

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                         | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>                | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>               | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                        | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                             | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>                | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                         | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                    | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>AEGIS SECURITY INSURANCE CO</b>        |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 4,100                                 | 3,625     | 3,274     | 2,987     | 1,265     | 528  | 505     | 473     | 456     | 191     | 12.9%   | 13.9% | 14.4% | 15.3% | 15.1% |
| Condominium                               | 202                                   | 203       | 256       | 345       | 199       | 10   | 16      | 31      | 47      | 28      | 4.8%  | 8.0%  | 12.0% | 13.5% | 13.9% |
| Tenant                                    | 90                                    | 293       | 944       | 1,258     | 565       | 7  | 39      | 94      | 117     | 54      | 8.2%  | 13.3% | 10.0% | 9.3%  | 9.6%  |
| Mobilehome                                | 4,081                                 | 3,950     | 3,832     | 3,797     | 3,668     | 223  | 224     | 218     | 232     | 211     | 5.5%  | 5.7%  | 5.7%  | 6.1%  | 5.8%  |
| <b>ALLIANZ INSURANCE GROUP</b>            |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Dwll'g Owner Occp'd                       | 0                                     | 0         | 0         | 548       | 505       | 0  | 0       | 0       | 28      | 25      | 0.0%  | 0.0%  | 0.0%  | 5.2%  | 5.0%  |
| Dwll'g Tenant Occp'd                      | 0                                     | 0         | 0         | 7,402     | 6,836     | 0  | 0       | 0       | 310     | 270     | 0.0%  | 0.0%  | 0.0%  | 4.2%  | 4.0%  |
| Condominium                               | 0                                     | 0         | 0         | 4,376     | 4,055     | 0  | 0       | 0       | 65      | 64      | 0.0%  | 0.0%  | 0.0%  | 1.5%  | 1.6%  |
| Homeowners                                | 0                                     | 0         | 0         | 29,089    | 26,874    | 0  | 0       | 0       | 689     | 617     | 0.0%  | 0.0%  | 0.0%  | 2.4%  | 2.3%  |
| Tenant                                    | 0                                     | 0         | 0         | 834       | 775       | 0  | 0       | 0       | 33      | 34      | 0.0%  | 0.0%  | 0.0%  | 4.0%  | 4.3%  |
| <b>ALLIED PROPERTY &amp; CASUALTY INS</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 98,831                                | 65,340    | 65,033    | 65,401    | 63,094    | 4,386  | 3,333   | 3,221   | 3,433   | 3,271   | 4.4%  | 5.1%  | 5.0%  | 5.2%  | 5.2%  |
| Dwll'g Owner Occp'd                       | 698                                   | 807       | 987       | 978       | 898       | 88   | 111     | 152     | 149     | 141     | 12.6%   | 13.7% | 15.4% | 15.2% | 15.7% |
| Dwll'g Tenant Occp'd                      | 26,292                                | 26,501    | 27,979    | 29,034    | 28,321    | 1,676  | 1,599   | 1,586   | 1,658   | 1,577   | 6.4%  | 6.0%  | 5.7%  | 5.7%  | 5.6%  |
| Condominium                               | 5,352                                 | 4,361     | 4,514     | 4,723     | 4,741     | 121  | 111     | 124     | 167     | 194     | 2.3%  | 2.5%  | 2.8%  | 3.5%  | 4.1%  |
| Tenant                                    | 3,282                                 | 2,849     | 3,231     | 3,411     | 3,322     | 76   | 75      | 91      | 91      | 93      | 2.3%  | 2.6%  | 2.8%  | 2.7%  | 2.8%  |
| <b>ALLSTATE INDEMNITY COMPANY</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 674                                   | 524       | 404       | 342       | 320       | 18   | -9      | 4       | 1       | 0       | 2.7%  | -1.8% | 0.9%  | 0.3%  | 0.0%  |
| Tenant                                    | 5,418                                 | 6,027     | 6,582     | 7,281     | 8,346     | 321  | 357     | 372     | 452     | 544     | 5.9%  | 5.9%  | 5.7%  | 6.2%  | 6.5%  |
| <b>ALLSTATE INSURANCE COMPANY</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 659,015                               | 604,051   | 544,091   | 495,636   | 456,203   | 72,820   | 67,834  | 62,043  | 56,923  | 52,601  | 11.0%   | 11.2% | 11.4% | 11.5% | 11.5% |
| Dwll'g Owner Occp'd                       | 457                                   | 408       | 0         | 0         | 0         | 140  | 142     | 0       | 0       | 0       | 30.5%   | 34.9% | 0.0%  | 0.0%  | 0.0%  |
| Condominium                               | 86,938                                | 90,053    | 93,842    | 94,334    | 94,551    | 4,024  | 4,403   | 4,881   | 5,046   | 5,151   | 4.6%  | 4.9%  | 5.2%  | 5.3%  | 5.4%  |
| Tenant                                    | 135,526                               | 151,427   | 155,081   | 160,360   | 167,827   | 8,871  | 10,228  | 10,523  | 11,197  | 12,330  | 6.5%  | 6.8%  | 6.8%  | 7.0%  | 7.3%  |
| Mobilehome                                | 13,914                                | 12,257    | 11,038    | 9,660     | 8,515     | 781  | 695     | 631     | 551     | 491     | 5.6%  | 5.7%  | 5.7%  | 5.7%  | 5.8%  |

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| Coverage                               | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                      | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>             | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>            | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                     | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                          | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>             | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                      | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                 | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>AMCO INSURANCE COMPANY</b>          |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 157,891                               | 158,933   | 158,155   | 155,228   | 150,199   | 6,062  | 6,359   | 6,454   | 6,257   | 6,200   | 3.8%  | 4.0%  | 4.1%  | 4.0%  | 4.1%  |
| Dwll'g Owner Occp'd                    | 2,170                                 | 2,088     | 1,870     | 1,797     | 1,684     | 447  | 441     | 394     | 370     | 346     | 20.6%   | 21.1% | 21.1% | 20.6% | 20.5% |
| Dwll'g Tenant Occp'd                   | 67,378                                | 73,252    | 77,755    | 81,167    | 84,080    | 4,155  | 4,651   | 4,994   | 5,164   | 5,570   | 6.2%  | 6.3%  | 6.4%  | 6.4%  | 6.6%  |
| Condominium                            | 17,704                                | 18,210    | 18,631    | 18,967    | 19,582    | 583  | 672     | 775     | 884     | 966     | 3.3%  | 3.7%  | 4.2%  | 4.7%  | 4.9%  |
| Tenant                                 | 5,468                                 | 4,786     | 5,768     | 6,376     | 6,779     | 168  | 158     | 187     | 218     | 230     | 3.1%  | 3.3%  | 3.2%  | 3.4%  | 3.4%  |
| <b>AMERICAN FAMILY HOME INSURANCE</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Tenant                                 | 2,190                                 | 5,622     | 10,990    | 7,732     | 4,325     | 190  | 508     | 1,324   | 869     | 490     | 8.7%  | 9.0%  | 12.0% | 11.2% | 11.3% |
| Mobilehome                             | 21,560                                | 22,377    | 19,410    | 15,615    | 5,209     | 2,283  | 2,518   | 2,259   | 1,856   | 596     | 10.6%   | 11.3% | 11.6% | 11.9% | 11.4% |
| <b>AMERICAN MODERN HOME INSURANCE</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 1,885                                 | 1,624     | 1,520     | 1,502     | 1,643     | 43   | 39      | 37      | 31      | 28      | 2.3%  | 2.4%  | 2.5%  | 2.0%  | 1.7%  |
| Dwll'g Owner Occp'd                    | 3,589                                 | 5,781     | 5,550     | 5,586     | 5,935     | 419  | 725     | 686     | 659     | 616     | 11.7%   | 12.5% | 12.4% | 11.8% | 10.4% |
| Dwll'g Tenant Occp'd                   | 7,376                                 | 12,614    | 12,309    | 12,103    | 12,576    | 676  | 1,110   | 1,051   | 1,028   | 1,066   | 9.2%  | 8.8%  | 8.5%  | 8.5%  | 8.5%  |
| Tenant                                 | 74,104                                | 75,722    | 85,374    | 99,426    | 109,097   | 4,256  | 4,478   | 5,090   | 5,929   | 6,633   | 5.7%  | 5.9%  | 6.0%  | 6.0%  | 6.1%  |
| Mobilehome                             | 24,675                                | 25,352    | 26,808    | 28,903    | 35,755    | 593  | 637     | 608     | 760     | 1,542   | 2.4%  | 2.5%  | 2.3%  | 2.6%  | 4.3%  |
| Condominium                            | 0                                     | 0         | 0         | 2,513     | 3,883     | 0  | 0       | 0       | 97      | 152     | 0.0%  | 0.0%  | 0.0%  | 3.9%  | 3.9%  |
| Vacant Dwelling                        | 594                                   | 891       | 932       | 1,145     | 1,312     | 39   | 45      | 80      | 123     | 117     | 6.6%  | 5.1%  | 8.6%  | 10.7% | 8.9%  |
| <b>AMICA MUTUAL INSURANCE COMPANY</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 14,040                                | 14,527    | 14,857    | 15,323    | 16,215    | 225  | 237     | 254     | 277     | 298     | 1.6%  | 1.6%  | 1.7%  | 1.8%  | 1.8%  |
| Dwll'g Owner Occp'd                    | 214                                   | 228       | 244       | 264       | 280       | 7  | 8       | 11      | 11      | 14      | 3.0%  | 3.3%  | 4.4%  | 4.3%  | 5.0%  |
| Dwll'g Tenant Occp'd                   | 1,467                                 | 1,679     | 1,874     | 2,033     | 2,201     | 52   | 61      | 71      | 79      | 91      | 3.5%  | 3.6%  | 3.8%  | 3.9%  | 4.1%  |
| Condominium                            | 3,193                                 | 3,446     | 3,605     | 3,788     | 4,071     | 105  | 122     | 132     | 147     | 168     | 3.3%  | 3.5%  | 3.7%  | 3.9%  | 4.1%  |
| Tenant                                 | 5,798                                 | 6,455     | 7,160     | 7,636     | 8,205     | 222  | 270     | 318     | 339     | 386     | 3.8%  | 4.2%  | 4.4%  | 4.4%  | 4.7%  |
| <b>ARMED FORCES INSURANCE EXCHANGE</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 3,981                                 | 4,157     | 3,671     | 3,427     | 3,252     | 53   | 54      | 51      | 47      | 43      | 1.3%  | 1.3%  | 1.4%  | 1.4%  | 1.3%  |
| Condominium                            | 244                                   | 252       | 226       | 219       | 211       | 4  | 4       | 4       | 4       | 2       | 1.6%  | 1.4%  | 1.6%  | 1.7%  | 1.0%  |

