

**CALIFORNIA DEPARTMENT OF INSURANCE**  
**ESTIMATED RATE OF UNINSURED MOTORIST**  
**1997 - 1999**

COUNTY	NUMBER OF VEHICLES*			NUMBER OF INSURED			RATE OF UNINSURED MOTORIST		
	1997	1998	1999	1997	1998	1999	1997	1998	1999
Alameda	897,793	927,585	959,296	763,607	811,097	840,875	14.95%	12.56%	12.34%
Butte	131,533	133,024	135,435	119,391	125,673	130,636	9.23%	5.53%	3.54%
Contra Costa	622,157	640,420	658,449	568,601	598,556	620,020	8.61%	6.54%	5.84%
El Dorado	113,452	117,402	121,987	103,610	111,413	116,963	8.68%	5.10%	4.12%
Fresno	429,697	428,561	437,696	326,204	348,009	359,430	24.09%	18.80%	17.88%
Humboldt	91,291	90,123	90,166	79,577	82,761	84,775	12.83%	8.17%	5.98%
Imperial	94,061	87,024	89,622	51,754	55,943	61,133	44.98%	35.72%	31.79%
Kern	360,989	364,607	369,093	305,965	320,976	334,057	15.24%	11.97%	9.49%
Kings	58,202	58,242	60,145	46,391	48,950	51,302	20.29%	15.95%	14.70%
Los Angeles	5,465,633	5,433,200	5,593,280	3,729,182	3,966,006	4,206,832	31.77%	27.00%	24.79%
Madera	67,891	67,951	69,359	55,758	60,001	61,955	17.87%	11.70%	10.67%
Marin	191,789	195,842	195,968	175,113	181,781	185,945	8.69%	7.18%	5.11%
Mendocino	66,692	66,305	67,013	55,349	58,391	60,347	17.01%	11.94%	9.95%
Merced	114,942	115,884	119,045	100,631	97,451	100,929	12.45%	15.91%	15.22%
Monterey	220,457	225,369	234,558	188,944	203,418	213,811	14.29%	9.74%	8.85%
Napa	81,576	83,633	85,561	72,716	76,956	79,246	10.86%	7.98%	7.38%
Nevada	68,201	70,405	72,788	63,324	67,519	70,976	7.15%	4.10%	2.49%
Orange	1,803,100	1,855,484	1,885,854	1,495,034	1,618,775	1,700,344	17.09%	12.76%	9.84%
Placer	158,901	167,118	175,884	146,272	156,969	166,055	7.95%	6.07%	5.59%
Riverside	822,314	849,468	901,677	685,247	753,110	808,314	16.67%	11.34%	10.35%
Sacramento	744,037	765,101	798,422	618,111	657,716	686,666	16.92%	14.04%	14.00%
San Bernardino	941,972	951,642	985,256	758,914	816,744	856,693	19.43%	14.18%	13.05%
San Diego	1,713,885	1,768,915	1,834,757	1,488,743	1,581,241	1,663,384	13.14%	10.61%	9.34%
San Francisco	376,083	384,411	392,605	290,310	308,124	320,215	22.81%	19.85%	18.44%
San Joaquin	312,693	317,867	332,085	251,246	269,998	285,378	19.65%	15.06%	14.06%
San Luis Obispo	162,051	167,353	173,967	151,193	160,216	168,655	6.70%	4.26%	3.05%
San Mateo	565,565	579,378	567,078	452,315	472,407	482,307	20.02%	18.46%	14.95%
Santa Barbara	255,529	261,078	264,978	233,545	243,663	253,848	8.60%	6.67%	4.20%
Santa Clara	1,179,010	1,212,016	1,225,158	1,060,773	1,110,357	1,131,009	10.03%	8.39%	7.68%
Santa Cruz	177,387	182,920	185,852	159,662	170,645	176,139	9.99%	6.71%	5.23%
Shasta	115,539	117,069	119,093	105,134	111,553	115,155	9.01%	4.71%	3.31%
Solano	249,070	257,265	268,990	223,601	236,264	246,386	10.23%	8.16%	8.40%
Sonoma	317,577	328,126	338,507	287,764	304,177	316,216	9.39%	7.30%	6.59%
Stanislaus	260,063	263,629	271,353	206,791	220,456	229,260	20.48%	16.38%	15.51%
Sutter	48,626	49,946	51,247	41,530	44,136	45,838	14.59%	11.63%	10.55%
Tulare	199,985	198,185	203,121	146,888	156,545	165,221	26.55%	21.01%	18.66%
Ventura	494,285	505,133	517,128	455,475	474,489	488,818	7.85%	6.07%	5.47%
Yolo	97,657	99,839	103,393	83,375	89,451	93,679	14.62%	10.40%	9.40%
[Balance]**	447,723	445,517	452,558	380,267	398,099	412,091	15.07%	10.64%	8.94%
[Invalid ZIP]***	207,864	210,524	185,044	29,257	22,760	21,749	85.93%	89.19%	88.25%
[ State ]	20,727,274	21,043,560	21,593,468	16,557,565	17,592,795	18,412,655	20.12%	16.40%	14.73%

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 47,750.

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