereto, as are necessary to administer this article. The Insurance Commissioner has promulgated these regulations in order to accomplish the following objectives:

(1) To define certain terms in Section 758(c) of the Insurance Code and to delineate the limited purpose, limited use and minimum standards of a survey conducted pursuant to this Insurance code section;

(2) To delineate the purpose, use and minimum standards of a survey, which the commissioner may consider to be reliable evidence that an insurer has settled or paid automobile repair insurance claims in a fair and equitable manner; and

(3) To promote the good faith, prompt, efficient and equitable settlement of claims on a cost effective basis.

(b) ~~(a)~~ An "auto body repair labor rate survey" or "survey" is any gathering of information, regarding what auto body repair labor rate the repair shops charge, used to determine and set a specified prevailing auto body repair rate in a specific geographic area.

(c) ~~(b)~~ For purposes of a survey conducted pursuant to California Insurance Code Section 758(c), "prevailing auto body rate" means the greater of the mean

average labor rate charged by auto body repair facilities in the specific geographic area or the rate, at or below which, the majority of surveyed shops charge in a specific geographic area.

(d) ~~(e)~~ Any labor rate survey results reported to the Department of Insurance pursuant to Insurance Code section 758 shall include the following information that will be made available to the public upon its request:

- (1) The name and address of each auto body repair shop responding to the labor rate survey;
- (2) Date the survey was completed;
- (3) The total number of shops surveyed in the labor rate survey and the total number of shops that responded to the survey, reported for each geographic area surveyed;
- (4) The prevailing rate determined by the insurer for each geographic area surveyed;
- (5) A description of the specific geographic area covered by the prevailing labor rate reported.
- (6) A description of the formula or method the insurer used to determine the specific prevailing auto body rate reported for each specific geographic area.

Any confidential information not required by this section should be removed from the labor rate survey results prior to submitting the survey to the Department of Insurance.

~~(d) In addition to the public information, as described in section 2698.91(c), the following non-public information shall be separately included in any submission to the Department:~~

- ~~(1) the labor rate reported by each shop that responded to the survey;~~
- ~~(2) the name and address of each shop sent a survey, but did not respond to the survey, reported for each geographic area surveyed;~~
- ~~(3) a copy of the survey questionnaire used to survey the auto body repair shops.~~

(e) Insurers shall either conduct the survey in writing or maintain written records of the information gathered by any method other than writing. Upon request, the department shall have access to all records, data, computer programs, or any

other information used by the insurer or any other source to determine geographic area labor rate information. This information will be held confidential pursuant to the provisions of subsection 2698.91(g)

(f) Insurers shall send the results of their labor rate survey to the Department of Insurance within 30 calendar days of completing the labor rate survey. The Department shall designate the unit within the Department that will receive labor rate surveys. If an insurer conducts its survey on an ongoing basis and updates its survey data regularly, ~~In cases where the survey data used by an insurer is changing on a regular basis,~~ the survey shall be submitted no less than annually. In order for the Department to more effectively make survey information available to the public, the Department may require that a survey be submitted in a standard electronic or other format in order to publish survey data on the Department's public web site.

(g) The Department of Insurance will make the public portions of the survey reports available upon written request to the Custodian of Records pursuant to the California Public Records Act, Government Code section 6250 et seq. The additional non-public records and other information used by the insurer to conduct the survey shall not be the subject of a Public Records Act request, pursuant to the California Public Records Act, Government Code section 6250 et seq nor subject to other disclosure by the Department except where required to do so by a valid subpoena or court order.

