

## 2005 Commissioner's Report on Underserved Communities

### Table B - Summary Statistics and Fact Sheet

Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>REAL and PERSONAL PROPERTY Coverage</b>			
Homeowners Multiple Peril	6,063,946	393,744	6.5%
Dwelling Fire - Owner Occupied	473,974	181,309	38.3%
Dwelling Fire - Tenant Occupied	595,752	126,571	21.2%
Condominium	542,498	16,682	3.1%
Tenant / Renters	602,747	23,745	3.9%
Dwelling Fire - Content Only	2,433	142	5.8%
Mobilehome	302,212	10,806	3.6%
Vacant Dwelling	5,435	2,535	46.6%
<b>PRIVATE PASSENGER AUTOMOBILE Coverage</b>			
Private Passenger Automobile	21,025,267	1,770,190	8.4%
Assigned Risk	50,922	19,026	37.4%
Low Cost Auto	7,144	3,820	53.5%
Motorcycle	408,635	16,926	4.1%
Motorhome	186,368	6,719	3.6%
<b>COMMERCIAL Coverage</b>			
Commercial Fire	164,912	41,339	25.1%
Commercial Multi-Peril - NonLiability	1,535,138	177,671	11.6%
Commercial Multi-Peril - Liability	983,968	114,629	11.6%

### FACTS

	In California	In Underserved Communities	Percentage in Underserved
Registered Vehicles	24,672,633	3,013,580	12.2%
Population	35,275,844	5,614,734	15.9%
Uninsured Motorist Rate	14.4%	38.6%	
Minority Percentage	55.7%	89.9%	
Per Capita Income (Median)	21,116	10,835	