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|---|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                       | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>              | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>             | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                      | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                           | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>              | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                       | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                  | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>ASPEN AMERICAN INSURANCE COMPANY</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Dwll'g Owner Occp'd                     | 0                                     | 0         | 0         | 508       | 1,565     | 0  | 0       | 0       | 39      | 107     | 0.0%  | 0.0%  | 0.0%  | 7.7%  | 6.8%  |
| Tenant                                  | 0                                     | 0         | 0         | 2,558     | 8,643     | 0  | 0       | 0       | 197     | 604     | 0.0%  | 0.0%  | 0.0%  | 7.7%  | 7.0%  |
| <b>ASSURANT GROUP</b>                   |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                              | 19,703                                | 16,253    | 14,469    | 12,407    | 11,635    | 1,273  | 1,031   | 882     | 745     | 667     | 6.5%  | 6.3%  | 6.1%  | 6.0%  | 5.7%  |
| Dwll'g Owner Occp'd                     | 2,340                                 | 3,001     | 2,553     | 2,256     | 2,384     | 461  | 377     | 316     | 263     | 240     | 19.7%   | 12.6% | 12.4% | 11.7% | 10.1% |
| Dwll'g Tenant Occp'd                    | 7,231                                 | 2,907     | 2,435     | 1,931     | 1,630     | 702  | 286     | 251     | 192     | 158     | 9.7%  | 9.8%  | 10.3% | 9.9%  | 9.7%  |
| Condominium                             | 4,135                                 | 2,500     | 2,169     | 1,774     | 1,112     | 152  | 96      | 78      | 70      | 47      | 3.7%  | 3.8%  | 3.6%  | 4.0%  | 4.2%  |
| Tenant                                  | 34,457                                | 38,504    | 42,301    | 61,151    | 79,151    | 2,266  | 2,771   | 3,168   | 4,819   | 6,637   | 6.6%  | 7.2%  | 7.5%  | 7.9%  | 8.4%  |
| Mobilehome                              | 55,282                                | 33,209    | 32,812    | 31,869    | 27,518    | 3,205  | 1,895   | 1,905   | 1,851   | 1,758   | 5.8%  | 5.7%  | 5.8%  | 5.8%  | 6.4%  |
| <b>AUTO CLUB SOUTHERN CALIFORNIA</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                              | 372,050                               | 379,698   | 386,331   | 395,168   | 403,729   | 17,300   | 18,609  | 19,808  | 21,069  | 22,358  | 4.6%  | 4.9%  | 5.1%  | 5.3%  | 5.5%  |
| Dwll'g Tenant Occp'd                    | 17,635                                | 21,365    | 25,210    | 28,628    | 30,825    | 1,519  | 1,844   | 2,175   | 2,510   | 2,812   | 8.6%  | 8.6%  | 8.6%  | 8.8%  | 9.1%  |
| Condominium                             | 42,822                                | 42,767    | 43,000    | 43,471    | 44,141    | 1,655  | 1,745   | 1,826   | 1,922   | 2,065   | 3.9%  | 4.1%  | 4.2%  | 4.4%  | 4.7%  |
| Tenant                                  | 69,351                                | 88,973    | 107,360   | 121,454   | 131,874   | 4,828  | 6,753   | 8,548   | 10,040  | 11,353  | 7.0%  | 7.6%  | 8.0%  | 8.3%  | 8.6%  |
| <b>BANK of AMERICA CORP GRP</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                              | 65,653                                | 60,579    | 47,388    | 0         | 0         | 5,843  | 5,685   | 4,521   | 0       | 0       | 8.9%  | 9.4%  | 9.5%  | 0.0%  | 0.0%  |
| Dwll'g Owner Occp'd                     | 9,453                                 | 7,548     | 3,489     | 0         | 0         | 774  | 650     | 301     | 0       | 0       | 8.2%  | 8.6%  | 8.6%  | 0.0%  | 0.0%  |
| Condominium                             | 2,782                                 | 2,500     | 2,057     | 0         | 0         | 217  | 229     | 190     | 0       | 0       | 7.8%  | 9.2%  | 9.2%  | 0.0%  | 0.0%  |
| Tenant                                  | 11,438                                | 7,932     | 4,690     | 0         | 0         | 976  | 706     | 423     | 0       | 0       | 8.5%  | 8.9%  | 9.0%  | 0.0%  | 0.0%  |
| Vacant Dwelling                         | 128                                   | 0         | 0         | 0         | 0         | 30   | 0       | 0       | 0       | 0       | 23.2%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>BANKERS STANDARD</b>                 |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                              | 3,156                                 | 3,896     | 5,001     | 5,693     | 6,049     | 41   | 59      | 69      | 83      | 95      | 1.3%  | 1.5%  | 1.4%  | 1.5%  | 1.6%  |
| Condominium                             | 375                                   | 529       | 727       | 879       | 926       | 7  | 13      | 17      | 20      | 16      | 1.8%  | 2.4%  | 2.4%  | 2.2%  | 1.8%  |
| Tenant                                  | 145                                   | 195       | 255       | 306       | 317       | 1  | 5       | 7       | 11      | 13      | 0.9%  | 2.6%  | 2.9%  | 3.6%  | 4.1%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                          | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|-----------------------------------|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|                                   | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                 | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>        | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>       | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                     | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>        | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                 | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>            | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>CALIFORNIA CASUALTY</b>        |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                        | 33,831                                | 33,666    | 33,323    | 32,951    | 33,292    | 1,689  | 1,659   | 1,634   | 1,601   | 1,601   | 5.0%  | 4.9%  | 4.9%  | 4.9%  | 4.8%  |
| Condominium                       | 5,444                                 | 5,360     | 5,301     | 5,283     | 5,321     | 221  | 226     | 226     | 222     | 227     | 4.1%  | 4.2%  | 4.3%  | 4.2%  | 4.3%  |
| Tenant                            | 7,780                                 | 8,570     | 9,623     | 10,640    | 11,844    | 346  | 376     | 421     | 486     | 556     | 4.4%  | 4.4%  | 4.4%  | 4.6%  | 4.7%  |
| Mobilehome                        | 268                                   | 274       | 277       | 281       | 289       | 7  | 8       | 9       | 10      | 13      | 2.6%  | 2.9%  | 3.1%  | 3.6%  | 4.3%  |
| <b>CALIFORNIA FAIR PLAN</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Dwll'g Owner Occp'd               | 96,599                                | 93,459    | 90,503    | 88,944    | 89,202    | 49,664   | 47,601  | 45,734  | 43,887  | 42,446  | 51.4%   | 50.9% | 50.5% | 49.3% | 47.6% |
| Dwll'g Tenant Occp'd              | 63,454                                | 60,141    | 56,727    | 53,889    | 52,111    | 38,597   | 36,501  | 34,095  | 32,068  | 30,570  | 60.8%   | 60.7% | 60.1% | 59.5% | 58.7% |
| Dwll'g Content Only               | 371                                   | 356       | 369       | 418       | 504       | 22   | 19      | 18      | 17      | 20      | 6.0%  | 5.2%  | 4.8%  | 4.1%  | 4.0%  |
| Mobilehome                        | 773                                   | 804       | 838       | 957       | 1,204     | 122  | 120     | 126     | 131     | 137     | 15.8%   | 14.9% | 15.0% | 13.7% | 11.4% |
| Vacant Dwelling                   | 3,041                                 | 2,831     | 2,530     | 2,506     | 2,369     | 1,340  | 1,207   | 1,066   | 922     | 791     | 44.1%   | 42.6% | 42.2% | 36.8% | 33.4% |
| <b>CALIFORNIA STATE AUTO ASSO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                        | 406,632                               | 415,576   | 420,756   | 427,207   | 437,415   | 10,329   | 10,646  | 10,839  | 11,048  | 11,326  | 2.5%  | 2.6%  | 2.6%  | 2.6%  | 2.6%  |
| Condominium                       | 24,058                                | 27,448    | 30,937    | 33,738    | 36,666    | 696  | 819     | 975     | 1,108   | 1,251   | 2.9%  | 3.0%  | 3.2%  | 3.3%  | 3.4%  |
| Tenant                            | 76,733                                | 85,295    | 88,389    | 89,284    | 91,327    | 1,986  | 2,364   | 2,458   | 2,430   | 2,540   | 2.6%  | 2.8%  | 2.8%  | 2.7%  | 2.8%  |
| Dwll'g Tenant Occp'd              | 54,361                                | 61,890    | 68,900    | 73,959    | 77,651    | 3,311  | 3,839   | 4,358   | 4,728   | 5,065   | 6.1%  | 6.2%  | 6.3%  | 6.4%  | 6.5%  |
| <b>CAPITAL INSURANCE GROUP</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                        | 53,515                                | 56,012    | 59,047    | 62,214    | 64,759    | 1,102  | 1,217   | 1,347   | 1,477   | 1,565   | 2.1%  | 2.2%  | 2.3%  | 2.4%  | 2.4%  |
| Dwll'g Owner Occp'd               | 821                                   | 788       | 761       | 723       | 648       | 51   | 50      | 52      | 49      | 47      | 6.3%  | 6.4%  | 6.9%  | 6.7%  | 7.2%  |
| Dwll'g Tenant Occp'd              | 23,056                                | 26,097    | 29,483    | 32,298    | 34,516    | 810  | 964     | 1,197   | 1,354   | 1,511   | 3.5%  | 3.7%  | 4.1%  | 4.2%  | 4.4%  |
| Condominium                       | 2,442                                 | 2,642     | 2,861     | 3,226     | 4,055     | 61   | 71      | 78      | 104     | 144     | 2.5%  | 2.7%  | 2.7%  | 3.2%  | 3.6%  |
| Tenant                            | 2,205                                 | 2,466     | 2,879     | 3,328     | 3,905     | 65   | 77      | 76      | 93      | 115     | 2.9%  | 3.1%  | 2.6%  | 2.8%  | 2.9%  |

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**(2010 - 2014 Data)**

| Coverage                             | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--------------------------------------|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|                                      | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                    | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>           | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>          | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                   | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                        | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>           | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                    | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>               | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>CENTURY-NATIONAL INSURANCE CO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                           | 61,549                                | 56,335    | 52,454    | 47,774    | 44,916    | 5,913  | 5,299   | 4,845   | 4,348   | 4,013   | 9.6%  | 9.4%  | 9.2%  | 9.1%  | 8.9%  |
| Dwll'g Owner Occp'd                  | 2,792                                 | 2,567     | 2,361     | 2,193     | 2,068     | 1,158  | 1,064   | 974     | 896     | 836     | 41.5%   | 41.5% | 41.3% | 40.8% | 40.4% |
| Dwll'g Tenant Occp'd                 | 17,534                                | 16,029    | 14,632    | 13,482    | 12,484    | 1,898  | 1,744   | 1,583   | 1,476   | 1,382   | 10.8%   | 10.9% | 10.8% | 10.9% | 11.1% |
| Condominium                          | 215                                   | 200       | 182       | 166       | 160       | 9  | 9       | 8       | 8       | 7       | 4.2%  | 4.3%  | 4.3%  | 4.8%  | 4.3%  |
| Mobilehome                           | 6,231                                 | 6,832     | 8,025     | 9,098     | 9,944     | 379  | 418     | 500     | 578     | 661     | 6.1%  | 6.1%  | 6.2%  | 6.4%  | 6.7%  |
| <b>CHARTIS PROPERTY CASUALTY CO</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                           | 11,861                                | 13,899    | 13,157    | 13,308    | 13,684    | 164  | 191     | 165     | 159     | 166     | 1.4%  | 1.4%  | 1.3%  | 1.2%  | 1.2%  |
| Condominium                          | 1,413                                 | 1,738     | 1,764     | 1,857     | 1,951     | 23   | 33      | 34      | 41      | 49      | 1.7%  | 1.9%  | 1.9%  | 2.2%  | 2.5%  |
| Tenant                               | 619                                   | 738       | 766       | 819       | 869       | 21   | 28      | 24      | 22      | 23      | 3.4%  | 3.8%  | 3.2%  | 2.6%  | 2.6%  |
| <b>COMMERCE WEST INSURANCE CO</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                           | 1,937                                 | 3,092     | 3,499     | 3,440     | 2,810     | 94   | 195     | 215     | 192     | 152     | 4.8%  | 6.3%  | 6.1%  | 5.6%  | 5.4%  |
| Condominium                          | 120                                   | 199       | 260       | 272       | 220       | 13   | 25      | 30      | 31      | 26      | 11.1%   | 12.3% | 11.6% | 11.5% | 11.8% |
| <b>CRESTBROOK INSURANCE COMPANY</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Condominium                          | 0                                     | 0         | 0         | 79        | 158       | 0  | 0       | 0       | 1       | 2       | 0.0%  | 0.0%  | 0.0%  | 1.5%  | 1.5%  |
| Homeowners                           | 0                                     | 0         | 0         | 745       | 1,431     | 0  | 0       | 0       | 8       | 17      | 0.0%  | 0.0%  | 0.0%  | 1.0%  | 1.2%  |
| <b>CSE INSURANCE GROUP</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                           | 40,684                                | 42,444    | 43,028    | 40,706    | 38,562    | 2,133  | 2,200   | 2,193   | 2,004   | 1,855   | 5.2%  | 5.2%  | 5.1%  | 4.9%  | 4.8%  |
| Dwll'g Owner Occp'd                  | 3,606                                 | 2,804     | 3,062     | 3,153     | 3,102     | 710  | 590     | 644     | 692     | 693     | 19.7%   | 21.0% | 21.0% | 21.9% | 22.3% |
| Dwll'g Tenant Occp'd                 | 18,717                                | 17,149    | 20,670    | 22,589    | 23,086    | 2,108  | 2,084   | 2,496   | 2,752   | 2,796   | 11.3%   | 12.2% | 12.1% | 12.2% | 12.1% |
| Condominium                          | 2,014                                 | 2,053     | 2,152     | 2,251     | 2,253     | 52   | 51      | 54      | 68      | 69      | 2.6%  | 2.5%  | 2.5%  | 3.0%  | 3.0%  |
| Tenant                               | 1,297                                 | 1,257     | 1,325     | 1,367     | 1,337     | 62   | 60      | 55      | 62      | 52      | 4.8%  | 4.8%  | 4.1%  | 4.5%  | 3.9%  |
| Vacant Dwelling                      | 547                                   | 565       | 674       | 693       | 817       | 57   | 80      | 122     | 127     | 136     | 10.4%   | 14.2% | 18.1% | 18.3% | 16.6% |
| <b>ELECTRIC INSURANCE COMPANY</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                           | 1,367                                 | 1,327     | 1,304     | 1,294     | 1,278     | 45   | 42      | 40      | 43      | 40      | 3.3%  | 3.2%  | 3.1%  | 3.3%  | 3.1%  |
| Condominium                          | 185                                   | 195       | 203       | 218       | 220       | 8  | 11      | 11      | 11      | 11      | 4.2%  | 5.5%  | 5.4%  | 4.8%  | 5.0%  |
| Tenant                               | 235                                   | 264       | 280       | 293       | 303       | 10   | 9       | 14      | 12      | 15      | 4.1%  | 3.5%  | 4.9%  | 4.0%  | 4.9%  |