~~(h) Insurers shall not use any discounted rate negotiated or contracted with members of its Direct Repair Program, or any other Direct Repair Program, as defined in section 2698.90, as part of a labor rate survey to determine and set the prevailing auto body rate in a specific geographic area. Nothing in these regulations shall be construed to preclude an insurer from including the non-discounted or non-contracted rate of a Direct Repair Program shop in its survey.~~

(h) (†) The primary purpose of a survey submitted pursuant to Insurance Code section 758 and compliant with this section is to inform the public about the prevailing labor rates charged in a specific geographic area and to provide insurers with a starting point in negotiating labor rates with auto body repair shops. A survey shall not be used to cap or reduce the labor rate charged on an estimate or repair order prepared by the claimant's chosen auto body repair shop or to support the reasonableness of an insurers' adjustment of a written estimate provided by a claimant pursuant to section 2695.8(f)(3) of California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5, except as provided in Section 2698.92 of these regulations.

~~(j) Nothing in these regulations shall be construed to require an insurer to pay more than the reasonable amount necessary to perform workmanlike repairs.~~

~~(i) (k)~~ Nothing in these regulations shall preclude an insurer from voluntarily negotiating and/or contracting with an automobile repair facility for a specific labor rate.

~~(j) (h)~~ Nothing in these regulations shall require an insurer to conduct an auto body labor rate survey.

(l) A survey conducted pursuant to this section which does not also comply with the requirements of section 2698.92 is entitled to no presumption of validity with respect to the insurer's obligations pursuant to section 790.03 of the Insurance Code.

~~(m) Nothing in these regulations shall require the insurer to use the posted labor rate of a shop surveyed, unless that shop responds to the survey that it charges its posted labor rate in the majority of repairs that it effects, not including what that shop charges through its direct repair program with insurers or other wholesale accounts.~~

Note: Authority cited: Sections 758, 12921, and 12926, Insurance Code.  
Reference: Sections 758 and 790.03, Insurance Code; and Section 6250-6276.48, Government Code; and ~~Section 2695.8(f)(3) of California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5.~~

#### Section 2698.92 Additional Standards for Auto Body Repair Labor Rate Surveys

~~(a) If~~ A labor rate based upon the results of a survey that complies with the standards set forth in Section 2698.91 and the additional standards set forth in this section, the Department shall be rebuttably presumed to demonstrate that the insurer has offered an adequate labor rate ~~may consider this survey in determining whether an insurer has offered a fair and reasonable claims settlement and/or whether the insurer has supported the reasonableness of its adjustment of a written estimate provided by a claimant pursuant to section 2695.8(f)(3) of California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5. This presumption may be rebutted by a preponderance of evidence demonstrating that the labor rate was inadequate. In instances where~~ If the standards in this section and Section 2698.91 conflict, the survey must satisfy the provisions of this section in order for the labor rate based upon the survey to be rebuttably presumed adequate. shall supersede the provisions of Section 2698.91.

~~(b) Unless otherwise authorized by the Department, a~~ A survey shall not obtain a rebuttable presumption pursuant to subdivision (a) with respect to a specific claim unless it was submitted to the Department not more than one year prior to

its use in adjusting the claim. ~~compliant with this section must be submitted to the Department no less than annually.~~

(c) ~~To be a statistically valid survey, the~~ The insurer must survey all known auto body repair shops licensed to perform collision repairs by the Bureau of Automotive Repair in a specific geographic area. All shops that respond to the survey, and which meet the standards set forth in subsection 2698.92(f) of these regulations, shall be used to determine the prevailing auto body rate in that geographic area.

(d) The survey shall only use labor rates of auto body repair shops licensed by the Bureau of Automotive Repair to perform auto body collision repairs. This subsection shall not require an insurer to verify the licenses status of surveyed shops with the Bureau of Automotive Repair, in cases where the survey questionnaire asks the repair shop to respond as to whether it is duly licensed to perform auto body collision repairs and, if so, to provide its license number.

