

WHAT THEY DON'T TEACH YOU IN HIGH SCHOOL



EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Insurance is one of those crucial life skills that often doesn't get covered in high school. Sometimes it's hard to understand how it will apply in the real world. Here we break down key aspects of insurance to empower you for the unpredictability of life.



TYPES OF INSURANCE

Health, auto, home, life, and renters' insurance. Each serves a purpose and provides different types of protection in the event of an accident or disaster.



CLAIMS PROCESS

Filing a claim refers to the series of steps taken by the policyholder to file, review, and settle claims for coverage or compensation for a covered loss.



UNDERSTANDING COVERAGE

It's important to know what your insurance policy covers and what it doesn't.



COMPARING POLICIES

Not all insurance policies are created equal. Shopping around will help you save and figure out what policy is best suited for your needs.



PREMIUMS & DEDUCTIBLES

The premium is the amount you pay for your insurance policy, monthly or annually. The deductible is the amount you pay out of pocket before your insurance kicks in for coverage.



FINANCIAL IMPACT

It's important to budget for insurance premiums and understand how different types of coverage can protect your property, assets, and income.



Commissioner Ricardo Lara

THE DEPARTMENT RECOVERED MILLIONS FOR CONSUMERS AS A RESULT OF DIRECT INTERVENTION ON CONSUMER COMPLAINTS.

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

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