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|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                      | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>             | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>            | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                     | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                          | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>             | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                      | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                 | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>ENCOMPASS INSURANCE COMPANY</b>     |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 18,246                                | 17,679    | 17,966    | 18,226    | 17,159    | 363  | 340     | 327     | 313     | 247     | 2.0%  | 1.9%  | 1.8%  | 1.7%  | 1.4%  |
| Dwll'g Owner Occp'd                    | 9,205                                 | 9,624     | 10,461    | 10,920    | 10,596    | 434  | 438     | 467     | 461     | 419     | 4.7%  | 4.5%  | 4.5%  | 4.2%  | 4.0%  |
| Condominium                            | 2,255                                 | 2,145     | 2,144     | 2,161     | 2,060     | 37   | 33      | 40      | 42      | 49      | 1.6%  | 1.5%  | 1.9%  | 2.0%  | 2.4%  |
| Tenant                                 | 1,489                                 | 1,614     | 1,800     | 1,901     | 1,696     | 30   | 41      | 40      | 38      | 33      | 2.0%  | 2.5%  | 2.2%  | 2.0%  | 2.0%  |
| Dwll'g Content Only                    | 7,832                                 | 8,060     | 8,597     | 8,760     | 8,444     | 381  | 381     | 404     | 395     | 361     | 4.9%  | 4.7%  | 4.7%  | 4.5%  | 4.3%  |
| <b>FARMERS INSURANCE GROUP</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 980,500                               | 986,919   | 977,534   | 934,806   | 893,222   | 81,570   | 82,207  | 81,885  | 80,330  | 77,612  | 8.3%  | 8.3%  | 8.4%  | 8.6%  | 8.7%  |
| Dwll'g Owner Occp'd                    | 197,130                               | 204,883   | 216,399   | 216,614   | 218,250   | 76,565   | 78,446  | 81,305  | 81,781  | 84,587  | 38.8%   | 38.3% | 37.6% | 37.8% | 38.8% |
| Dwll'g Tenant Occp'd                   | 185,201                               | 187,385   | 195,591   | 191,236   | 189,734   | 63,562   | 62,476  | 63,689  | 63,115  | 64,174  | 34.3%   | 33.3% | 32.6% | 33.0% | 33.8% |
| Condominium                            | 125,020                               | 130,617   | 139,816   | 139,841   | 133,337   | 6,141  | 6,816   | 8,105   | 8,140   | 7,830   | 4.9%  | 5.2%  | 5.8%  | 5.8%  | 5.9%  |
| Tenant                                 | 112,766                               | 118,555   | 133,258   | 132,781   | 131,720   | 5,628  | 5,613   | 6,512   | 6,838   | 6,669   | 5.0%  | 4.7%  | 4.9%  | 5.1%  | 5.1%  |
| <b>FEDERAL INSURANCE COMPANY</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 16,226                                | 18,071    | 19,813    | 21,352    | 22,390    | 170  | 178     | 184     | 194     | 201     | 1.0%  | 1.0%  | 0.9%  | 0.9%  | 0.9%  |
| Condominium                            | 2,856                                 | 3,076     | 3,260     | 3,384     | 3,572     | 38   | 43      | 45      | 57      | 57      | 1.3%  | 1.4%  | 1.4%  | 1.7%  | 1.6%  |
| Tenant                                 | 1,088                                 | 1,185     | 1,327     | 1,386     | 1,459     | 33   | 36      | 41      | 42      | 49      | 3.0%  | 3.1%  | 3.1%  | 3.0%  | 3.4%  |
| <b>FIDELITY NATL INSURANCE COMPANY</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 25,752                                | 21,378    | 15,880    | 13,959    | 15,607    | 2,420  | 2,091   | 1,415   | 1,013   | 1,001   | 9.4%  | 9.8%  | 8.9%  | 7.3%  | 6.4%  |
| Dwll'g Owner Occp'd                    | 1,126                                 | 901       | 432       | 1,017     | 1,033     | 231  | 193     | 93      | 118     | 101     | 20.5%   | 21.5% | 21.5% | 11.6% | 9.8%  |
| Dwll'g Tenant Occp'd                   | 5,777                                 | 5,581     | 6,994     | 7,125     | 8,016     | 386  | 339     | 384     | 302     | 329     | 6.7%  | 6.1%  | 5.5%  | 4.2%  | 4.1%  |
| Condominium                            | 3,289                                 | 4,200     | 5,325     | 6,545     | 7,629     | 172  | 227     | 310     | 361     | 442     | 5.2%  | 5.4%  | 5.8%  | 5.5%  | 5.8%  |
| Tenant                                 | 2,419                                 | 2,762     | 2,472     | 3,313     | 4,217     | 114  | 142     | 116     | 134     | 156     | 4.7%  | 5.2%  | 4.7%  | 4.0%  | 3.7%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                         | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>                | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>               | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                        | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                             | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>                | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                         | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                    | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>FIDELITY NATL P&amp;C INSURANCE CO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 10,630                                | 12,262    | 11,040    | 9,667     | 8,922     | 527  | 560     | 475     | 393     | 344     | 5.0%  | 4.6%  | 4.3%  | 4.1%  | 3.9%  |
| <b>FIREMANS FUND INSURANCE COMPANY</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 41,426                                | 35,774    | 32,083    | 0         | 0         | 1,109  | 922     | 788     | 0       | 0       | 2.7%  | 2.6%  | 2.5%  | 0.0%  | 0.0%  |
| Dwll'g Owner Occp'd                       | 727                                   | 659       | 600       | 0         | 0         | 41   | 38      | 32      | 0       | 0       | 5.6%  | 5.7%  | 5.3%  | 0.0%  | 0.0%  |
| Dwll'g Tenant Occp'd                      | 9,551                                 | 8,681     | 8,009     | 0         | 0         | 406  | 367     | 346     | 0       | 0       | 4.2%  | 4.2%  | 4.3%  | 0.0%  | 0.0%  |
| Condominium                               | 6,150                                 | 5,294     | 4,756     | 0         | 0         | 78   | 69      | 66      | 0       | 0       | 1.3%  | 1.3%  | 1.4%  | 0.0%  | 0.0%  |
| Tenant                                    | 1,182                                 | 957       | 885       | 0         | 0         | 38   | 32      | 33      | 0       | 0       | 3.2%  | 3.4%  | 3.7%  | 0.0%  | 0.0%  |
| <b>FIRST AMERICAN PROPERTY INS</b>        |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 13,944                                | 11,847    | 10,411    | 9,126     | 8,080     | 827  | 737     | 656     | 594     | 540     | 5.9%  | 6.2%  | 6.3%  | 6.5%  | 6.7%  |
| Tenant                                    | 3,543                                 | 3,140     | 4,430     | 6,041     | 5,377     | 148  | 88      | 130     | 204     | 173     | 4.2%  | 2.8%  | 2.9%  | 3.4%  | 3.2%  |
| <b>FIRST AMERICAN SPECIALTY INS</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 51,610                                | 46,011    | 45,260    | 44,877    | 45,074    | 4,033  | 3,626   | 3,532   | 3,421   | 3,387   | 7.8%  | 7.9%  | 7.8%  | 7.6%  | 7.5%  |
| Dwll'g Owner Occp'd                       | 4,432                                 | 4,490     | 5,212     | 5,718     | 6,084     | 1,528  | 1,620   | 1,927   | 2,156   | 2,260   | 34.5%   | 36.1% | 37.0% | 37.7% | 37.1% |
| Dwll'g Tenant Occp'd                      | 29,832                                | 28,766    | 33,046    | 38,804    | 43,815    | 4,688  | 4,711   | 5,695   | 6,928   | 8,100   | 15.7%   | 16.4% | 17.2% | 17.9% | 18.5% |
| Condominium                               | 4,584                                 | 4,484     | 4,881     | 5,567     | 6,691     | 270  | 290     | 358     | 459     | 595     | 5.9%  | 6.5%  | 7.3%  | 8.2%  | 8.9%  |
| <b>FOREMOST INSURANCE GROUP</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 6,251                                 | 6,937     | 8,185     | 8,937     | 8,801     | 188  | 209     | 275     | 287     | 316     | 3.0%  | 3.0%  | 3.4%  | 3.2%  | 3.6%  |
| Dwll'g Owner Occp'd                       | 10,165                                | 10,899    | 12,036    | 13,524    | 13,843    | 1,258  | 1,444   | 1,516   | 1,811   | 1,958   | 12.4%   | 13.3% | 12.6% | 13.4% | 14.1% |
| Dwll'g Tenant Occp'd                      | 12,983                                | 15,220    | 17,241    | 19,031    | 19,429    | 1,756  | 2,094   | 2,289   | 2,420   | 2,505   | 13.5%   | 13.8% | 13.3% | 12.7% | 12.9% |
| Mobilehome                                | 154,675                               | 151,716   | 148,099   | 146,836   | 146,713   | 4,963  | 4,908   | 4,780   | 4,742   | 4,827   | 3.2%  | 3.2%  | 3.2%  | 3.2%  | 3.3%  |
| Vacant Dwelling                           | 2,800                                 | 3,356     | 3,823     | 3,625     | 3,250     | 345  | 426     | 513     | 492     | 370     | 12.3%   | 12.7% | 13.4% | 13.6% | 11.4% |

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| Coverage                                   | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                          | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>                 | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>                | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                         | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                              | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>                 | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                          | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                     | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>GARRISON PROP &amp; CASUALTY INS CO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 5,806                                 | 7,516     | 9,540     | 11,855    | 14,287    | 141  | 191     | 235     | 287     | 341     | 2.4%  | 2.5%  | 2.5%  | 2.4%  | 2.4%  |
| Dwll'g Tenant Occp'd                       | 1,370                                 | 1,866     | 2,476     | 2,970     | 3,349     | 57   | 77      | 103     | 120     | 142     | 4.1%  | 4.1%  | 4.2%  | 4.0%  | 4.2%  |
| Condominium                                | 1,182                                 | 1,549     | 1,977     | 2,326     | 2,720     | 62   | 79      | 93      | 104     | 126     | 5.3%  | 5.1%  | 4.7%  | 4.5%  | 4.6%  |
| Tenant                                     | 11,604                                | 15,124    | 19,108    | 22,754    | 26,140    | 516  | 703     | 912     | 1,107   | 1,359   | 4.4%  | 4.6%  | 4.8%  | 4.9%  | 5.2%  |
| <b>GOLDEN BEAR INS</b>                     |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 0                                     | 3,176     | 3,566     | 3,915     | 5,314     | 0  | 202     | 212     | 223     | 307     | 0.0%  | 6.4%  | 5.9%  | 5.7%  | 5.8%  |
| Dwll'g Owner Occp'd                        | 0                                     | 0         | 0         | 0         | 372       | 0  | 0       | 0       | 0       | 73      | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 19.6% |
| Dwll'g Tenant Occp'd                       | 0                                     | 0         | 0         | 0         | 1,156     | 0  | 0       | 0       | 0       | 114     | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 9.8%  |
| <b>GRANGE INSURANCE GROUP</b>              |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 6,879                                 | 6,781     | 6,765     | 6,784     | 6,937     | 55   | 56      | 48      | 38      | 39      | 0.8%  | 0.8%  | 0.7%  | 0.6%  | 0.6%  |
| Condominium                                | 105                                   | 94        | 132       | 135       | 145       | 0  | 0       | 0       | 0       | 0       | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Tenant                                     | 669                                   | 441       | 901       | 968       | 1,024     | 6  | 7       | 8       | 8       | 9       | 0.9%  | 1.5%  | 0.8%  | 0.9%  | 0.9%  |
| Mobilehome                                 | 1,007                                 | 1,068     | 1,088     | 1,047     | 989       | 1  | 0       | 0       | 0       | 0       | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>HOMESITE INS CO of CA</b>               |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 18,543                                | 19,515    | 20,936    | 25,692    | 33,170    | 1,004  | 1,067   | 1,134   | 1,306   | 1,597   | 5.4%  | 5.5%  | 5.4%  | 5.1%  | 4.8%  |
| Condominium                                | 3,359                                 | 3,700     | 4,570     | 5,709     | 7,238     | 218  | 269     | 370     | 465     | 583     | 6.5%  | 7.3%  | 8.1%  | 8.2%  | 8.1%  |
| Tenant                                     | 10,817                                | 12,774    | 20,353    | 28,875    | 41,518    | 652  | 779     | 1,343   | 1,965   | 2,948   | 6.0%  | 6.1%  | 6.6%  | 6.8%  | 7.1%  |
| <b>HORACE MANN INSURANCE COMPANY</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 12,431                                | 12,698    | 13,122    | 13,455    | 13,537    | 586  | 572     | 584     | 607     | 606     | 4.7%  | 4.5%  | 4.5%  | 4.5%  | 4.5%  |
| Condominium                                | 817                                   | 839       | 877       | 917       | 943       | 13   | 15      | 17      | 23      | 26      | 1.6%  | 1.8%  | 2.0%  | 2.5%  | 2.8%  |
| Tenant                                     | 995                                   | 1,069     | 1,287     | 1,651     | 1,856     | 39   | 33      | 54      | 79      | 90      | 3.9%  | 3.1%  | 4.2%  | 4.8%  | 4.8%  |
| <b>HORACE MANN PROP &amp; CAS INS CO</b>   |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                 | 6,144                                 | 5,597     | 5,070     | 4,775     | 4,674     | 494  | 459     | 409     | 372     | 349     | 8.0%  | 8.2%  | 8.1%  | 7.8%  | 7.5%  |
| Condominium                                | 216                                   | 220       | 232       | 234       | 247       | 6  | 8       | 8       | 9       | 10      | 2.7%  | 3.7%  | 3.6%  | 3.9%  | 4.2%  |
| Tenant                                     | 457                                   | 497       | 668       | 857       | 946       | 17   | 27      | 45      | 56      | 76      | 3.7%  | 5.3%  | 6.7%  | 6.6%  | 8.0%  |