(e) An insurer may only use labor rates in a survey reported by shops that meet the following specific standards. This subsection shall not require the insurer to inspect surveyed shops, in cases where the insurer has asked the repair shop in the survey questionnaire whether it meets the specifically identified standards. Failure of a shop to meet the identified standards shall not void a claimant's right to select that auto body repair shop to effect repairs, as provided in Insurance Code Section 758.5. The fact that a shop does not meet these standards should not be construed as permission for an insurer to imply that the shop is inferior or should not be used by the claimant to perform repairs, but only that this shop's labor rate may not be used in a survey. In order for a shop labor rate to be used in a survey it must:

1. Meet all equipment requirements for auto body repair shops, as required by the Bureau of Automotive Repair and as described in California Code of Regulations, Title 16, Division 33, Chapter 1, Article 6, Section 3351.5, Equipment Requirements for Auto Body Repair Shops;
2. Have proof of garage keeper's liability and workers' compensation insurance or equivalent;
3. Have a gas metal arc (GMA/MIG) welder and technicians qualified or certified in proper welding techniques;
4. Have the ability to hoist a vehicle for inspection and repair;
5. Have a four-point anchoring system capable of holding a vehicle in a stationary position during frame and/or unibody pulls which is suitable for the specific type of vehicle being repaired;

6. Have electrical or hydraulic equipment capable of making simultaneous multiple body or structural pulls;
7. Have a pressurized spray booth equipped with a fresh air-supplied respirator system that meets current federal, state and local requirements;
8. Have the ability to complete and verify four-wheel alignment through computer printout either from an in-house alignment system with at least one technician that is certified or qualified or utilize a qualified sublet provider;
9. Offer a written limited lifetime warranty against defects in workmanship;
10. Have the ability to remove and reinstall frame, suspension, engine and drive train components;
11. Have the ability to evacuate, reclaim and recharge vehicles air conditioning system using EPA compliant in-house equipment and certified technicians or use a qualified sublet provider; and
12. Subscribe to a provider of structural specifications with periodic updates covering the vehicle structure for the make, model, and year of the vehicle(s) being repaired and wheel alignment specifications for the make, model, and year of the vehicle(s) being repaired.

~~(f) The survey results shall contain the labor rate amount charged by each particular shop that responded to the survey. In addition to the public information, as described in section 2698.91(d), the following non-public information shall be separately included in any submission to the Department of a survey pursuant to this section:~~

- ~~(1) the labor rate reported by each shop that responded to the survey;~~
- ~~(2) the name and address of each shop sent a survey, but did not respond to the survey, reported for each geographic area surveyed;~~
- ~~(3) a copy of the survey questionnaire used to survey the auto body repair shops.~~

~~(g) For purposes of a survey compliant with this section, “prevailing auto body rate” means the greater of: (1) the mean average labor rate charged by auto body repair facilities in the specific geographic area or, (2) the rate, at or below which, the majority of surveyed shops charge in a specific geographic area. the labor rate established for each geographic area shall be the prevailing auto body rate, as defined in Section 2698.91(b), of these regulations. Other statistical~~

methods may be used by an insurer to determine the “prevailing auto body rate” if they are approved by the Department.

(h) The additional data and survey information provided in accordance with this section shall not be the subject of a Public Records Act request, pursuant to the California Public Records Act, Government Code section 6250 et seq.

(1) If an insurer submits a survey pursuant to this section, the Department may require the insurer to submit a public version, containing the public information required in Section 2698.91 of these regulations and a version containing the non-public information.

(i) Insurers shall not use any discounted rate negotiated or contracted with members of its Direct Repair Program, or any other Direct Repair Program, as defined in section 2698.90, as part of a labor rate survey pursuant to this section to determine and set the prevailing auto body rate in a specific geographic area. Nothing in these regulations shall be construed to preclude an insurer from including the non-discounted or non-contracted rate of a Direct Repair Program shop in its survey.

(j) (†) Unless otherwise approved by the Commissioner, a geographic area, used by an insurer in a survey, shall be determined based upon the Zones described in subsection 2698.92(k).

(k) (†) Geographic Zones

Zone: 001 Yreka Metropolitan Area  
All auto body repair facilities in the cities of Yreka and Fort Jones.

Zone: 002 Santa Rosa Metropolitan Area  
All auto body repair facilities in the City of Santa Rosa.

