

**CALIFORNIA DEPARTMENT OF INSURANCE**  
**ESTIMATED RATE OF UNINSURED MOTORIST**  
**2002 - 2004**

COUNTY	NUMBER OF VEHICLES*			NUMBER OF INSURED			RATE OF UNINSURED MOTORIST		
	2002	2003	2004	2002	2003	2004	2002	2003	2004
Alameda	1,016,589	1,025,720	1,026,116	887,425	884,584	885,774	12.71%	13.76%	13.68%
Butte	145,391	149,310	152,602	140,513	143,947	146,836	3.35%	3.59%	3.78%
Contra Costa	716,041	733,891	742,426	662,862	670,742	681,768	7.43%	8.60%	8.17%
El Dorado	136,577	140,420	144,820	131,776	135,971	140,835	3.52%	3.17%	2.75%
Fresno	475,083	491,785	511,101	391,948	407,102	422,133	17.50%	17.22%	17.41%
Humboldt	95,529	98,116	100,665	89,770	92,105	94,148	6.03%	6.13%	6.47%
Imperial	95,687	100,213	103,711	71,944	75,251	79,004	24.81%	24.91%	23.82%
Kern	407,743	422,763	441,354	372,475	387,105	402,558	8.65%	8.43%	8.79%
Kings	66,175	68,260	71,329	58,955	61,275	64,029	10.91%	10.23%	10.23%
Lake	53,548	55,029	56,859	47,186	48,571	49,425	11.88%	11.74%	13.07%
Los Angeles	6,021,513	6,207,134	6,416,858	4,574,402	4,754,623	4,899,315	24.03%	23.40%	23.65%
Madera	76,189	79,137	83,205	68,040	70,571	74,196	10.70%	10.82%	10.83%
Marin	200,219	202,265	201,899	188,519	187,841	188,248	5.84%	7.13%	6.76%
Mendocino	72,217	73,923	75,735	64,842	65,799	67,195	10.21%	10.99%	11.28%
Merced	133,426	137,411	143,168	112,445	117,082	122,122	15.72%	14.79%	14.70%
Monterey	259,487	265,040	268,437	234,864	238,042	240,872	9.49%	10.19%	10.27%
Napa	90,091	91,623	91,470	83,305	83,406	83,574	7.53%	8.97%	8.63%
Nevada	78,682	80,236	81,895	78,515	79,612	81,148	0.21%	0.78%	0.91%
Orange	2,002,811	2,057,289	2,119,183	1,800,237	1,847,909	1,888,730	10.11%	10.18%	10.87%
Placer	225,043	234,367	249,762	214,650	225,854	236,622	4.62%	3.63%	5.26%
Riverside	1,048,398	1,102,503	1,184,112	942,133	1,006,790	1,090,600	10.14%	8.68%	7.90%
Sacramento	873,016	903,927	932,259	744,323	767,892	792,711	14.74%	15.05%	14.97%
San Bernardino	1,104,703	1,152,612	1,223,084	970,787	1,025,851	1,083,129	12.12%	11.00%	11.44%
San Diego	1,992,160	2,051,016	2,103,212	1,837,128	1,884,513	1,930,690	7.78%	8.12%	8.20%
San Francisco	405,936	412,009	409,086	327,922	322,396	321,846	19.22%	21.75%	21.33%
San Joaquin	376,240	389,301	409,085	328,173	340,170	356,209	12.78%	12.62%	12.93%
San Luis Obispo	191,071	195,913	200,986	189,148	194,400	197,819	1.01%	0.77%	1.58%
San Mateo	563,404	569,075	569,550	488,862	486,674	486,149	13.23%	14.48%	14.64%
Santa Barbara	281,606	287,568	294,045	272,088	275,870	279,328	3.38%	4.07%	5.01%
Santa Clara	1,259,594	1,268,021	1,262,962	1,156,457	1,140,455	1,141,687	8.19%	10.06%	9.60%
Santa Cruz	193,861	195,653	196,992	185,257	185,269	186,895	4.44%	5.31%	5.13%
Shasta	132,792	136,980	140,934	127,809	131,679	135,146	3.75%	3.87%	4.11%
Solano	299,418	307,217	313,580	275,220	280,301	285,699	8.08%	8.76%	8.89%
Sonoma	360,466	366,875	368,821	338,606	339,180	340,995	6.06%	7.55%	7.54%
Stanislaus	306,626	316,025	326,023	260,279	269,955	277,438	15.12%	14.58%	14.90%
Sutter	56,125	57,861	60,009	50,002	52,355	54,396	10.91%	9.52%	9.35%
Tulare	217,931	224,983	234,044	185,180	190,857	199,054	15.03%	15.17%	14.95%
Ventura	560,416	575,121	592,000	523,064	539,505	552,344	6.67%	6.19%	6.70%
Yolo	115,154	118,503	121,371	107,638	110,968	114,082	6.53%	6.36%	6.01%
[Balance]**	436,998	448,603	459,876	399,508	410,670	421,599	8.58%	8.46%	8.32%
[Invalid ZIP]***	187,673	193,331	188,004	19,280	16,925	17,053	89.73%	91.25%	90.93%
[ State ]	23,331,631	23,987,027	24,672,633	20,003,536	20,550,067	21,113,403	14.26%	14.33%	14.43%

Footnotes:

\* Based on DMV Currently Registered Vehicles by ZIP Codes interpolated to July 1 for the given year.

\*\* Balance consists of counties not listed whose average estimated number of vehicles for the 3 years is below 50,000.

\*\*\* Invalid ZIP Codes are ZIP codes that can not be used to rate an insured vehicle.