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|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                      | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>             | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>            | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                     | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                          | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>             | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                      | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                 | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>IDS PROPERTY CASUALTY INSURANCE</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 29,684                                | 33,560    | 36,991    | 40,697    | 44,624    | 901  | 1,062   | 1,186   | 1,268   | 1,369   | 3.0%  | 3.2%  | 3.2%  | 3.1%  | 3.1%  |
| Condominium                            | 4,742                                 | 5,449     | 5,952     | 6,532     | 7,294     | 229  | 286     | 327     | 379     | 420     | 4.8%  | 5.3%  | 5.5%  | 5.8%  | 5.8%  |
| Tenant                                 | 8,563                                 | 11,708    | 12,968    | 14,475    | 14,163    | 411  | 577     | 645     | 721     | 672     | 4.8%  | 4.9%  | 5.0%  | 5.0%  | 4.7%  |
| <b>INTEGON NATIONAL INSURANCE CO</b>   |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Mobilehome                             | 0                                     | 0         | 0         | 375       | 6,029     | 0  | 0       | 0       | 18      | 291     | 0.0%  | 0.0%  | 0.0%  | 4.8%  | 4.8%  |
| Homeowners                             | 0                                     | 0         | 0         | 0         | 632       | 0  | 0       | 0       | 0       | 35      | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 5.6%  |
| <b>KEMPER AUTO AND HOME COMPANIES</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 42,514                                | 40,605    | 39,657    | 38,978    | 38,854    | 718  | 704     | 743     | 716     | 702     | 1.7%  | 1.7%  | 1.9%  | 1.8%  | 1.8%  |
| Dwll'g Owner Occp'd                    | 585                                   | 505       | 464       | 269       | 253       | 28   | 28      | 27      | 16      | 16      | 4.8%  | 5.5%  | 5.7%  | 6.1%  | 6.1%  |
| Dwll'g Tenant Occp'd                   | 12,642                                | 13,068    | 13,572    | 9,333     | 9,214     | 497  | 521     | 557     | 407     | 413     | 3.9%  | 4.0%  | 4.1%  | 4.4%  | 4.5%  |
| Condominium                            | 2,821                                 | 3,046     | 3,342     | 3,630     | 3,928     | 47   | 58      | 72      | 87      | 100     | 1.7%  | 1.9%  | 2.2%  | 2.4%  | 2.6%  |
| Tenant                                 | 1,752                                 | 1,772     | 1,940     | 2,001     | 1,934     | 27   | 31      | 36      | 43      | 45      | 1.6%  | 1.7%  | 1.9%  | 2.1%  | 2.3%  |
| Dwll'g Content Only                    |                                       |           |           | 607       | 680       |  |         |         | 8       | 10      |   |       |       | 1.3%  | 1.4%  |
| <b>LIBERTY MUTUAL INS GROUP</b>        |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 132,996                               | 130,618   | 132,012   | 132,052   | 133,244   | 6,376  | 6,410   | 6,468   | 6,497   | 6,596   | 4.8%  | 4.9%  | 4.9%  | 4.9%  | 5.0%  |
| Dwll'g Owner Occp'd                    | 723                                   | 740       | 731       | 719       | 699       | 77   | 86      | 92      | 93      | 92      | 10.6%   | 11.6% | 12.6% | 12.9% | 13.2% |
| Dwll'g Tenant Occp'd                   | 20,970                                | 22,672    | 23,870    | 24,659    | 24,741    | 2,034  | 2,196   | 2,282   | 2,313   | 2,316   | 9.7%  | 9.7%  | 9.6%  | 9.4%  | 9.4%  |
| Condominium                            | 16,209                                | 17,376    | 18,899    | 21,194    | 23,288    | 588  | 681     | 786     | 943     | 1,079   | 3.6%  | 3.9%  | 4.2%  | 4.5%  | 4.6%  |
| Tenant                                 | 23,172                                | 28,973    | 39,141    | 42,134    | 41,638    | 1,065  | 1,447   | 1,862   | 2,014   | 2,026   | 4.6%  | 5.0%  | 4.8%  | 4.8%  | 4.9%  |
| Dwll'g Content Only                    | 274                                   | 255       | 242       | 226       | 223       | 10   | 9       | 10      | 10      | 10      | 3.7%  | 3.6%  | 4.1%  | 4.4%  | 4.3%  |
| <b>MAPFRE INSURANCE COMPANY</b>        |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Condominium                            | 0                                     | 0         | 0         | 113       | 443       | 0  | 0       | 0       | 13      | 42      | 0.0%  | 0.0%  | 0.0%  | 11.6% | 9.5%  |
| Homeowners                             | 0                                     | 0         | 0         | 1,129     | 3,844     | 0  | 0       | 0       | 52      | 231     | 0.0%  | 0.0%  | 0.0%  | 4.6%  | 6.0%  |
| Tenant                                 | 0                                     | 0         | 0         | 576       | 2,075     | 0  | 0       | 0       | 49      | 176     | 0.0%  | 0.0%  | 0.0%  | 8.6%  | 8.5%  |
| <b>MERCED MUTUAL INSURANCE COMPANY</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 4,790                                 | 4,379     | 3,960     | 3,813     | 3,813     | 133  | 113     | 93      | 80      | 70      | 2.8%  | 2.6%  | 2.4%  | 2.1%  | 1.8%  |
| <b>MERCURY INSURANCE GROUP</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 243,779                               | 258,091   | 273,722   | 293,602   | 315,245   | 18,304   | 19,599  | 21,400  | 23,145  | 25,053  | 7.5%  | 7.6%  | 7.8%  | 7.9%  | 7.9%  |
| Dwll'g Owner Occp'd                    | 422                                   | 469       | 512       | 569       | 597       | 71   | 88      | 111     | 135     | 145     | 16.9%   | 18.7% | 21.8% | 23.6% | 24.3% |
| Dwll'g Tenant Occp'd                   | 15,464                                | 17,486    | 19,646    | 21,723    | 23,222    | 1,800  | 2,057   | 2,295   | 2,551   | 2,749   | 11.6%   | 11.8% | 11.7% | 11.7% | 11.8% |
| Condominium                            | 27,467                                | 29,447    | 31,559    | 33,594    | 33,268    | 1,713  | 1,941   | 2,198   | 2,436   | 2,399   | 6.2%  | 6.6%  | 7.0%  | 7.3%  | 7.2%  |
| Tenant                                 | 38,380                                | 45,943    | 56,961    | 63,465    | 57,852    | 2,752  | 3,364   | 4,307   | 4,631   | 3,901   | 7.2%  | 7.3%  | 7.6%  | 7.3%  | 6.7%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                         | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>                | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>               | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                        | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                             | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>                | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                         | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                    | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>METROPOLITAN DIRECT P&amp;C INS CO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 5,431                                 | 6,748     | 8,337     | 10,827    | 12,884    | 212  | 262     | 328     | 431     | 521     | 3.9%  | 3.9%  | 3.9%  | 4.0%  | 4.0%  |
| Condominium                               | 2,614                                 | 3,095     | 3,613     | 4,267     | 5,035     | 120  | 140     | 177     | 240     | 329     | 4.6%  | 4.5%  | 4.9%  | 5.6%  | 6.5%  |
| Tenant                                    | 4,226                                 | 4,852     | 5,523     | 6,551     | 7,936     | 228  | 268     | 278     | 337     | 424     | 5.4%  | 5.5%  | 5.0%  | 5.1%  | 5.3%  |
| <b>NATIONWIDE FIRE INSURANCE CO</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 11,335                                | 10,614    | 9,451     | 6,545     | 5,874     | 340  | 317     | 286     | 204     | 184     | 3.0%  | 3.0%  | 3.0%  | 3.1%  | 3.1%  |
| Condominium                               | 1,254                                 | 1,164     | 1,005     | 684       | 590       | 30   | 31      | 28      | 18      | 14      | 2.4%  | 2.7%  | 2.8%  | 2.6%  | 2.4%  |
| Tenant                                    | 1,093                                 | 1,094     | 895       | 631       | 535       | 30   | 29      | 28      | 20      | 17      | 2.7%  | 2.6%  | 3.1%  | 3.1%  | 3.1%  |
| <b>NATIONWIDE INS CO OF AMERICA</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 24,330                                | 22,941    | 24,212    | 25,447    | 25,943    | 1,997  | 1,874   | 1,869   | 1,884   | 1,829   | 8.2%  | 8.2%  | 7.7%  | 7.4%  | 7.0%  |
| Dwll'g Owner Occp'd                       | 94                                    | 97        | 104       | 115       | 107       | 27   | 30      | 29      | 26      | 25      | 28.9%   | 30.6% | 27.7% | 22.4% | 23.0% |
| Dwll'g Tenant Occp'd                      | 5,012                                 | 5,678     | 6,445     | 7,090     | 7,512     | 612  | 668     | 714     | 756     | 787     | 12.2%   | 11.8% | 11.1% | 10.7% | 10.5% |
| Condominium                               | 2,155                                 | 2,377     | 2,788     | 3,257     | 3,553     | 171  | 190     | 210     | 230     | 259     | 7.9%  | 8.0%  | 7.5%  | 7.1%  | 7.3%  |
| Tenant                                    | 4,286                                 | 4,559     | 5,354     | 6,512     | 7,811     | 244  | 241     | 253     | 324     | 446     | 5.7%  | 5.3%  | 4.7%  | 5.0%  | 5.7%  |
| <b>NEW HAMPSHIRE INSURANCE COMPANY</b>    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Mobilehome                                | 4,409                                 | 0         | 0         | 0         | 0         | 195  | 0       | 0       | 0       | 0       | 4.4%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>OREGON MUTUAL INS CO</b>               |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 6,919                                 | 6,273     | 5,724     | 5,244     | 4,858     | 338  | 303     | 274     | 243     | 227     | 4.9%  | 4.8%  | 4.8%  | 4.6%  | 4.7%  |
| Dwll'g Owner Occp'd                       | 1,845                                 | 1,667     | 1,527     | 1,382     | 1,225     | 118  | 107     | 93      | 83      | 77      | 6.4%  | 6.4%  | 6.1%  | 6.0%  | 6.3%  |
| Condominium                               | 500                                   | 522       | 532       | 546       | 601       | 20   | 25      | 32      | 36      | 44      | 3.9%  | 4.8%  | 6.0%  | 6.6%  | 7.3%  |
| Tenant                                    | 154                                   | 154       | 147       | 159       | 201       | 3  | 4       | 5       | 6       | 12      | 1.6%  | 2.9%  | 3.3%  | 3.8%  | 5.8%  |
| <b>PACIFIC PROPERTY AND CASUALTY</b>      |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                                | 11,290                                | 11,422    | 11,414    | 11,746    | 12,541    | 332  | 303     | 272     | 256     | 257     | 2.9%  | 2.7%  | 2.4%  | 2.2%  | 2.0%  |
| Condominium                               | 683                                   | 772       | 854       | 995       | 1,127     | 12   | 19      | 24      | 26      | 36      | 1.8%  | 2.5%  | 2.8%  | 2.6%  | 3.2%  |
| Tenant                                    | 1,113                                 | 1,208     | 1,250     | 1,285     | 1,309     | 23   | 31      | 25      | 27      | 26      | 2.1%  | 2.5%  | 2.0%  | 2.1%  | 1.9%  |

**2015 Commissioner's Report on Underserved Communities**  
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**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                              | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---------------------------------------|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|                                       | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                     | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>            | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>           | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                    | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                         | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>            | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                     | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>PACIFIC SPECIALTY INSURANCE CO</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 63,750                                | 70,199    | 72,904    | 75,265    | 81,350    | 8,672  | 9,949   | 10,668  | 11,006  | 11,423  | 13.6%   | 14.2% | 14.6% | 14.6% | 14.0% |
| Dwll'g Owner Occp'd                   | 9,316                                 | 8,838     | 8,972     | 9,404     | 9,802     | 2,486  | 2,290   | 2,314   | 2,507   | 2,725   | 26.7%   | 25.9% | 25.8% | 26.7% | 27.8% |
| Dwll'g Tenant Occp'd                  | 24,469                                | 27,977    | 32,919    | 38,076    | 40,986    | 3,974  | 4,494   | 5,450   | 6,556   | 7,221   | 16.2%   | 16.1% | 16.6% | 17.2% | 17.6% |
| Condominium                           | 2,985                                 | 3,700     | 4,557     | 5,480     | 6,317     | 257  | 415     | 543     | 686     | 793     | 8.6%  | 11.2% | 11.9% | 12.5% | 12.6% |
| Tenant                                | 2,930                                 | 3,475     | 4,199     | 4,955     | 6,891     | 269  | 313     | 370     | 498     | 803     | 9.2%  | 9.0%  | 8.8%  | 10.0% | 11.6% |
| Mobilehome                            | 8,210                                 | 7,863     | 7,957     | 8,104     | 8,463     | 983  | 938     | 952     | 963     | 1,052   | 12.0%   | 11.9% | 12.0% | 11.9% | 12.4% |
| <b>PRAETORIAN INSURANCE COMPANY</b>   |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 2,998                                 | 5,059     | 6,960     | 5,671     | 4,963     | 73   | 116     | 255     | 90      | 86      | 2.4%  | 2.3%  | 3.7%  | 1.6%  | 1.7%  |
| Condominium                           | 0                                     | 0         | 0         | 88        | 45        | 0  | 0       | 0       | 8       | 3       | 0.0%  | 0.0%  | 0.0%  | 8.6%  | 7.0%  |
| Tenant                                | 0                                     | 0         | 0         | 2,812     | 3,856     | 0  | 0       | 0       | 399     | 429     | 0.0%  | 0.0%  | 0.0%  | 14.2% | 11.1% |
| <b>QBE INS CORPORATI</b>              |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Condominium                           | 0                                     | 0         | 0         | 1,860     | 2,124     | 0  | 0       | 0       | 164     | 179     | 0.0%  | 0.0%  | 0.0%  | 8.8%  | 8.4%  |
| Homeowners                            | 0                                     | 0         | 0         | 49,140    | 49,278    | 0  | 0       | 0       | 4,499   | 4,482   | 0.0%  | 0.0%  | 0.0%  | 9.2%  | 9.1%  |
| Tenant                                | 5,803                                 | 7,240     | 9,874     | 7,550     | 1,491     | 308  | 510     | 716     | 504     | 68      | 5.3%  | 7.0%  | 7.3%  | 6.7%  | 4.6%  |
| <b>SAFECO INS COMPANIES</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 178,302                               | 185,709   | 201,859   | 217,972   | 229,772   | 10,958   | 11,995  | 13,624  | 15,295  | 16,753  | 6.1%  | 6.5%  | 6.7%  | 7.0%  | 7.3%  |
| Dwll'g Owner Occp'd                   | 3,687                                 | 3,442     | 3,245     | 3,050     | 2,854     | 892  | 843     | 779     | 729     | 679     | 24.2%   | 24.5% | 24.0% | 23.9% | 23.8% |
| Dwll'g Tenant Occp'd                  | 130,758                               | 149,768   | 171,740   | 194,048   | 206,091   | 13,943   | 16,348  | 18,824  | 21,582  | 23,409  | 10.7%   | 10.9% | 11.0% | 11.1% | 11.4% |
| Condominium                           | 23,719                                | 25,001    | 26,836    | 29,214    | 31,650    | 904  | 1,052   | 1,256   | 1,459   | 1,626   | 3.8%  | 4.2%  | 4.7%  | 5.0%  | 5.1%  |
| Tenant                                | 52,825                                | 58,879    | 62,761    | 67,754    | 67,298    | 3,671  | 4,161   | 4,499   | 4,935   | 5,143   | 6.9%  | 7.1%  | 7.2%  | 7.3%  | 7.6%  |
| <b>SEQUIOA INS GROUP</b>              |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 6,744                                 | 7,067     | 7,434     | 7,662     | 7,851     | 38   | 42      | 45      | 46      | 47      | 0.6%  | 0.6%  | 0.6%  | 0.6%  | 0.6%  |
| Condominium                           | 135                                   | 114       | 115       | 127       | 129       | 1  | 0       | 1       | 1       | 1       | 0.4%  | 0.0%  | 0.4%  | 0.8%  | 0.6%  |
| Tenant                                | 160                                   | 199       | 267       | 283       | 294       | 2  | 1       | 2       | 2       | 3       | 1.1%  | 0.6%  | 0.8%  | 0.7%  | 0.9%  |

