

CALIFORNIA DEPARTMENT OF INSURANCE
ESTIMATED RATE OF UNINSURED MOTORIST
1996 - 1998

COUNTY	NUMBER OF VEHICLES*			NUMBER OF INSURED			RATE OF UNINSURED MOTORIST		
	1996	1997	1998	1996	1997	1998	1996	1997	1998
Alameda	871,638	894,690	924,260	686,111	752,379	805,218	21.28%	15.91%	12.88%
Butte	125,074	126,436	128,078	108,978	117,160	123,905	12.87%	7.34%	3.26%
Contra Costa	607,032	620,493	638,752	524,771	562,482	594,211	13.55%	9.35%	6.97%
El Dorado	114,850	117,431	121,298	98,554	103,480	111,196	14.19%	11.88%	8.33%
Fresno	424,474	426,472	425,361	291,994	324,557	348,272	31.21%	23.90%	18.12%
Humboldt	86,173	87,180	85,979	72,752	77,642	81,483	15.57%	10.94%	5.23%
Imperial	89,864	91,775	84,970	38,588	51,774	57,066	57.06%	43.59%	32.84%
Kern	344,894	350,635	354,732	258,826	300,197	318,447	24.95%	14.38%	10.23%
Kings	56,662	57,277	57,361	41,795	46,872	49,928	26.24%	18.17%	12.96%
Los Angeles	5,343,707	5,445,135	5,412,218	3,126,752	3,721,274	3,982,683	41.49%	31.66%	26.41%
Madera	65,679	67,038	67,163	48,890	54,602	59,245	25.56%	18.55%	11.79%
Marin	178,940	182,161	186,362	163,986	170,915	178,729	8.36%	6.17%	4.10%
Mendocino	65,739	66,678	66,300	50,217	54,735	58,075	23.61%	17.91%	12.41%
Merced	112,062	113,373	114,239	76,579	87,073	94,629	31.66%	23.20%	17.17%
Monterey	205,157	209,578	214,479	156,920	184,062	199,622	23.51%	12.17%	6.93%
Napa	79,106	80,599	82,606	64,661	70,264	74,853	18.26%	12.82%	9.39%
Nevada	63,013	64,222	66,508	58,857	61,655	65,980	6.60%	4.00%	0.79%
Orange	1,754,608	1,793,343	1,845,134	1,340,013	1,479,584	1,607,386	23.63%	17.50%	12.89%
Placer	152,005	156,319	164,585	136,078	144,784	155,932	10.48%	7.38%	5.26%
Riverside	783,471	801,910	830,270	584,449	674,226	746,620	25.40%	15.92%	10.08%
Sacramento	722,371	736,514	757,757	571,413	608,789	651,947	20.90%	17.34%	13.96%
San Bernardino	909,505	929,077	938,946	656,487	730,462	815,445	27.82%	21.38%	13.15%
San Diego	1,646,127	1,683,588	1,740,465	1,312,679	1,462,370	1,564,448	20.26%	13.14%	10.11%
San Francisco	366,398	375,323	383,658	261,777	286,256	305,266	28.55%	23.73%	20.43%
San Joaquin	303,329	308,209	313,436	220,230	246,878	268,362	27.40%	19.90%	14.38%
San Luis Obispo	152,587	155,733	160,972	134,687	146,734	156,465	11.73%	5.78%	2.80%
San Mateo	552,470	562,095	575,961	413,947	444,604	466,273	25.07%	20.90%	19.04%
Santa Barbara	239,035	243,743	249,434	206,641	230,826	240,572	13.55%	5.30%	3.55%
Santa Clara	1,136,496	1,163,920	1,196,486	956,483	1,042,154	1,100,860	15.84%	10.46%	7.99%
Santa Cruz	166,211	169,431	174,641	140,668	157,648	169,966	15.37%	6.95%	2.68%
Shasta	113,925	115,539	117,069	97,627	104,186	111,244	14.31%	9.83%	4.98%
Solano	242,887	247,389	255,664	205,468	220,382	235,389	15.41%	10.92%	7.93%
Sonoma	304,224	311,383	321,957	260,410	282,112	301,332	14.40%	9.40%	6.41%
Stanislaus	251,264	255,098	258,857	184,608	205,415	220,957	26.53%	19.48%	14.64%
Sutter	48,392	48,626	49,946	37,633	40,591	43,527	22.23%	16.52%	12.85%
Tulare	190,457	193,025	191,654	128,780	148,260	159,286	32.38%	23.19%	16.89%
Ventura	473,583	482,125	493,236	398,529	449,510	472,451	15.85%	6.76%	4.21%
Yolo	94,661	96,202	98,516	75,446	82,530	89,086	20.30%	14.21%	9.57%
[Balance]**	439,552	445,888	443,734	341,159	369,488	395,564	22.38%	17.13%	10.86%
[Invalid ZIP]***	446,206	451,620	450,516	85,736	51,209	44,536	80.79%	88.66%	90.11%
[State]	20,323,829	20,727,274	21,043,560	14,620,180	16,350,124	17,526,449	28.06%	21.12%	16.71%

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 47,500.

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