

**2015 Commissioner's Report on Underserved Communities**  
**REAL and PERSONAL PROPERTY Coverage**  
**Experience Years 2010 - 2014**

**Table B - Summary Statistics**

Coverage	Experience Years				
	2010	2011	2012	2013	2014
<b>Homeowners Multiple Peril</b>					
Total Earned Exposures (State)	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975
Total Earned Exposures (Underserved)	376,697	379,556	378,596	383,093	380,518
% of Underserved to State	<b>6.2%</b>	<b>6.3%</b>	<b>6.3%</b>	<b>6.3%</b>	<b>6.3%</b>
<b>Dwelling Fire - Owner Occupied</b>					
Total Earned Exposures (State)	402,910	409,551	413,774	385,521	387,680
Total Earned Exposures (Underserved)	142,837	142,873	143,485	139,349	140,870
% of Underserved to State	<b>35.5%</b>	<b>34.9%</b>	<b>34.7%</b>	<b>36.1%</b>	<b>36.3%</b>
<b>Dwelling Fire - Tenant Occupied</b>					
Total Earned Exposures (State)	852,245	905,770	980,440	1,053,698	1,084,451
Total Earned Exposures (Underserved)	153,883	156,057	161,902	168,974	173,579
% of Underserved to State	<b>18.1%</b>	<b>17.2%</b>	<b>16.5%</b>	<b>16.0%</b>	<b>16.0%</b>
<b>Condominium</b>					
Total Earned Exposures (State)	690,718	723,260	759,604	805,672	813,949
Total Earned Exposures (Underserved)	28,788	32,286	36,647	40,254	41,896
% of Underserved to State	<b>4.2%</b>	<b>4.5%</b>	<b>4.8%</b>	<b>5.0%</b>	<b>5.1%</b>
<b>Tenant / Renters</b>					
Total Earned Exposures (State)	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772
Total Earned Exposures (Underserved)	66,874	78,703	91,505	105,838	117,307
% of Underserved to State	<b>5.6%</b>	<b>5.9%</b>	<b>6.1%</b>	<b>6.5%</b>	<b>6.7%</b>
<b>Dwelling Fire - Content Only</b>					
Total Earned Exposures (State)	14,488	15,968	17,273	10,051	9,893
Total Earned Exposures (Underserved)	661	721	801	438	409
% of Underserved to State	<b>4.6%</b>	<b>4.5%</b>	<b>4.6%</b>	<b>4.4%</b>	<b>4.1%</b>
<b>Mobilehome</b>					
Total Earned Exposures (State)	331,091	302,095	296,137	293,999	289,769
Total Earned Exposures (Underserved)	14,977	13,607	13,268	13,013	12,894
% of Underserved to State	<b>4.5%</b>	<b>4.5%</b>	<b>4.5%</b>	<b>4.4%</b>	<b>4.4%</b>
<b>Vacant Dwelling</b>					
Total Earned Exposures (State)	7,110	7,643	7,959	7,969	7,748
Total Earned Exposures (Underserved)	1,812	1,759	1,781	1,664	1,412
% of Underserved to State	<b>25.5%</b>	<b>23.0%</b>	<b>22.4%</b>	<b>20.9%</b>	<b>18.2%</b>

**PRIVATE PASSENGER AUTOMOBILE Coverage  
Experience Years 2010 - 2014**

**Table B - Summary Statistics**

**Coverage**

	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
<b>Private Passenger Automobile</b>					
Total Earned Exposures (State)	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624
Total Earned Exposures (Underserved)	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013
% of Underserved to State	<b>10.27%</b>	<b>10.35%</b>	<b>10.51%</b>	<b>10.46%</b>	<b>10.61%</b>
<b>Assigned Risk</b>					
Total Earned Exposures (State)	1,566	1,240	969	969	792
Total Earned Exposures (Underserved)	437	331	246	233	195
% of Underserved to State	<b>27.93%</b>	<b>26.72%</b>	<b>25.36%</b>	<b>24.02%</b>	<b>24.62%</b>
<b>Low Cost Auto</b>					
Total Earned Exposures (State)	8,676	7,955	3,921	10,657	13,042
Total Earned Exposures (Underserved)	2,819	2,516	1,216	2,964	3,587
% of Underserved to State	<b>32.49%</b>	<b>31.62%</b>	<b>31.02%</b>	<b>27.81%</b>	<b>27.50%</b>
<b>Motorcycle</b>					
Total Earned Exposures (State)	733,755	751,729	777,604	767,149	808,212
Total Earned Exposures (Underserved)	34,874	36,535	39,321	40,366	43,479
% of Underserved to State	<b>4.75%</b>	<b>4.86%</b>	<b>5.06%</b>	<b>5.26%</b>	<b>5.38%</b>
<b>Motorhome</b>					
Total Earned Exposures (State)	219,562	213,746	211,835	194,452	196,312
Total Earned Exposures (Underserved)	7,408	7,248	7,256	6,699	6,952
% of Underserved to State	<b>3.37%</b>	<b>3.39%</b>	<b>3.43%</b>	<b>3.44%</b>	<b>3.54%</b>