

# 2011 Commissioner's Report on Underserved Communities Experience Years 2009 and 2010

## Table B - Summary Statistics

Coverage <sup>1</sup>	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
	2009	2010	2009	2010	2009	2010
<b>REAL and PERSONAL PROPERTY Coverage</b>						
Homeowners Multiple Peril	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
Dwelling Fire - Owner Occupied	386,023	402,945	138,498	142,839	35.9%	35.4%
Dwelling Fire - Tenant Occupied	791,842	852,245	148,138	153,883	18.7%	18.1%
Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
Tenant / Renters	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
Dwelling Fire - Content Only	12,751	14,564	579	664	4.5%	4.6%
Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
<b>PRIVATE PASSENGER AUTOMOBILE Coverage</b>						
Private Passenger Automobile	23,856,324	23,978,230	2,433,695	2,462,176	10.2%	10.3%
Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
<b>COMMERCIAL Coverage</b>						
Building & Contents (CMP)	689,128	690,144	80,801	81,138	11.7%	11.8%
Building & Contents (CF)	126,682	120,907	18,890	15,768	14.9%	13.0%
Building Only (CMP)	269,840	271,490	43,620	43,589	16.2%	16.1%
Building Only (CF)	26,908	26,806	10,729	11,124	39.9%	41.5%
Contents Only (CMP)	423,254	428,526	46,909	47,973	11.1%	11.2%
Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
Vacant (CF)	167	174	22	30	13.0%	17.4%
Liability (CMP)	1,063,075	1,090,505	140,276	150,473	13.2%	13.8%

<sup>1</sup> (CMP): Commercial Multiple Peril  
(CF): Commercial Fire