

**CALIFORNIA DEPARTMENT OF INSURANCE**  
**ESTIMATED RATE OF UNINSURED MOTORIST**  
**1999 - 2001**

| COUNTY           | NUMBER OF VEHICLES* |            |            | NUMBER OF INSURED |            |            | RATE OF UNINSURED MOTORIST |        |        |
|------------------|---------------------|------------|------------|-------------------|------------|------------|----------------------------|--------|--------|
|                  | 1999                | 2000       | 2001       | 1999              | 2000       | 2001       | 1999                       | 2000   | 2001   |
| Alameda          | 959,296             | 989,359    | 992,991    | 844,086           | 869,826    | 897,672    | 12.01%                     | 12.08% | 9.60%  |
| Butte            | 135,435             | 139,586    | 142,110    | 131,839           | 133,416    | 139,077    | 2.65%                      | 4.42%  | 2.13%  |
| Contra Costa     | 658,449             | 679,077    | 699,446    | 620,550           | 634,075    | 658,551    | 5.76%                      | 6.63%  | 5.85%  |
| El Dorado        | 122,678             | 126,449    | 133,488    | 118,253           | 121,541    | 128,195    | 3.61%                      | 3.88%  | 3.97%  |
| Fresno           | 437,777             | 451,255    | 464,292    | 361,987           | 374,117    | 387,019    | 17.31%                     | 17.09% | 16.64% |
| Humboldt         | 90,166              | 92,908     | 93,393     | 86,162            | 85,854     | 89,141     | 4.44%                      | 7.59%  | 4.55%  |
| Imperial         | 88,853              | 91,577     | 93,522     | 61,219            | 65,230     | 68,743     | 31.10%                     | 28.77% | 26.49% |
| Kern             | 369,093             | 380,386    | 398,560    | 339,121           | 344,559    | 362,711    | 8.12%                      | 9.42%  | 8.99%  |
| Kings            | 60,145              | 61,988     | 64,682     | 51,734            | 54,582     | 56,666     | 13.98%                     | 11.95% | 12.39% |
| Los Angeles      | 5,593,280           | 5,769,141  | 5,881,148  | 4,216,648         | 4,425,293  | 4,551,138  | 24.61%                     | 23.29% | 22.61% |
| Madera           | 69,359              | 71,470     | 74,482     | 62,636            | 64,407     | 66,714     | 9.69%                      | 9.88%  | 10.43% |
| Marin            | 195,968             | 202,132    | 195,552    | 187,119           | 188,124    | 190,594    | 4.52%                      | 6.93%  | 2.54%  |
| Mendocino        | 67,013              | 69,044     | 70,611     | 60,831            | 61,986     | 64,797     | 9.23%                      | 10.22% | 8.23%  |
| Merced           | 119,045             | 122,688    | 130,417    | 102,757           | 106,228    | 111,866    | 13.68%                     | 13.42% | 14.22% |
| Monterey         | 237,772             | 245,147    | 253,549    | 218,517           | 223,466    | 233,235    | 8.10%                      | 8.84%  | 8.01%  |
| Napa             | 85,561              | 88,203     | 88,043     | 79,794            | 80,043     | 82,782     | 6.74%                      | 9.25%  | 5.98%  |
| Nevada           | 72,788              | 75,018     | 76,908     | 71,624            | 73,571     | 76,382     | 1.60%                      | 1.93%  | 0.68%  |
| Orange           | 1,885,854           | 1,945,036  | 1,956,285  | 1,701,051         | 1,741,369  | 1,783,382  | 9.80%                      | 10.47% | 8.84%  |
| Placer           | 191,184             | 197,087    | 219,914    | 181,820           | 190,184    | 204,765    | 4.90%                      | 3.50%  | 6.89%  |
| Riverside        | 902,446             | 930,388    | 1,024,458  | 819,134           | 843,244    | 895,634    | 9.23%                      | 9.37%  | 12.57% |
| Sacramento       | 782,431             | 806,812    | 852,919    | 676,896           | 700,960    | 727,494    | 13.49%                     | 13.12% | 14.71% |
| San Bernardino   | 985,256             | 1,015,759  | 1,079,457  | 868,441           | 906,757    | 948,022    | 11.86%                     | 10.73% | 12.18% |
| San Diego        | 1,834,757           | 1,892,069  | 1,946,160  | 1,673,416         | 1,728,276  | 1,815,882  | 8.79%                      | 8.66%  | 6.69%  |
| San Francisco    | 392,605             | 404,994    | 396,436    | 321,511           | 329,399    | 336,674    | 18.11%                     | 18.67% | 15.07% |
| San Joaquin      | 332,085             | 342,337    | 367,672    | 288,571           | 301,493    | 321,053    | 13.10%                     | 11.93% | 12.68% |
| San Luis Obispo  | 173,967             | 179,322    | 186,742    | 166,645           | 174,743    | 183,228    | 4.21%                      | 2.55%  | 1.88%  |
| San Mateo        | 567,078             | 584,938    | 550,252    | 483,657           | 488,344    | 496,138    | 14.71%                     | 16.51% | 9.83%  |
| Santa Barbara    | 264,978             | 273,206    | 275,150    | 256,593           | 259,676    | 268,061    | 3.16%                      | 4.95%  | 2.58%  |
| Santa Clara      | 1,226,209           | 1,264,773  | 1,230,219  | 1,136,185         | 1,159,352  | 1,184,163  | 7.34%                      | 8.34%  | 3.74%  |
| Santa Cruz       | 185,852             | 191,609    | 189,430    | 176,769           | 180,007    | 184,981    | 4.89%                      | 6.05%  | 2.35%  |
| Shasta           | 119,093             | 122,727    | 129,816    | 115,791           | 118,677    | 125,230    | 2.77%                      | 3.30%  | 3.53%  |
| Solano           | 268,990             | 277,362    | 292,536    | 248,586           | 256,488    | 269,967    | 7.59%                      | 7.53%  | 7.71%  |
| Sonoma           | 338,507             | 348,963    | 352,260    | 319,724           | 324,593    | 336,820    | 5.55%                      | 6.98%  | 4.38%  |
| Stanislaus       | 273,093             | 281,485    | 299,688    | 235,300           | 243,494    | 256,868    | 13.84%                     | 13.50% | 14.29% |
| Sutter           | 51,247              | 52,818     | 54,860     | 46,180            | 47,392     | 49,260     | 9.89%                      | 10.27% | 10.21% |
| Tulare           | 203,039             | 209,232    | 213,040    | 167,182           | 176,010    | 182,666    | 17.66%                     | 15.88% | 14.26% |
| Ventura          | 517,128             | 533,242    | 547,516    | 488,429           | 491,515    | 507,531    | 5.55%                      | 7.83%  | 7.30%  |
| Yolo             | 103,393             | 106,577    | 112,536    | 94,773            | 97,949     | 103,559    | 8.34%                      | 8.10%  | 7.98%  |
| [Balance]**      | 447,579             | 461,153    | 479,628    | 409,989           | 417,465    | 438,359    | 8.40%                      | 9.47%  | 8.60%  |
| [Invalid ZIP]*** | 184,017             | 189,665    | 183,459    | 21,236            | 23,860     | 21,640     | 88.46%                     | 87.42% | 88.20% |
| [ State ]        | 21,593,468          | 22,266,982 | 22,793,631 | 18,512,755        | 19,107,564 | 19,806,658 | 14.27%                     | 14.19% | 13.10% |

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.