

2005 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 PERSONAL PROPERTY Coverage			
Homeowners Multiple Peril	6,063,946	393,744	6.5%
Dwelling Fire - Owner Occupied	473,974	181,309	38.3%
Dwelling Fire - Tenant Occupied	595,752	126,571	21.2%
Condominium	542,498	16,682	3.1%
Tenant / Renters	602,747	23,745	3.9%
Dwelling Fire - Content Only	2,433	142	5.8%
Mobilehome	302,212	10,806	3.6%
Vacant Dwelling	5,435	2,535	46.6%
PRIVATE PASSENGER AUTOMOBILE Coverage			
Private Passenger Automobile	21,025,267	1,770,190	8.4%
Assigned Risk	50,922	19,026	37.4%
Low Cost Auto	7,144	3,820	53.5%
Motorcycle	408,635	16,926	4.1%
Motorhome	186,368	6,719	3.6%
COMMERCIAL Coverage			
Commercial Fire	164,912	41,339	25.1%
Commercial Multi-Peril - NonLiability	1,535,138	177,671	11.6%
Commercial Multi-Peril - Liability	983,968	114,629	11.6%

FACTS

	In California	In Underserved Communities	Percentage in Underserved
Registered Vehicles	24,672,633	3,013,580	12.2%
Population	35,275,844	5,614,734	15.9%
Uninsured Motorist Rate	14.4%	38.6%	
Minority Percentage	55.7%	89.9%	
Per Capita Income (Median)	21,116	10,835	