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| Coverage                               | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                      | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>             | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>            | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                     | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                          | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>             | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                      | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                 | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>STATE FARM INSURANCE COMPANIES</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 1,330,119                             | 1,361,972 | 1,359,662 | 1,441,453 | 1,398,229 | 75,343   | 79,084  | 80,829  | 88,365  | 88,353  | 5.7%  | 5.8%  | 5.9%  | 6.1%  | 6.3%  |
| Condominium                            | 181,589                               | 191,399   | 198,243   | 214,944   | 211,377   | 6,970  | 7,740   | 8,595   | 9,817   | 10,128  | 3.8%  | 4.0%  | 4.3%  | 4.6%  | 4.8%  |
| Tenant                                 | 288,913                               | 336,765   | 379,907   | 440,993   | 463,704   | 19,820   | 24,532  | 29,188  | 36,335  | 40,618  | 6.9%  | 7.3%  | 7.7%  | 8.2%  | 8.8%  |
| Mobilehome                             | 36,006                                | 36,392    | 35,953    | 37,456    | 35,476    | 1,243  | 1,247   | 1,280   | 1,321   | 1,315   | 3.5%  | 3.4%  | 3.6%  | 3.5%  | 3.7%  |
| <b>STATE NATIONAL INS CO</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 1,146                                 | 0         | 0         | 0         | 0         | 66   | 0       | 0       | 0       | 0       | 5.8%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>THE HARTFORD</b>                    |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 101,037                               | 94,252    | 92,205    | 99,368    | 110,096   | 5,127  | 4,718   | 4,629   | 4,845   | 5,102   | 5.1%  | 5.0%  | 5.0%  | 4.9%  | 4.6%  |
| Dwll'g Owner Occp'd                    | 644                                   | 581       | 529       | 452       | 395       | 145  | 132     | 120     | 105     | 95      | 22.5%   | 22.6% | 22.7% | 23.2% | 24.0% |
| Dwll'g Tenant Occp'd                   | 12,780                                | 12,196    | 12,094    | 12,268    | 12,709    | 1,059  | 986     | 927     | 897     | 936     | 8.3%  | 8.1%  | 7.7%  | 7.3%  | 7.4%  |
| Condominium                            | 13,834                                | 13,127    | 12,260    | 12,224    | 12,812    | 517  | 526     | 518     | 505     | 536     | 3.7%  | 4.0%  | 4.2%  | 4.1%  | 4.2%  |
| Tenant                                 | 11,745                                | 11,240    | 11,903    | 13,590    | 15,767    | 627  | 600     | 681     | 779     | 958     | 5.3%  | 5.3%  | 5.7%  | 5.7%  | 6.1%  |
| <b>TOKIO MARINE &amp; NICHIDO FIRE</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 11,504                                | 11,262    | 11,798    | 10,335    | 10,137    | 1,513  | 1,463   | 1,555   | 1,373   | 1,351   | 13.2%   | 13.0% | 13.2% | 13.3% | 13.3% |
| Dwll'g Owner Occp'd                    | 50                                    | 69        | 70        | 1,168     | 1,094     | 34   | 44      | 43      | 297     | 319     | 67.3%   | 64.1% | 62.2% | 25.4% | 29.1% |
| Dwll'g Tenant Occp'd                   | 1,973                                 | 2,178     | 2,410     | 1,030     | 1,077     | 495  | 533     | 627     | 284     | 251     | 25.1%   | 24.5% | 26.0% | 27.6% | 23.4% |
| Condominium                            | 866                                   | 1,023     | 1,103     | 1,126     | 1,160     | 157  | 175     | 191     | 180     | 178     | 18.2%   | 17.1% | 17.3% | 16.0% | 15.3% |
| Tenant                                 | 1,697                                 | 1,740     | 2,419     | 2,072     | 2,168     | 114  | 115     | 171     | 149     | 192     | 6.7%  | 6.6%  | 7.1%  | 7.2%  | 8.9%  |
| <b>TOPA INSURANCE COMPANY</b>          |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 10,543                                | 10,021    | 9,654     | 9,063     | 8,790     | 1,794  | 1,668   | 1,596   | 1,488   | 1,507   | 17.0%   | 16.6% | 16.5% | 16.4% | 17.1% |
| Condominium                            | 35                                    | 41        | 59        | 95        | 147       | 6  | 2       | 8       | 12      | 18      | 17.8%   | 5.5%  | 14.1% | 12.6% | 12.0% |
| Tenant                                 | 209                                   | 211       | 219       | 220       | 221       | 9  | 9       | 10      | 10      | 10      | 4.3%  | 4.4%  | 4.6%  | 4.6%  | 4.6%  |
| <b>TOWER SELECT INS CO</b>             |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 57,074                                | 63,235    | 68,485    | 73,765    | 68,502    | 2,932  | 3,184   | 3,464   | 3,809   | 3,531   | 5.1%  | 5.0%  | 5.1%  | 5.2%  | 5.2%  |
| Dwll'g Owner Occp'd                    | 9                                     | 40        | 67        | 91        | 86        | 1  | 2       | 2       | 4       | 2       | 10.6%   | 4.6%  | 3.6%  | 4.3%  | 2.5%  |
| Dwll'g Tenant Occp'd                   | 245                                   | 1,008     | 1,679     | 2,232     | 2,081     | 15   | 57      | 92      | 131     | 120     | 6.3%  | 5.6%  | 5.5%  | 5.9%  | 5.7%  |
| Condominium                            | 132                                   | 275       | 396       | 544       | 491       | 42   | 63      | 77      | 94      | 81      | 32.0%   | 22.9% | 19.4% | 17.2% | 16.4% |
| Tenant                                 | 55                                    | 78        | 98        | 94        | 54        | 0  | 3       | 6       | 4       | 2       | 0.6%  | 3.3%  | 5.6%  | 4.5%  | 3.1%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                                 | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                        | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>               | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>              | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                       | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                            | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>               | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                        | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                   | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>TRAVELERS INS GROUP</b>               |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                               | 200,080                               | 211,568   | 202,092   | 180,437   | 165,093   | 8,069  | 8,322   | 7,799   | 6,997   | 6,342   | 4.0%  | 3.9%  | 3.9%  | 3.9%  | 3.8%  |
| Dwll'g Owner Occp'd                      | 36,638                                | 38,741    | 37,867    | 2,639     | 2,288     | 4,410  | 4,720   | 4,736   | 833     | 708     | 12.0%   | 12.2% | 12.5% | 31.6% | 30.9% |
| Dwll'g Tenant Occp'd                     | 71                                    | 62        | 51        | 32,311    | 29,612    | 11   | 10      | 10      | 3,577   | 3,301   | 15.5%   | 15.2% | 18.8% | 11.1% | 11.1% |
| Condominium                              | 18,250                                | 21,983    | 23,847    | 30,739    | 29,958    | 866  | 1,166   | 1,341   | 1,689   | 1,697   | 4.7%  | 5.3%  | 5.6%  | 5.5%  | 5.7%  |
| Tenant                                   | 26,083                                | 27,616    | 28,594    | 25,735    | 30,040    | 1,023  | 1,120   | 1,189   | 1,100   | 1,444   | 3.9%  | 4.1%  | 4.2%  | 4.3%  | 4.8%  |
| Dwll'g Content Only                      | 6,010                                 | 7,297     | 8,065     | 41        | 42        | 248  | 312     | 369     | 9       | 8       | 4.1%  | 4.3%  | 4.6%  | 21.5% | 19.9% |
| <b>UNIGARD INSURANCE GROUP</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                               | 13,063                                | 13,464    | 12,909    | 17,891    | 10,225    | 277  | 259     | 236     | 379     | 165     | 2.1%  | 1.9%  | 1.8%  | 2.1%  | 1.6%  |
| Dwll'g Owner Occp'd                      | 591                                   | 554       | 514       | 454       | 358       | 60   | 58      | 53      | 50      | 31      | 10.1%   | 10.5% | 10.4% | 11.0% | 8.6%  |
| Dwll'g Tenant Occp'd                     | 8,923                                 | 9,145     | 8,713     | 8,539     | 7,601     | 473  | 457     | 441     | 425     | 371     | 5.3%  | 5.0%  | 5.1%  | 5.0%  | 4.9%  |
| Condominium                              | 865                                   | 925       | 929       | 1,774     | 798       | 20   | 18      | 18      | 36      | 18      | 2.3%  | 2.0%  | 1.9%  | 2.0%  | 2.3%  |
| Tenant                                   | 578                                   | 743       | 864       | 1,591     | 734       | 11   | 12      | 16      | 20      | 7       | 2.0%  | 1.6%  | 1.9%  | 1.3%  | 1.0%  |
| <b>UNITED SERVICES AUTO ASSO</b>         |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                               | 112,951                               | 113,643   | 114,179   | 114,363   | 114,999   | 1,439  | 1,465   | 1,477   | 1,492   | 1,530   | 1.3%  | 1.3%  | 1.3%  | 1.3%  | 1.3%  |
| Dwll'g Owner Occp'd                      | 991                                   | 926       | 829       | 619       | 545       | 20   | 17      | 19      | 15      | 15      | 2.1%  | 1.9%  | 2.3%  | 2.4%  | 2.8%  |
| Dwll'g Tenant Occp'd                     | 38,786                                | 40,480    | 42,424    | 38,394    | 38,350    | 1,071  | 1,142   | 1,225   | 1,131   | 1,162   | 2.8%  | 2.8%  | 2.9%  | 2.9%  | 3.0%  |
| Condominium                              | 16,899                                | 16,778    | 16,562    | 16,287    | 16,085    | 316  | 324     | 338     | 342     | 350     | 1.9%  | 1.9%  | 2.0%  | 2.1%  | 2.2%  |
| Tenant                                   | 57,989                                | 58,084    | 58,090    | 56,433    | 56,315    | 1,325  | 1,341   | 1,348   | 1,324   | 1,343   | 2.3%  | 2.3%  | 2.3%  | 2.3%  | 2.4%  |
| <b>UNIVERSAL NORTH AMERICA INSURANCE</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                               | 15,020                                | 27,636    | 38,196    | 47,172    | 53,820    | 783  | 1,239   | 1,526   | 1,778   | 1,978   | 5.2%  | 4.5%  | 4.0%  | 3.8%  | 3.7%  |
| Dwll'g Owner Occp'd                      | 385                                   | 543       | 539       | 568       | 644       | 69   | 97      | 93      | 105     | 138     | 17.8%   | 17.8% | 17.2% | 18.5% | 21.4% |
| Dwll'g Tenant Occp'd                     | 6,332                                 | 9,927     | 13,510    | 16,385    | 18,318    | 434  | 648     | 773     | 901     | 982     | 6.9%  | 6.5%  | 5.7%  | 5.5%  | 5.4%  |
| Condominium                              | 1,306                                 | 2,000     | 2,342     | 2,671     | 3,123     | 78   | 114     | 135     | 153     | 173     | 6.0%  | 5.7%  | 5.8%  | 5.7%  | 5.5%  |
| Tenant                                   | 236                                   | 314       | 387       | 409       | 421       | 11   | 17      | 18      | 17      | 15      | 4.6%  | 5.6%  | 4.7%  | 4.2%  | 3.5%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                               | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                      | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>             | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>            | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                     | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                          | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>             | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                      | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                 | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>USAA CASUALTY INSURANCE COMPANY</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 86,985                                | 87,789    | 88,880    | 90,734    | 93,259    | 1,592  | 1,629   | 1,649   | 1,716   | 1,815   | 1.8%  | 1.9%  | 1.9%  | 1.9%  | 1.9%  |
| Dwll'g Owner Occp'd                    | 405                                   | 406       | 396       | 314       | 287       | 13   | 13      | 13      | 12      | 13      | 3.1%  | 3.1%  | 3.4%  | 3.7%  | 4.5%  |
| Dwll'g Tenant Occp'd                   | 18,088                                | 19,421    | 21,099    | 20,348    | 20,782    | 669  | 719     | 786     | 702     | 742     | 3.7%  | 3.7%  | 3.7%  | 3.5%  | 3.6%  |
| Condominium                            | 15,887                                | 15,800    | 15,626    | 15,619    | 15,728    | 494  | 512     | 531     | 539     | 560     | 3.1%  | 3.2%  | 3.4%  | 3.5%  | 3.6%  |
| Tenant                                 | 60,617                                | 61,239    | 62,785    | 61,593    | 63,141    | 2,572  | 2,646   | 2,696   | 2,757   | 2,917   | 4.2%  | 4.3%  | 4.3%  | 4.5%  | 4.6%  |
| <b>USAA GENERAL INDEMNITY COMPANY</b>  |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 3,102                                 | 5,432     | 8,317     | 11,716    | 15,747    | 104  | 173     | 247     | 361     | 511     | 3.4%  | 3.2%  | 3.0%  | 3.1%  | 3.2%  |
| Dwll'g Tenant Occp'd                   | 359                                   | 867       | 1,513     | 2,039     | 2,692     | 16   | 32      | 62      | 102     | 142     | 4.3%  | 3.7%  | 4.1%  | 5.0%  | 5.3%  |
| Condominium                            | 515                                   | 949       | 1,300     | 1,637     | 2,143     | 20   | 45      | 57      | 69      | 85      | 3.9%  | 4.7%  | 4.4%  | 4.2%  | 4.0%  |
| Tenant                                 | 15,788                                | 19,981    | 23,934    | 28,958    | 36,184    | 434  | 571     | 729     | 904     | 1,229   | 2.7%  | 2.9%  | 3.0%  | 3.1%  | 3.4%  |
| <b>VIGILANT INSURANCE COMPANY</b>      |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                             | 451                                   | 416       | 387       | 362       | 337       | 3  | 3       | 3       | 3       | 3       | 0.7%  | 0.7%  | 0.8%  | 0.8%  | 0.9%  |
| Condominium                            | 140                                   | 131       | 125       | 112       | 102       | 0  | 0       | 1       | 1       | 1       | 0.0%  | 0.0%  | 0.6%  | 0.9%  | 1.0%  |