Zone: 003 Crescent City Metropolitan Area  
All auto body repair facilities in the cities of Crescent City, and Happy Camp.

Zone: 004 Eureka Metropolitan Area  
All auto body repair facilities in the cities of Eureka, Arcata, Fortuna, McKinleyville, Rio Dell, Redway, and Laytonville.

Zone: 005 Ukiah Metropolitan Area  
All auto body repair facilities in the cities of Ukiah, Boonville, Clearlake, Lakeport, Willits, Covelo, Kelseyville, and Hopland.

Zone: 006 Petaluma Metropolitan Area  
All auto body repair facilities in the city of Petaluma.

Zone: 007 Sonoma Metropolitan Area  
All auto body repair facilities in the cities of Sonoma and Glen Ellen.

Zone: 008 Napa Metropolitan Area  
All auto body repair facilities in the City of Napa.

Zone: 009 Red Bluff Metropolitan Area  
All auto body repair facilities in the cities of Red Bluff and Proberta.

Zone: 010 Redding Metropolitan Area  
All auto body repair facilities in the cities of Redding, Anderson, Cottonwood, Bella Vista, Millville, Palo Cedro, Project City, Shasta Lake and Weaverville.

Zone: 011 South Lake Tahoe Metropolitan Area  
All auto body repair facilities in the cities of South Lake Tahoe

Zone: 012 Truckee Metropolitan Area  
All auto body repair facilities in the cities of Truckie and Tahoe City.

Zone: 013 Chico Metropolitan Area  
All auto body repair facilities in the cities of Chico, Paradise, and Gridley

Zone: 014 Susanville Metropolitan Area  
All auto body repair facilities in the cities of Susanville, Burney, Standish, Alturas and Chester

Zone: 015 Willows / Corning Metropolitan Area  
All auto body repair facilities in the cities of Corning, Willows and Orland

Zone: 016 Yuba City / Marysville / Williams Metropolitan Area  
All auto body repair facilities in the cities of Yuba City, Live Oak, Williams, Sutter, Colusa, and Marysville.

Zone: 017 Mount Shasta Metropolitan Area  
All auto body repair facilities in the cities of Mount Shasta and Weed.

Zone: 018 Nevada County Area  
All auto body repair facilities in the County of Nevada.

Zone: 019 San Jose Metropolitan Area  
All auto body repair facilities in the cities of San Jose, Milpitas, Los Gatos and Campbell.

Zone: 020 Santa Clara Metropolitan Area

All auto body repair facilities in the cities of Santa Clara and Cupertino.

Zone: 021 Sunnyvale/Mountain View Metropolitan Area  
All auto body repair facilities in the cities of Sunnyvale and Mountain View

Zone: 022 Gilroy/Morgan Hill Metropolitan Area  
All auto body repair facilities in the cities of Morgan Hill, Hollister and Gilroy.

Zone: 023 Santa Cruz Metropolitan Area  
All auto body repair facilities in the cities of Scotts Valley, Soquel, Felton and Santa Cruz.

Zone: 024 Watsonville Metropolitan Area  
All auto body repair facilities in the cities of Freedom and Watsonville.

Zone: 025 Salinas Metropolitan Area  
All auto body repair facilities in the cities of Salinas, Gonzales and to Castroville.

Zone: 026 Monterey Metropolitan Area  
All auto body repair facilities in the cities of Sand City, Seaside, Monterey, Pacific Grove, Carmel, Carmel Valley, Marina and Del Ray Oaks.

Zone: 027 King City Metropolitan Area  
All auto body repair facilities in the cities of King City, Soledad and Greenfield.

Zone: 028 San Francisco Metropolitan Area  
All auto body repair facilities in the cities of Brisbane, South San Francisco and San Francisco.

Zone: 029 Marin Metropolitan Area  
All auto body repair facilities in the cities of Novato, San Rafael, San Anselmo, Mill Valley, Bolinas, Sausalito, Corte Madera, Fairfax and Marin.

