2004 Commissioner's Report on Underserved Communities

Table B - Summary Statistics and Fact Sheet

Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
REAL and PEI	RSONAL PROPERT	Y Coverage	_
Homeowners Multiple Peril	5,784,716	382,065	6.6%
Dwelling Fire - Owner Occupied	548,137	192,498	35.1%
Dwelling Fire - Tenant Occupied	436,676	105,882	24.2%
Condominium	519,493	15,932	3.1%
Tenant / Renters	588,753	27,055	4.6%
Dwelling Fire - Content Only	9,189	783	8.5%
Mobilehome	172,910	8,585	5.0%
Vacant Dwelling	8,409	3,292	39.2%
PRIVATE PASSI	ENGER AUTOMOB	ILE Coverage	
Private Passenger Automobile	19,863,126	1,719,621	8.7%
Assigned Risk	66,102	25,167	38.1%
Low Cost Auto	4,395	2,511	57.1%
Motorcycle	336,652	14,534	4.3%
Motorhome	167,511	6,584	3.9%
COM	MERCIAL Coverag	ge	
Commercial Fire	177,983	46,606	26.2%
Commercial Multi-Peril - NonLiability	1,809,534	200,493	11.1%
Commercial Multi-Peril - Liability	974,338	115,295	11.8%

FACTS

		In Underserved	Percentage in
	In California	Communities	Underserved
Registered Vehicles	23,987,027	2,941,920	12.3%
Population	35,072,540	5,603,855	16.0%
Uninsured Motorist Rate	14.3%	37.9%	
Minority Percentage	55.0%	89.7%	
Per Capita Income (Median)	20,286	11,021	