**2015 Commissioner's Report on Underserved Communities**  
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**Section 1 - Real and Personal Property Coverage**  
**(2010 - 2014 Data)**

| Coverage                              | Total Earned Exposures for California |           |           |           |           | Total Earned Exposures for Underserved Communities |         |         |         |         | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---------------------------------------|---------------------------------------|-----------|-----------|-----------|-----------|--|---------|---------|---------|---------|---|-------|-------|-------|-------|
|                                       | 2010                                  | 2011      | 2012      | 2013      | 2014      | 2010   | 2011    | 2012    | 2013    | 2014    | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Homeowners</b>                     | 6,056,562                             | 6,057,840 | 6,025,193 | 6,069,623 | 6,007,975 | 376,697  | 379,556 | 378,596 | 383,093 | 380,518 | 6.2%  | 6.3%  | 6.3%  | 6.3%  | 6.3%  |
| <b>Dwll'g Owner Occp'd</b>            | 402,910                               | 409,551   | 413,774   | 385,521   | 387,680   | 142,837  | 142,873 | 143,485 | 139,349 | 140,870 | 35.4%   | 34.9% | 34.7% | 36.1% | 36.3% |
| <b>Dwll'g Tenant Occp'd</b>           | 852,245                               | 905,770   | 980,440   | 1,053,698 | 1,084,451 | 153,883  | 156,057 | 161,902 | 168,974 | 173,579 | 18.1%   | 17.2% | 16.5% | 16.0% | 16.0% |
| <b>Condominium</b>                    | 690,718                               | 723,260   | 759,604   | 805,673   | 813,948   | 28,788   | 32,286  | 36,647  | 40,254  | 41,896  | 4.2%  | 4.5%  | 4.8%  | 5.0%  | 5.1%  |
| <b>Tenant</b>                         | 1,191,590                             | 1,333,557 | 1,489,964 | 1,640,443 | 1,741,772 | 66,874   | 78,703  | 91,505  | 105,838 | 117,307 | 5.6%  | 5.9%  | 6.1%  | 6.5%  | 6.7%  |
| <b>Dwll'g Content Only</b>            | 14,488                                | 15,968    | 17,273    | 10,051    | 9,893     | 661  | 721     | 801     | 438     | 409     | 4.6%  | 4.5%  | 4.6%  | 4.4%  | 4.1%  |
| <b>Mobilehome</b>                     | 331,091                               | 302,095   | 296,137   | 293,999   | 289,769   | 14,977   | 13,607  | 13,268  | 13,013  | 12,894  | 4.5%  | 4.5%  | 4.5%  | 4.4%  | 4.4%  |
| <b>Vacant Dwelling</b>                | 7,110                                 | 7,643     | 7,959     | 7,969     | 7,748     | 1,812  | 1,759   | 1,781   | 1,664   | 1,412   | 25.2%   | 23.0% | 22.4% | 20.9% | 18.2% |
| <b>WAWANESA INSURANCE GROUP</b>       |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 30,944                                | 30,074    | 29,164    | 28,231    | 27,642    | 1,411  | 1,418   | 1,398   | 1,360   | 1,334   | 4.6%  | 4.7%  | 4.8%  | 4.8%  | 4.8%  |
| Condominium                           | 5,577                                 | 5,892     | 6,109     | 6,408     | 6,805     | 209  | 259     | 296     | 326     | 337     | 3.7%  | 4.4%  | 4.8%  | 5.1%  | 5.0%  |
| Tenant                                | 0                                     | 0         | 0         | 1,485     | 2,630     | 0  | 0       | 0       | 39      | 83      | 0.0%  | 0.0%  | 0.0%  | 2.6%  | 3.1%  |
| <b>WESTERN MUTUAL INSURANCE GROUP</b> |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 71,365                                | 73,468    | 76,112    | 69,518    | 69,795    | 2,743  | 2,955   | 3,157   | 2,915   | 2,941   | 3.8%  | 4.0%  | 4.1%  | 4.2%  | 4.2%  |
| Dwll'g Owner Occp'd                   | 1,003                                 | 999       | 892       | 917       | 817       | 411  | 383     | 357     | 337     | 315     | 41.0%   | 38.4% | 40.0% | 36.8% | 38.5% |
| Dwll'g Tenant Occp'd                  | 6,160                                 | 6,715     | 7,427     | 7,543     | 7,650     | 422  | 444     | 475     | 456     | 449     | 6.8%  | 6.6%  | 6.4%  | 6.0%  | 5.9%  |
| Condominium                           | 0                                     | 0         | 0         | 618       | 773       | 0  | 0       | 0       | 44      | 54      | 0.0%  | 0.0%  | 0.0%  | 7.1%  | 7.0%  |
| <b>WORKMENS AUTO INS CO</b>           |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 4,251                                 | 0         | 0         | 0         | 0         | 184  | 0       | 0       | 0       | 0       | 4.3%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Condominium                           | 68                                    | 0         | 0         | 0         | 0         | 7  | 0       | 0       | 0       | 0       | 10.3%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Tenant                                | 61                                    | 0         | 0         | 0         | 0         | 6  | 0       | 0       | 0       | 0       | 9.2%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>ZURICH NORTH AMERICA GROUP</b>     |                                       |           |           |           |           |  |         |         |         |         |   |       |       |       |       |
| Homeowners                            | 15,321                                | 12,606    | 10,585    | 10,159    | 9,942     | 384  | 324     | 268     | 233     | 202     | 2.5%  | 2.6%  | 2.5%  | 2.3%  | 2.0%  |
| Dwll'g Owner Occp'd                   | 0                                     | 0         | 0         | 8,050     | 7,184     | 0  | 0       | 0       | 633     | 569     | 0.0%  | 0.0%  | 0.0%  | 7.9%  | 7.9%  |
| Tenant                                | 0                                     | 0         | 0         | 93        | 350       | 0  | 0       | 0       | 6       | 36      | 0.0%  | 0.0%  | 0.0%  | 6.6%  | 10.2% |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                 | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                      | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                      | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                         | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                          | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>21ST CENTURY INSURANCE GROUP</b>       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 890,819                               | 828,159    | 771,632    | 722,378    | 686,932    | 98,920   | 90,761    | 84,382    | 80,668    | 78,229    | 11.1%   | 11.0% | 10.9% | 11.2% | 11.4% |
| Motorcycle                                | 5,173                                 | 209        | 0          | 0          | 0          | 305  | 4         | 0         | 0         | 0         | 5.9%  | 1.9%  | 0.0%  | 0.0%  | 0.0%  |
| Low Cost Auto                             | 0                                     | 0          | 0          | 3,261      | 3,626      | 0  | 0         | 0         | 921       | 1,048     | 0.0%  | 0.0%  | 0.0%  | 28.2% | 28.9% |
| Assigned Risk                             | 0                                     | 0          | 0          | 11         | 3          | 0  | 0         | 0         | 1         | 0         | 0.0%  | 0.0%  | 0.0%  | 6.1%  | 0.0%  |
| <b>21ST CENTURY PREMIER INSURANCE</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 87,329                                | 0          | 0          | 0          | 0          | 43,414   | 0         | 0         | 0         | 0         | 49.7%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Motorcycle                                | 1,855                                 | 0          | 0          | 0          | 0          | 440  | 0         | 0         | 0         | 0         | 23.7%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Motorhome                                 | 224                                   | 0          | 0          | 0          | 0          | 77   | 0         | 0         | 0         | 0         | 34.2%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>ACCESS GENERAL INSURANCE COMPANY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 409,791                               | 498,664    | 485,317    | 376,378    | 322,206    | 133,236  | 171,241   | 177,037   | 144,443   | 136,889   | 32.5%   | 34.3% | 36.5% | 38.4% | 42.5% |
| <b>AEGIS SECURITY INS</b>                 |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 7,209                                 | 15,819     | 28,103     | 38,434     | 29,704     | 731  | 1,424     | 2,978     | 4,540     | 3,959     | 10.1%   | 9.0%  | 10.6% | 11.8% | 13.3% |
| <b>AFFIRMATIVE INSURANCE COMPANY</b>      |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 55,018                                | 43,970     | 40,398     | 122,689    | 153,461    | 13,917   | 10,928    | 9,809     | 26,615    | 33,376    | 25.3%   | 24.9% | 24.3% | 21.7% | 21.7% |
| <b>ALLIANZ INSURANCE GROUP</b>            |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 0                                     | 0          | 0          | 15,836     | 15,269     | 0  | 0         | 0         | 188       | 182       | 0.0%  | 0.0%  | 0.0%  | 1.2%  | 1.2%  |
| Motorcycle                                | 0                                     | 0          | 0          | 118        | 131        | 0  | 0         | 0         | 2         | 2         | 0.0%  | 0.0%  | 0.0%  | 1.7%  | 1.7%  |
| Motorhome                                 | 0                                     | 0          | 0          | 149        | 154        | 0  | 0         | 0         | 0         | 0         | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.1%  |
| <b>ALLIANCE UNITED INS CO</b>             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 235,172                               | 275,399    | 346,425    | 475,520    | 648,368    | 86,359   | 98,118    | 117,815   | 160,060   | 222,484   | 36.7%   | 35.6% | 34.0% | 33.7% | 34.3% |
| <b>ALLIED PROPERTY &amp; CASUALTY INS</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 132,596                               | 121,458    | 122,112    | 145,803    | 139,488    | 4,704  | 3,795     | 3,598     | 4,070     | 3,714     | 3.5%  | 3.1%  | 2.9%  | 2.8%  | 2.7%  |
| Motorhome                                 | 1,416                                 | 1,183      | 983        | 1,082      | 869        | 14   | 11        | 9         | 10        | 9         | 1.0%  | 0.9%  | 0.9%  | 0.9%  | 1.0%  |
| <b>ALLSTATE INDEMNITY COMPANY</b>         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 1,619,239                             | 1,569,346  | 1,584,341  | 1,608,802  | 1,551,269  | 168,128  | 160,826   | 166,353   | 172,522   | 170,383   | 10.4%   | 10.2% | 10.5% | 10.7% | 11.0% |



**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                              | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---------------------------------------|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|                                       | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>             | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                  | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                  | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                     | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                      | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>ALLSTATE INSURANCE COMPANY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 388,832                               | 363,526    | 336,661    | 313,696    | 272,869    | 18,139   | 16,715    | 15,342    | 14,211    | 12,226    | 4.7%  | 4.6%  | 4.6%  | 4.5%  | 4.5%  |
| Motorcycle                            | 31,665                                | 34,150     | 36,243     | 37,425     | 43,939     | 1,073  | 1,202     | 1,383     | 1,554     | 1,925     | 3.4%  | 3.5%  | 3.8%  | 4.2%  | 4.4%  |
| <b>ALLSTATE NORTHBROOK INDMNITY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 0          |            | 99,589     | 0  | 0         | 0         |           | 10,473    | 0.0%  | 0.0%  | 0.0%  |       | 10.5% |
| Motorhome                             | 12,228                                | 11,649     | 11,397     | 10,907     | 12,226     | 528  | 515       | 477       | 463       | 516       | 4.3%  | 4.4%  | 4.2%  | 4.2%  | 4.2%  |
| <b>AMCO INSURANCE COMPANY</b>         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 259,717                               | 269,400    | 279,312    | 272,388    | 264,069    | 10,177   | 9,762     | 9,444     | 8,503     | 7,979     | 3.9%  | 3.6%  | 3.4%  | 3.1%  | 3.0%  |
| Motorcycle                            | 15,171                                | 16,088     | 16,393     | 8,780      | 9,849      | 307  | 291       | 293       | 165       | 188       | 2.0%  | 1.8%  | 1.8%  | 1.9%  | 1.9%  |
| Motorhome                             | 8,619                                 | 9,307      | 10,398     | 7,404      | 8,638      | 81   | 94        | 130       | 105       | 134       | 0.9%  | 1.0%  | 1.2%  | 1.4%  | 1.5%  |
| <b>AMERICAN FAMILY HOME INSURANCE</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Motorcycle                            | 0                                     | 5,702      | 14,548     | 16,632     | 13,184     | 0  | 161       | 328       | 371       | 299       | 0.0%  | 2.8%  | 2.3%  | 2.2%  | 2.3%  |
| <b>AMERICAN INTERNATIONAL GROUP</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 0                                     | 20,465     | 19,134     | 19,458     | 20,239     | 0  | 309       | 268       | 305       | 325       | 0.0%  | 1.5%  | 1.4%  | 1.6%  | 1.6%  |
| Motorhome                             | 0                                     | 1,730      | 1,806      | 1,924      | 2,109      | 0  | 26        | 29        | 40        | 55        | 0.0%  | 1.5%  | 1.6%  | 2.1%  | 2.6%  |
| Motorcycle                            | 0                                     | 0          | 0          | 373        | 383        | 0  | 0         | 0         | 3         | 5         | 0.0%  | 0.0%  | 0.0%  | 0.9%  | 1.3%  |
| <b>AMERICAN MODERN HOME INSURANCE</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Motorcycle                            | 2,036                                 | 1,795      | 1,366      | 0          | 0          | 161  | 164       | 142       | 0         | 0         | 7.9%  | 9.1%  | 10.4% | 0.0%  | 0.0%  |
| Motorhome                             | 2,295                                 | 2,223      | 1,614      | 213        | 0          | 120  | 108       | 76        | 10        | 0         | 5.2%  | 4.8%  | 4.7%  | 4.9%  | 0.0%  |
| <b>AMERICAN SENTINEL COMPANY</b>      |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 11,254     | 25,311     | 23,664     | 0  | 0         | 5,925     | 13,186    | 12,066    | 0.0%  | 0.0%  | 52.6% | 52.1% | 51.0% |
| <b>AMERICAS INSURANCE COMPANY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 0          | 3,851      | 18,481     | 0  | 0         | 0         | 664       | 2,951     | 0.0%  | 0.0%  | 0.0%  | 17.2% | 16.0% |
| <b>AMICA MUTUAL INSURANCE COMPANY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 57,595                                | 60,097     | 61,133     | 62,268     | 64,607     | 1,474  | 1,638     | 1,713     | 1,802     | 2,040     | 2.6%  | 2.7%  | 2.8%  | 2.9%  | 3.2%  |
| Motorhome                             | 205                                   | 215        | 226        | 228        | 226        | 3  | 4         | 6         | 7         | 8         | 1.5%  | 2.0%  | 2.5%  | 3.1%  | 3.6%  |
| <b>ANCHOR GENERAL INSURANCE CO</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 135,827                               | 137,749    | 109,815    | 62,675     | 79,893     | 21,813   | 21,383    | 15,513    | 9,003     | 12,438    | 16.1%   | 15.5% | 14.1% | 14.4% | 15.6% |