Zone: 030 Pleasant Hill Metropolitan Area  
All auto body repair facilities in the cities of Danville, Pacheco, Lafayette, Walnut Creek, Moraga, Orinda, Pleasant Hill, Martinez, and Concord.

Zone: 031 Pittsburg Metropolitan Area  
All auto body repair facilities in the cities of Bay Point and Pittsburg.

Zone: 032 Antioch Metropolitan Area  
All auto body repair facilities in the city of Antioch.

Zone: 033 Brentwood Metropolitan Area  
All auto body repair facilities in the cities of Brentwood, Nighnsen, Oakley and Discovery Bay.

Zone: 034 Alameda Metropolitan Area  
All auto body repair facilities in the city of Alameda.

Zone: 035 Oakland Metropolitan Area  
All auto body repair facilities in the city of Oakland.

Zone: 036 Berkeley Metropolitan Area  
All auto body repair facilities in the cities of Albany, Berkeley, Emeryville, El Cerrito, Richmond, San Pablo, Pinole, Hercules, El Sobrante, Rodeo, and Crockett.

Zone: 037 Vallejo-Benicia Metropolitan Area  
All auto body repair facilities in the cities of Vallejo and Benicia.

Zone: 038 Rio Vista Metropolitan Area  
All auto body repair facilities in the cities of Rio Vista and Walnut Grove.

Zone: 039 Fort Bragg Metropolitan Area  
All auto body repair facilities in the cities of Fort Bragg and Mendocino.

Zone: 040 Fairfield Metropolitan Area  
All auto body repair facilities in the cities of Fairfield, Vacaville and Suisun City.

Zone: 041 Hayward Metropolitan Area  
All auto body repair facilities in the cities of San Leandro, San Lorenzo, Hayward, Newark, Union City, and Fremont.

Zone: 042 San Mateo Metropolitan Area  
All auto body repair facilities in the cities of San Mateo, San Bruno, Palo Alto, East Palo Alto, Burlingame, Daly City, San Carlos, Redwood City, Belmont, Menlo Park, Colma, Half Moon Bay and Pacifica.

Zone: 043 Sam Ramon/Pleasanton Metropolitan Area  
All auto body repair facilities in the cities of Castro Valley, San Ramon, Dublin, Pleasanton and Livermore.

Zone: 044 Sacramento Metropolitan Area  
All auto body repair facilities in the cities of Sacramento, Elk Grove, . Orangevale, Gold River, Wilton, Rancho Cordova, and West Sacramento.

Zone: 045 Roseville Metropolitan Area  
All auto body repair facilities in the cities of Roseville, Citrus Heights, Carmichael, North Highlands, Fair Oaks, Pleasant Grove, Antelope, Loomis, Rio Linda, and Rocklin.

Zone: 046 Folsom Metropolitan Area  
All auto body repair facilities in the cities of Folsom, El Dorado Hills, Cameron Park, Placerville, Diamond Springs, Pacific House, Shingle Springs and Camino.

Zone: 047 Yolo County Area  
All auto body repair facilities in the county of Yolo, including the cities of Davis, Woodland, Dixon and Knights Landing.

Zone: 048 Auburn Metropolitan Area  
All auto body repair facilities in the cities of Auburn, Lincoln, Colfax, Meadow Vista, and Newcastle

Zone: 049 Modesto Metropolitan Area  
All auto body repair facilities in the City of Modesto.

Zone: 050 Merced Metropolitan Area  
All auto body repair facilities in the cities of Merced, Atwater, Mariposa, Newman, Los Banos, Dos Palos, and Gustine.

Zone: 051 Patterson Metropolitan Area  
All auto body repair facilities in the City of Patterson.

Zone: 052 Stockton Metropolitan Area  
All auto body repair facilities in the City of Stockton.

Zone: 053 Lodi Metropolitan Area  
All auto body repair facilities in the cities of Lodi, Galt and Lockeford.

