

1996 Commissioner's Report on Underserved Communities

Table C - Summary Statistics and Fact Sheet

| | Total Earned Exposure | | | Number of Agents / Agencies | | | Number of Service Offices | | |
|--|-----------------------|-----------------------|---------------------------|-----------------------------|-----------------------|---------------------------|---------------------------|-----------------------|---------------------------|
| | Statewide | Underserved Community | Percentage in Underserved | Statewide | Underserved Community | Percentage in Underserved | Statewide | Underserved Community | Percentage in Underserved |
| Dwelling Fire - NonCommercial | 781,498 | 169,368 | 21.67% | 20,584 | 887 | 4.31% | 10,032 | 494 | 4.92% |
| Homeowners | 5,195,274 | 344,048 | 6.62% | 25,458 | 1,057 | 4.15% | 12,858 | 580 | 4.51% |
| Private Passenger Auto Liability | 14,299,555 | 796,390 | 5.57% | 40,491 | 2,190 | 5.41% | 15,967 | 789 | 4.94% |
| Private Passenger Auto Physical Damage | 11,572,742 | 595,215 | 5.14% | 40,261 | 2,155 | 5.35% | 16,045 | 792 | 4.94% |
| Commercial Fire | 36,385 | 3,714 | 10.21% | 20,841 | 834 | 4.00% | 7,238 | 335 | 4.63% |
| Commercial MultiPeril - NonLiability | 712,130 | 68,029 | 9.55% | 26,823 | 1,050 | 3.91% | 11,521 | 474 | 4.11% |
| Commercial MultiPeril - Liability | 446,142 | 46,238 | 10.36% | 24,955 | 967 | 3.87% | 9,995 | 404 | 4.04% |
| General Liability | 626,015 | 61,601 | 9.84% | 27,515 | 1,077 | 3.91% | 10,116 | 424 | 4.19% |
| Commercial Auto Liability | 871,980 | 124,092 | 14.23% | 30,953 | 1,446 | 4.67% | 11,147 | 469 | 4.21% |
| Commercial Auto Physical Damage | 796,217 | 80,147 | 10.07% | 29,290 | 1,378 | 4.70% | 11,055 | 458 | 4.14% |

FACTS

'95 Registered Vehicles

'95 Population

'95 Uninsured Motorist Rate

'95 Minority Percentage

'97 Per Capita Income

| Statewide | Underserved Community | Percentage in Underserved |
|------------|-----------------------|---------------------------|
| 20,197,092 | 2,567,735 | 12.71% |
| 32,063,000 | 5,180,360 | 16.16% |

| | | |
|--------|--------|--|
| 29% | 65% | |
| 46% | 85% | |
| 17,572 | 10,054 | |