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**(2010 - 2014 Data)**

| Coverage  | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                           | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                                | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                                | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                                   | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                                    | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>AUTO CLUB SOUTHERN CALIFORNIA</b>                |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 1,852,775                             | 1,904,988  | 1,950,538  | 1,958,761  | 1,983,299  | 138,964  | 144,396   | 151,060   | 154,783   | 161,461   | 7.5%  | 7.6%  | 7.7%  | 7.9%  | 8.1%  |
| Assigned Risk                                       | 166                                   | 164        | 122        | 124        | 88         | 41   | 36        | 32        | 31        | 24        | 24.8%   | 21.6% | 26.3% | 25.3% | 27.5% |
| Motorcycle  | 48,233                                | 54,931     | 60,643     | 53,063     | 61,025     | 2,459  | 2,752     | 3,188     | 2,883     | 3,471     | 5.1%  | 5.0%  | 5.3%  | 5.4%  | 5.7%  |
| Motorhome   | 25,161                                | 26,826     | 28,324     | 24,732     | 26,594     | 1,109  | 1,115     | 1,203     | 1,061     | 1,185     | 4.4%  | 4.2%  | 4.2%  | 4.3%  | 4.5%  |
| <b>BANK of AMERICA CORP GRP</b>                     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 81,722                                | 15,485     | 3,565      | 0          | 0          | 11,205   | 1,732     | 278       | 0         | 0         | 13.7%   | 11.2% | 7.8%  | 0.0%  | 0.0%  |
| <b>BANKERS STANDARD</b>                             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 4,491                                 | 6,528      | 8,293      | 9,577      | 10,387     | 72   | 112       | 132       | 151       | 172       | 1.6%  | 1.7%  | 1.6%  | 1.6%  | 1.7%  |
| <b>BUSINESS ALLIANCE INSURANCE CO</b>               |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 0                                     | 0          | 0          | 417        | 1,906      | 0  | 0         | 0         | 313       | 1,430     | 0.0%  | 0.0%  | 0.0%  | 75.0% | 75.0% |
| <b>CALIFORNIA CASUALTY</b>                          |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 122,925                               | 122,580    | 123,063    | 123,513    | 125,447    | 4,497  | 4,496     | 4,564     | 4,629     | 4,723     | 3.7%  | 3.7%  | 3.7%  | 3.7%  | 3.8%  |
| Motorcycle  | 3,763                                 | 3,651      | 3,585      | 3,563      | 3,571      | 72   | 71        | 68        | 74        | 79        | 1.9%  | 1.9%  | 1.9%  | 2.1%  | 2.2%  |
| Motorhome   | 1,463                                 | 1,201      | 1,195      | 1,196      | 1,160      | 46   | 37        | 38        | 37        | 33        | 3.1%  | 3.1%  | 3.2%  | 3.1%  | 2.9%  |
| <b>CALIFORNIA STATE AUTO ASSO INSURANCE EXCHANG</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 1,676,620                             | 1,662,802  | 1,512,655  | 1,663,926  | 1,692,101  | 45,045   | 44,307    | 38,827    | 37,507    | 40,852    | 2.7%  | 2.7%  | 2.6%  | 2.3%  | 2.4%  |
| Motorhome   | 10,996                                | 10,572     | 9,676      | 10,005     | 9,665      | 175  | 153       | 139       | 142       | 175       | 1.6%  | 1.4%  | 1.4%  | 1.4%  | 1.8%  |
| <b>CALIFORNIA STATE AUTO GROUP</b>                  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 70,605                                | 52,707     | 32,955     | 33,940     | 33,574     | 4,882  | 3,338     | 1,829     | 1,896     | 1,903     | 6.9%  | 6.3%  | 5.6%  | 5.6%  | 5.7%  |
| Assigned Risk                                       | 169                                   | 163        | 147        | 124        | 73         | 43   | 41        | 33        | 23        | 10        | 25.7%   | 25.2% | 22.7% | 18.6% | 13.7% |
| Low Cost Auto                                       | 788                                   | 851        | 812        | 846        | 897        | 304  | 293       | 273       | 282       | 285       | 38.6%   | 34.4% | 33.6% | 33.4% | 31.7% |
| Motorcycle  | 18,458                                | 14,684     | 4,218      | 992        | 170        | 411  | 315       | 93        | 27        | 4         | 2.2%  | 2.1%  | 2.2%  | 2.7%  | 2.5%  |
| Motorhome   | 362                                   | 247        | 83         | 79         | 69         | 14   | 9         | 3         | 4         | 3         | 3.9%  | 3.8%  | 4.1%  | 4.4%  | 4.3%  |
| <b>CAPITAL INSURANCE GROUP</b>                      |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 61,098                                | 64,707     | 67,504     | 70,274     | 74,510     | 1,441  | 1,523     | 1,560     | 1,684     | 1,863     | 2.4%  | 2.4%  | 2.3%  | 2.4%  | 2.5%  |
| Motorhome   | 487                                   | 527        | 542        | 535        | 531        | 5  | 4         | 4         | 6         | 6         | 1.0%  | 0.8%  | 0.7%  | 1.0%  | 1.1%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                               | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| Pvt Passenger Auto                     | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| Assigned Risk                          | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| Low Cost Auto                          | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| Motorcycle                             | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| Motorhome                              | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>CENTURY-NATIONAL INSURANCE CO</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 11,492                                | 14,625     | 16,270     | 19,367     | 25,052     | 1,097  | 2,308     | 2,950     | 4,258     | 6,054     | 9.5%  | 15.8% | 18.1% | 22.0% | 24.2% |
| <b>COAST NATIONAL INSURANCE CO</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 338,916                               | 461,169    | 453,119    | 339,159    | 364,579    | 73,119   | 105,206   | 104,041   | 81,790    | 93,649    | 21.6%   | 22.8% | 23.0% | 24.1% | 25.7% |
| <b>COMMERCE WEST INSURANCE CO</b>      |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 196,270                               | 244,910    | 174,480    | 159,702    | 111,196    | 15,381   | 19,861    | 13,179    | 11,535    | 8,149     | 7.8%  | 8.1%  | 7.6%  | 7.2%  | 7.3%  |
| Assigned Risk                          | 35                                    | 17         | 24         | 22         | 0          | 10   | 5         | 4         | 3         | 0         | 27.0%   | 32.3% | 17.4% | 14.7% | 0.0%  |
| <b>COMMERCIAL ALLIANCE INSURANCE</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 0                                     | 3,678      | 7,978      | 19,057     | 0          | 0  | 1,495     | 3,088     | 7,458     | 0         | 0.0%  | 40.6% | 38.7% | 39.1% | 0.0%  |
| <b>COMPANION P&amp;C INS COMPANY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 0                                     | 19,328     | 135,758    | 89,773     | 0          | 0  | 4,414     | 27,658    | 16,301    | 0         | 0.0%  | 22.8% | 20.4% | 18.2% | 0.0%  |
| <b>CORNERSTONE NATIONAL INS CO</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 29,907                                | 26,219     | 23,442     | 17,491     | 7,969      | 9,407  | 8,158     | 7,615     | 5,636     | 2,461     | 31.5%   | 31.1% | 32.5% | 32.2% | 30.9% |
| <b>CSE INSURANCE GROUP</b>             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 39,362                                | 37,312     | 36,641     | 34,733     | 32,982     | 1,974  | 1,777     | 1,744     | 1,653     | 1,581     | 5.0%  | 4.8%  | 4.8%  | 4.8%  | 4.8%  |
| Motorhome                              | 136                                   | 116        | 105        | 100        | 91         | 6  | 4         | 3         | 2         | 3         | 4.2%  | 3.5%  | 2.8%  | 2.1%  | 3.2%  |
| <b>DANIELSON NATIONAL INSURANCE CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 9,963                                 | 5,465      | 3,289      | 0          | 0          | 3,792  | 2,048     | 1,185     | 0         | 0         | 38.1%   | 37.5% | 36.0% | 0.0%  | 0.0%  |

**2015 Commissioner's Report on Underserved Communities**  
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**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                              | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |         |       |
|---------------------------------------|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|---------|-------|
|                                       | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013    | 2014  |
| <b>Pvt Passenger Auto</b>             | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5%   | 10.6% |
| <b>Assigned Risk</b>                  | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0%   | 24.6% |
| <b>Low Cost Auto</b>                  | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8%   | 27.5% |
| <b>Motorcycle</b>                     | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%    | 5.4%  |
| <b>Motorhome</b>                      | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%    | 3.5%  |
| <b>DEERBROOK INSURANCE COMPANY</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 4,396                                 | 0          | 0          | 0          | 0          | 694  | 0         | 0         | 0         | 0         | 15.8%   | 0.0%  | 0.0%  | 0.0%    | 0.0%  |
| <b>DEPOSITORS INSURANCE COMPANY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 8,440                                 | 6,999      | 5,986      | 4,779      | 3,887      | 150  | 114       | 97        | 74        | 60        | 1.8%  | 1.6%  | 1.6%  | 1.5%    | 1.6%  |
| Motorhome                             | 86                                    | 62         | 45         | 32         | 24         | 1  | 0         | 0         | 0         | 0         | 1.2%  | 0.4%  | 0.0%  | 0.0%    | 0.0%  |
| <b>DONGBU INSURANCE CO LTD</b>        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 5,822      | 4,871      | 2,001      | 0  | 0         | 736       | 675       | 319       | 0.0%  | 0.0%  | 12.6% | 13.9%   | 15.9% |
| <b>ELECTRIC INSURANCE COMPANY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 4,231                                 | 4,024      | 3,772      | 3,682      | 3,508      | 184  | 180       | 170       | 144       | 137       | 4.4%  | 4.5%  | 4.5%  | 3.9%    | 3.9%  |
| Motorhome                             | 847                                   | 844        | 874        | 885        | 868        | 37   | 33        | 33        | 37        | 39        | 4.3%  | 3.9%  | 3.8%  | 4.1%    | 4.5%  |
| <b>ENCOMPASS INSURANCE COMPANY</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 36,829                                | 34,875     | 35,750     | 44,978     | 41,929     | 574  | 522       | 534       | 593       | 502       | 1.6%  | 1.5%  | 1.5%  | 1.3%    | 1.2%  |
| Motorcycle                            | 170                                   | 158        | 156        | 201        | 208        | 1  | 2         | 0         | 1         | 0         | 0.7%  | 1.4%  | 0.0%  | 0.2%    | 0.0%  |
| Motorhome                             | 177                                   | 166        | 159        | 188        | 177        | 3  | 4         | 1         | 1         | 0         | 1.8%  | 2.5%  | 0.6%  | 0.5%    | 0.1%  |
| <b>EQUITY INSURANCE GROUP</b>         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 0          | 0          | 3,010      | 0  | 0         | 0         | 0         | 1,312     | 0.0%  | 0.0%  | 0.0%  | #DIV/0! | 43.6% |
| <b>ESURANCE PROPERTY AND CASUALTY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 176,637                               | 176,780    | 183,617    | 228,017    | 255,308    | 12,883   | 12,878    | 13,655    | 18,563    | 21,948    | 7.3%  | 7.3%  | 7.4%  | 8.1%    | 8.6%  |
| <b>EVEREST</b>                        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 0          | 6,184      | 23,225     | 0  | 0         | 0         | 2,558     | 10,278    | 0.0%  | 0.0%  | 0.0%  | 41.4%   | 44.3% |
| <b>FARMERS INSURANCE GROUP</b>        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 2,105,965                             | 1,995,531  | 1,910,690  | 1,906,873  | 1,861,179  | 131,991  | 123,585   | 117,914   | 115,690   | 112,731   | 6.3%  | 6.2%  | 6.2%  | 6.1%    | 6.1%  |
| Assigned Risk                         | 113                                   | 52         | 5          | 0          | 0          | 23   | 9         | 1         | 0         | 0         | 20.7%   | 17.3% | 20.0% | 0.0%    | 0.0%  |
| Low Cost Auto                         | 661                                   | 330        | 67         | 0          | 0          | 178  | 97        | 20        | 0         | 0         | 26.9%   | 29.5% | 30.5% | 0.0%    | 0.0%  |
| Motorcycle                            | 13,802                                | 10,342     | 8,405      | 8,587      | 7,059      | 546  | 427       | 340       | 369       | 305       | 4.0%  | 4.1%  | 4.0%  | 4.3%    | 4.3%  |
| Motorhome                             | 1,569                                 | 1,178      | 990        | 990        | 846        | 55   | 40        | 34        | 30        | 23        | 3.5%  | 3.4%  | 3.5%  | 3.0%    | 2.7%  |
| <b>FARMERS SPECIALTY INSURANCE</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |         |       |
| Pvt Passenger Auto                    | 0                                     | 0          | 0          | 0          | 2,029      | 0  | 0         | 0         | 0         | 534       | 0.0%  | 0.0%  | 0.0%  | 0.0%    | 26.3% |