Zone: 054 Tracy Metropolitan Area  
All auto body repair facilities in the City of Tracy.

Zone: 055 Sonora Metropolitan Area  
All auto body repair facilities in the cities of Sonora, Cold Springs and Jamestown.

Zone: 056 Amador County Area  
All auto body repair facilities in the cities of Jackson, Ione, Sutter Creek, Pine Grove, and Pioneer.

Zone: 057 Calaveras County Area  
All auto body repair facilities in the cities of Angels Camp, Valley Springs, Burson, Altaville, San Andreas, Murphys, and Hathaway Pines.

Zone: 058 Manteca Metropolitan Area  
All auto body repair facilities in the cities of Manteca, Lathrop, Salida, Ripon and Escalon.

Zone: 059 Lancaster Metropolitan Area

All auto body repair facilities in the cities of Palmdale, Quartz Hill, Lancaster, Antelope Acres, Rosamond, Edwards, North Edwards, Boron, Mojave, and California City.

Zone: 060 Ventura Metropolitan Area

All auto body repair facilities in the cities of Camarillo, Saticoy, Somis, Oxnard, Port Hueneme, Ventura, Santa Paula, Fillmore, and Piru.

Zone: 061 Ojai Metropolitan Area

All auto body repair facilities in the cities of Ojai, Mira Monte, Oak View, Meiners Oaks and Casitas Springs.

Zone: 062 Santa Barbara Metropolitan Area

All auto body repair facilities in the cities of Carpinteria, Summerland, Montecito, Santa Barbara, Goleta and Gaviola.

Zone: 063 Lompoc Metropolitan Area

All auto body repair facilities in the cities of Santa Ynez, Solvang, Los Olivos, Ballard, Lompoc, Buellton, and Los Alamos, and Vandenberg Village.

Zone: 064 Santa Maria Metropolitan Area

All auto body repair facilities in the cities of Orcutt, Santa Maria and Guadalupe.

Zone: 065 San Luis Obispo / Paso Robles Metropolitan Area

All auto body repair facilities in the cities of Nipomo, Pismo Beach, Grover Beach, Shell Beach, Oceano, Arroyo Grande, San Luis Obispo, Los Osos, Morro Bay, Atascadero, Templeton, Santa Margarita, Paso Robles, Cambria, Harmony, San Miguel, and Cayucos,

Zone: 066 Chowchilla Metropolitan Area

All auto body repair facilities in the city of Chowchilla.

Zone: 067 Madera Metropolitan Area

All auto body repair facilities in the cities of Madera, Mendota and Firebaugh.

Zone: 068 Oakhurst Metropolitan Area

All auto body repair facilities in the cities of Oakhurst, Ahwahnee and Coarsegold.

Zone: 069 Fresno Metropolitan Area

All auto body repair facilities in the City of Fresno.

Zone: 070 Selma Metropolitan Area

All auto body repair facilities in the cities of Selma, Dinuba, Reedley, Orange Cove, Orosi, Parlier and Kingsburg.

Zone: 071 Riverdale Metropolitan Area  
All auto body repair facilities in the cities of Riverdale and Caruthers.

Zone: 072 Coalinga Metropolitan Area  
All auto body repair facilities in the cities of Coalinga, Avenal, Huron and Kettleman City.

Zone: 073 Kings County Area  
All auto body repair facilities in the cities of Hanford, Lemoore, Armona and Laton.

Zone: 074 Visalia Metropolitan Area  
All auto body repair facilities in the cities of Visalia, Tulare, Cutler, Exeter, Woodlake, Farmersville, Corcoran, Three Rivers and Pixley.

Zone: 075 Porterville Metropolitan Area  
All auto body repair facilities in the cities of Porterville, Strathmore, Lindsey and Woodville.

Zone: 076 Delano Metropolitan Area  
All auto body repair facilities in the city of Delano.

Zone: 077 Wasco Metropolitan Area  
All auto body repair facilities in the cities of Wasco, Shafter and Lost Hills.

Zone: 078 Bakersfield Metropolitan Area  
All auto body repair facilities in the cities of Bakersfield, Lamont, Oildale and Arvin.

Zone: 079 Taft Metropolitan Area  
All auto body repair facilities in the cities of Taft and Maricopa.

Zone: 080 Tehachapi Metropolitan Area  
All auto body repair facilities in the city of Tehachapi.

Zone: 081 Lake Isabella Metropolitan Area  
All auto body repair facilities in the cities of Lake Isabella, Kernville, Wofford Heights, Glenville and Bodfish.:

Zone: 082 Portola / Quincy Quincy Metropolitan Area  
All auto body repair facilities in the cities of Portola and Quincy.

Zone: 083 Bishop Metropolitan Area  
All auto body repair facilities in the cities of Bishop, Lone Pine and Big Pine.

Zone: 084 Mammoth Lakes Metropolitan Area  
All auto body repair facilities in the city of Mammoth Lakes

Zone: 085 Ridgecrest Metropolitan Area  
All auto body repair facilities in the city of Ridgecrest.

Zone: 086 Barstow Metropolitan Area  
All auto body repair facilities in the cities of Barstow and Nipton.

Zone: 087 Victorville Metropolitan Area  
All auto body repair facilities in the cities of Victorville, Apple Valley, Adelanto, Pinon Hills, Phelan and Hesperia.

Zone: 088 Santa Clarita Metropolitan Area  
All auto body repair facilities in the cities of Newhall, Valencia, Castaic, Gorman, Saugus, Santa Clarita, Canyon Country, Agua Dulce, Acton, Lebec and Littlerock.

Zone: 089 Thousand Oaks Metropolitan Area  
All auto body repair facilities in the cities of Westlake Village, Thousand Oaks, Simi Valley, Moorpark and Newbury Park.

Zone: 090 San Fernando Valley Metropolitan Area  
All auto body repair facilities in the cities of San Fernando, Sun Valley, Sunland, North Hills, Arleta, La Canada Flintridge, Van Nuys, Panorama City, Glendale, Burbank, North Hollywood, Reseda, Encino, Northridge, Sherman Oaks, Tujunga, Chatsworth, Winnetka, Canoga Park, Montrose, Mission Hills, Pacoima, Granada Hills, Woodland Hills, Studio City, La Crescenta, Tarzana, Sylmar, Sepulveda,

Zone: 091 Los Angeles Metropolitan Area  
All auto body repair facilities in the cities of Los Angeles, East Los Angeles, Malibu, Vernon, Westchester, Long Beach, Gardena, Inglewood, Signal Hill, Torrance, South Gate, Downey, Lynwood, Wilmington, West Hollywood, Pico Rivera, Hawthorne, Paramount, Bellflower, Santa Fe Springs, Lawndale, Huntington Park, Santa Monica, Bell Gardens, Culver City, Redondo Beach, Venice, Compton, San Pedro, Harbor City, Beverly Hills, Bell, Whittier, Marina del Rey, Hermosa Beach, El Segundo, Manhattan Beach, Artesia, Cerritos, La Mirada, Eagle Rock, Maywood, Carson, Commerce, Montebello, Lomita, Norwalk, Hawaiian Gardens and Cudahy

Zone: 092 San Bernardino Metropolitan Area  
All auto body repair facilities in the cities of Bloomington, Chino, Chino Hills, Claremont, Colton, Fontana, Grand Terrace, La Verne, Loma Linda, Montclair, Ontario, Pomona, Rancho Cucamonga, Rialto, San Bernardino and Upland.

Zone: 093 San Bernardino Mountains Area  
All auto body repair facilities in the cities of Big Bear Lake, Cedar Glen, Crestline and Running Springs.

Zone: 094 Riverside Metropolitan Area  
All auto body repair facilities in the cities of Corona, Moreno Valley, Norco, Glen Avon, Mira Loma and Riverside

Zone: 095 Pasadena Metropolitan Area  
All auto body repair facilities in the cities of Pasadena, Rosemead, El Monte, South El Monte, Alhambra, Arcadia, Monterey Park, San Gabriel, Monrovia, Duarte, Temple City and South Pasadena.

Zone: 096 Covina Metropolitan Area  
All auto body repair facilities in the cities of Covina, West Covina, Irwindale, Industry, Azusa, Walnut, La Puente, Glendora, Baldwin Park, Hacienda Heights, Diamond Bar, San Dimas and Rowland.

Zone: 097 Orange County Area  
All auto body repair facilities in Orange County.

Zone: 098 Hemet / Temecula Metropolitan Area  
All auto body repair facilities in the cities of Hemet, Temecula, Lake Elsinore, Menifee, San Jacinto, Murrieta and Perris.

Zone: 099 Redlands Metropolitan Area  
All auto body repair facilities in the cities of Redlands, Yucaipa, Mentone, Beaumont, Banning and Highland.

Zone: 100 Oroville Metropolitan Area  
All auto body repair facilities in the city of Oroville.

Zone: 101 San Diego (Miramar) Area  
All auto body repair facilities in the City of La Jolla and in the 92109, 92110, 92111, 92121, 92123 and 92126 U.S. Zip Codes.

Zone: 102 Vista Metropolitan Area  
All auto body repair facilities in the cities of Vista, Carlsbad, Oceanside, Fallbrook, Encinitas and Leucadia.

Zone: 103 San Diego Metropolitan Area  
All auto body repair facilities in the cities of Mission Beach, Lemon Grove, Spring Valley and all repair facilities in the City of San Diego, not included in Zone: 101 San Diego (Miramar) Area.

Zone: 104 San Diego (South Bay) Metropolitan Area

All auto body repair facilities in the cities and communities of Chula Vista, National City, Bonita, Coronado, and Imperial Beach.

Zone: 105 San Diego (East) Metropolitan Area

All auto body repair facilities in the cities and communities of La Mesa, El Cajon, Santee, Lakeside, Jamul, Alpine, Pine Valley.

Zone: 106 Escondido Metropolitan Area

All auto body repair facilities in the cities of Escondido, San Marcos, Poway, Ramona and Julian.

Zone: 107 Yucca Valley Metropolitan Area

All auto body repair facilities in the cities of Yucca Valley, Joshua Tree and 29 Palms.

Zone: 108 Coachella Valley Metropolitan Area

All auto body repair facilities in the cities of Palm Springs, Palm Desert, North Palm Springs, Desert Hot Springs, Coachella, Indio, Cathedral City, Rancho Mirage and Thermal.

Zone: 109 Blythe Metropolitan Area

All auto body repair facilities in the city of Blythe.

Zone: 110 El Centro Metropolitan Area

All auto body repair facilities in the cities of El Centro, Calexico, Holtville, Winterhaven, Brawley and Imperial.

Zone: 111 Santa Rosa Rural Area

All auto body repair facilities in the cities of Cloverdale, Healdsburg, Cotati, Sebastopol, Forestville, Windsor, Bodega and Rohnert Park.

Zone: 112 Napa Rural Area

All auto body repair facilities in the cities of Angwin, Calistoga, St Helena, Middletown, Yountville, and American Canyon.

Zone: 113 Modesto Rural Area

All auto body repair facilities in the cities of Ceres, Turlock, Oakdale, Hughson, Hilmar, Riverbank and Denair.

Zone: 114 Fresno Rural Area

All auto body repair facilities in the cities of Fowler, San Joaquin, Clovis, Auberry, Sanger and Kerman.

Note: Authority cited: Sections ~~758, 758.5~~, 790.03, 790.10, 12921, and 12926, Insurance Code. Reference: Sections ~~758, 758.5~~ and 790.03 of the Insurance

Code; and Section 6250-6276.48, of the Government Code; and Section 2695.8(f)(3) of California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5.

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