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**(2010 - 2014 Data)**

| Coverage   | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| Pvt Passenger Auto                                       | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| Assigned Risk  | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| Low Cost Auto  | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| Motorcycle   | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| Motorhome  | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>FEDERAL INSURANCE COMPANY</b>                         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 11,258                                | 12,399     | 13,827     | 14,942     | 16,274     | 121  | 125       | 144       | 170       | 194       | 1.1%  | 1.0%  | 1.0%  | 1.1%  | 1.2%  |
| Motorcycle   | 134                                   | 150        | 172        | 161        | 166        | 1  | 0         | 0         | 1         | 1         | 0.7%  | 0.2%  | 0.0%  | 0.5%  | 0.7%  |
| <b>FIDELITY NATL INSURANCE COMPANY(Stillwater InsCo)</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 11,966                                | 8,089      | 4,836      | 3,237      | 2,712      | 1,119  | 589       | 284       | 183       | 154       | 9.3%  | 7.3%  | 5.9%  | 5.6%  | 5.7%  |
| <b>FINANCIAL INDEMNITY COMPANY</b>                       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 228,573                               | 204,798    | 175,440    | 138,024    | 120,010    | 20,471   | 18,451    | 15,825    | 12,025    | 10,774    | 9.0%  | 9.0%  | 9.0%  | 8.7%  | 9.0%  |
| Motorcycle   | 719                                   | 604        | 277        | 8          | 1          | 38   | 30        | 13        | 0         | 0         | 5.2%  | 5.0%  | 4.5%  | 0.0%  | 0.0%  |
| <b>FIREMANS FUND INSURANCE COMPANY</b>                   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 22,954                                | 19,570     | 17,253     | 0          | 0          | 331  | 263       | 220       | 0         | 0         | 1.4%  | 1.3%  | 1.3%  | 0.0%  | 0.0%  |
| Motorcycle   | 132                                   | 123        | 118        | 0          | 0          | 4  | 3         | 2         | 0         | 0         | 2.7%  | 2.6%  | 1.7%  | 0.0%  | 0.0%  |
| Motorhome  | 198                                   | 187        | 172        | 0          | 0          | 0  | 0         | 0         | 0         | 0         | 0.1%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>First American Property Ins</b>                       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 0                                     | 1,447      | 0          | 6,004      | 7,835      | 0  | 139       | 0         | 746       | 961       | 0.0%  | 9.6%  | 0.0%  | 12.4% | 12.3% |
| <b>FOREMOST INSURANCE GROUP</b>                          |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Motorcycle   | 73,862                                | 76,783     | 78,289     | 79,071     | 82,110     | 3,167  | 3,421     | 3,586     | 3,788     | 4,231     | 4.3%  | 4.5%  | 4.6%  | 4.8%  | 5.2%  |
| Motorhome  | 33,286                                | 31,849     | 31,258     | 30,592     | 29,505     | 939  | 932       | 906       | 884       | 880       | 2.8%  | 2.9%  | 2.9%  | 2.9%  | 3.0%  |
| <b>GARRISON PROP &amp; CASUALTY INS CO</b>               |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 33,569                                | 51,258     | 68,439     | 77,148     | 88,299     | 1,136  | 1,873     | 2,614     | 2,991     | 3,562     | 3.4%  | 3.7%  | 3.8%  | 3.9%  | 4.0%  |
| Motorcycle   | 784                                   | 1,192      | 1,559      | 1,150      | 1,675      | 17   | 33        | 53        | 32        | 55        | 2.2%  | 2.8%  | 3.4%  | 2.8%  | 3.3%  |
| Motorhome  | 724                                   | 911        | 1,027      | 24         | 25         | 33   | 42        | 47        | 0         | 0         | 4.6%  | 4.6%  | 4.6%  | 0.0%  | 0.0%  |
| <b>GEICO CASUALTY COMPANY</b>                            |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 126,769                               | 136,461    | 129,872    | 126,692    | 127,629    | 5,665  | 6,299     | 6,415     | 6,619     | 7,269     | 4.5%  | 4.6%  | 4.9%  | 5.2%  | 5.7%  |
| Motorhome  | 382                                   | 439        | 419        | 425        | 431        | 20   | 17        | 16        | 19        | 23        | 5.1%  | 3.9%  | 3.8%  | 4.4%  | 5.4%  |
| <b>GEICO GENERAL INSURANCE CO</b>                        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                       | 640,851                               | 691,816    | 789,902    | 904,758    | 1,045,192  | 29,494   | 32,293    | 39,152    | 48,183    | 60,363    | 4.6%  | 4.7%  | 5.0%  | 5.3%  | 5.8%  |
| Motorhome  | 2,947                                 | 3,347      | 3,646      | 3,879      | 4,182      | 104  | 125       | 134       | 139       | 148       | 3.5%  | 3.7%  | 3.7%  | 3.6%  | 3.5%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                                 | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                     | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                     | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                        | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                         | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>GEICO INDEMNITY COMPANY</b>           |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 250,426                               | 259,454    | 284,735    | 303,521    | 317,566    | 14,271   | 14,818    | 16,766    | 18,557    | 19,820    | 5.7%  | 5.7%  | 5.9%  | 6.1%  | 6.2%  |
| Motorcycle                               | 96,617                                | 101,229    | 108,370    | 118,150    | 129,054    | 3,885  | 4,068     | 4,396     | 4,973     | 5,731     | 4.0%  | 4.0%  | 4.1%  | 4.2%  | 4.4%  |
| Motorhome                                | 1,004                                 | 1,179      | 1,302      | 1,397      | 1,464      | 42   | 57        | 61        | 61        | 64        | 4.2%  | 4.8%  | 4.7%  | 4.4%  | 4.4%  |
| <b>GOVERNMENT EMPLOYEES INS CO</b>       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 274,933                               | 284,029    | 297,617    | 310,874    | 328,242    | 10,277   | 10,753    | 11,648    | 12,472    | 13,747    | 3.7%  | 3.8%  | 3.9%  | 4.0%  | 4.2%  |
| Assigned Risk                            | 14                                    | 1          | 0          |            |            | 3  | 0         | 0         |           |           | 21.3%   | 0.0%  | 0.0%  |       |       |
| Motorhome                                | 1,651                                 | 1,860      | 1,951      | 2,022      | 2,074      | 42   | 45        | 48        | 52        | 50        | 2.6%  | 2.4%  | 2.4%  | 2.6%  | 2.4%  |
| <b>GRANGE INSURANCE GROUP</b>            |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 17,882                                | 18,206     | 18,945     | 19,399     | 20,026     | 150  | 149       | 136       | 106       | 89        | 0.8%  | 0.8%  | 0.7%  | 0.5%  | 0.4%  |
| Motorhome                                | 264                                   | 256        | 274        | 298        | 314        | 1  | 1         | 1         | 1         | 1         | 0.4%  | 0.5%  | 0.4%  | 0.3%  | 0.3%  |
| <b>GREENPATH INSURANCE COMPANY</b>       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 0                                     | 0          | 0          | 0          | 1,736      | 0  | 0         | 0         | 0         | 176       | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 10.1% |
| <b>HARCO NATIONAL INSURANCE COMPANY</b>  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 0                                     | 0          | 0          | 5,329      | 13,294     | 0  | 0         | 0         | 900       | 1,996     | 0.0%  | 0.0%  | 0.0%  | 16.9% | 15.0% |
| <b>HILLSTAR INSURANCE COMPANY</b>        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 18,033                                | 31,797     | 29,021     | 14,249     | 0          | 4,963  | 8,226     | 7,594     | 3,815     | 0         | 27.5%   | 25.9% | 26.2% | 26.8% | 0.0%  |
| <b>HORACE MANN INSURANCE COMPANY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 38,090                                | 39,999     | 42,970     | 45,458     | 46,433     | 2,501  | 2,689     | 2,855     | 3,054     | 3,140     | 6.6%  | 6.7%  | 6.6%  | 6.7%  | 6.8%  |
| <b>HORACE MANN PROP &amp; CAS INS CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 8,203                                 | 7,618      | 6,911      | 6,430      | 6,436      | 801  | 711       | 618       | 562       | 593       | 9.8%  | 9.3%  | 8.9%  | 8.7%  | 9.2%  |
| <b>HUDSON INSURANCE COMPANY</b>          |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 21,356                                | 15,821     | 14,382     | 9,556      | 4,235      | 6,241  | 5,035     | 4,874     | 3,530     | 1,610     | 29.2%   | 31.8% | 33.9% | 36.9% | 38.0% |
| <b>IDS PROPERTY CASUALTY INSURANCE</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 278,573                               | 293,762    | 314,202    | 343,228    | 380,178    | 17,422   | 18,188    | 19,714    | 21,994    | 24,861    | 6.3%  | 6.2%  | 6.3%  | 6.4%  | 6.5%  |
| Motorhome                                | 633                                   | 692        | 747        | 835        | 919        | 14   | 17        | 17        | 17        | 18        | 2.2%  | 2.4%  | 2.2%  | 2.0%  | 1.9%  |

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**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage  | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                           | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                                | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                                | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                                   | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                                    | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>IMPERIUM INSURANCE COMPANY</b>                   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 14,466                                | 5,131      | 2,354      | 0          | 0          | 3,849  | 823       | 246       | 0         | 0         | 26.6%   | 16.0% | 10.5% | 0.0%  | 0.0%  |
| <b>INFINITY PROPERTY AND CASUALTY</b>               |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 746,162                               | 807,513    | 870,558    | 909,547    | 906,628    | 324,706  | 342,124   | 352,840   | 356,158   | 344,391   | 43.5%   | 42.4% | 40.5% | 39.2% | 38.0% |
| Assigned Risk                                       | 355                                   | 371        | 372        | 434        | 444        | 136  | 122       | 106       | 116       | 122       | 38.3%   | 33.0% | 28.5% | 26.6% | 27.6% |
| <b>INS CO OF STATE OF PENNSYLVANIA</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 22,028                                | 0          | 0          | 0          | 0          | 339  | 0         | 0         | 0         | 0         | 1.5%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Motorcycle  | 427                                   | 0          | 0          | 0          | 0          | 4  | 0         | 0         | 0         | 0         | 0.9%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| Motorhome   | 1,667                                 | 0          | 0          | 0          | 0          | 21   | 0         | 0         | 0         | 0         | 1.3%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>INSURANCE COMPANY OF THE WEST (Explorer Ins)</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 231,371                               | 169,803    | 110,604    | 90,441     | 92,110     | 38,483   | 28,452    | 16,540    | 13,692    | 14,275    | 16.6%   | 16.8% | 15.0% | 15.1% | 15.5% |
| <b>INTEGON NATIONAL INSURANCE CO</b>                |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 0                                     | 2,333      | 58,927     | 109,759    | 98,125     | 0  | 272       | 5,021     | 9,763     | 10,072    | 0.0%  | 11.7% | 8.5%  | 8.9%  | 10.3% |
| Motorcycle  | 0                                     | 6,743      | 8,293      | 6,852      | 5,127      | 0  | 549       | 689       | 546       | 403       | 0.0%  | 8.1%  | 8.3%  | 8.0%  | 7.9%  |
| <b>INTEGON PREFERRED INSURANCE CO</b>               |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 23,628                                | 26,656     | 20,660     | 19,944     | 57,934     | 2,786  | 3,218     | 2,377     | 2,427     | 11,049    | 11.8%   | 12.1% | 11.5% | 12.2% | 19.1% |
| Motorcycle  | 0                                     | 0          | 0          | 1,549      | 2,124      | 0  | 0         | 0         | 209       | 270       | 0.0%  | 0.0%  | 0.0%  | 13.5% | 12.7% |
| <b>KEMPER AUTO AND HOME COMPANIES</b>               |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 58,008                                | 55,347     | 54,655     | 54,242     | 54,183     | 665  | 671       | 780       | 793       | 738       | 1.1%  | 1.2%  | 1.4%  | 1.5%  | 1.4%  |
| <b>LIBERTY MUTUAL INS GROUP</b>                     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 357,131                               | 376,969    | 391,466    | 386,268    | 380,196    | 14,839   | 15,721    | 16,260    | 15,757    | 15,269    | 4.2%  | 4.2%  | 4.2%  | 4.1%  | 4.0%  |
| Motorcycle  | 2,115                                 | 2,299      | 2,511      | 2,544      | 2,563      | 61   | 68        | 79        | 84        | 89        | 2.9%  | 3.0%  | 3.1%  | 3.3%  | 3.5%  |
| Motorhome   | 1,829                                 | 1,896      | 1,933      | 1,883      | 1,725      | 31   | 27        | 30        | 30        | 28        | 1.7%  | 1.4%  | 1.6%  | 1.6%  | 1.6%  |
| <b>LOYA CASUALTY INSURANCE CO</b>                   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 200,812                               | 207,939    | 224,828    | 223,026    | 225,579    | 61,197   | 62,313    | 67,846    | 68,063    | 68,880    | 30.5%   | 30.0% | 30.2% | 30.5% | 30.5% |
| <b>MAPFRE INSURANCE COMPANY</b>                     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 0                                     | 0          | 1,864      | 13,524     | 41,544     | 0  | 0         | 91        | 1,050     | 3,317     | 0.0%  | 0.0%  | 4.9%  | 7.8%  | 8.0%  |
| <b>MENDOTA INS COMPANY</b>                          |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                                  | 27,815                                | 24,797     | 15,949     | 19,373     | 16,174     | 13,048   | 10,866    | 6,482     | 6,577     | 4,543     | 46.9%   | 43.8% | 40.6% | 34.0% | 28.1% |

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**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                 | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                      | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                      | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                         | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                          | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>MERCURY INSURANCE GROUP</b>            |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 1,878,956                             | 1,853,626  | 1,876,680  | 1,945,379  | 1,931,760  | 229,597  | 226,578   | 226,639   | 231,074   | 226,813   | 12.2%   | 12.2% | 12.1% | 11.9% | 11.7% |
| Assigned Risk                             | 141                                   | 145        | 129        | 115        | 81         | 37   | 43        | 38        | 30        | 19        | 26.3%   | 29.6% | 29.5% | 25.9% | 23.9% |
| Low Cost Auto                             | 961                                   | 1,003      | 852        | 886        | 923        | 366  | 344       | 286       | 283       | 285       | 38.1%   | 34.3% | 33.6% | 32.0% | 30.9% |
| <b>METROPOLITAN DIRECT P&amp;C INS CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 121,581                               | 142,024    | 149,756    | 157,039    | 156,505    | 8,253  | 9,842     | 10,404    | 10,967    | 10,435    | 6.8%  | 6.9%  | 6.9%  | 7.0%  | 6.7%  |
| Motorcycle                                | 151                                   | 121        | 121        | 105        | 96         | 5  | 2         | 3         | 2         | 3         | 3.0%  | 1.4%  | 2.7%  | 1.5%  | 2.6%  |
| Motorhome                                 | 502                                   | 537        | 522        | 487        | 510        | 19   | 15        | 16        | 14        | 13        | 3.8%  | 2.8%  | 3.1%  | 2.9%  | 2.6%  |
| <b>MGA INSURANCE COMPANY</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 2,217                                 | 0          | 0          | 0          | 0          | 1,037  | 0         | 0         | 0         | 0         | 46.8%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>MIC GENERAL INSURANCE CORPORATION</b>  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 17,977                                | 15,370     | 13,991     | 12,924     | 11,694     | 1,490  | 1,297     | 1,161     | 1,037     | 914       | 8.3%  | 8.4%  | 8.3%  | 8.0%  | 7.8%  |
| Motorhome                                 | 457                                   | 399        | 370        | 350        | 314        | 16   | 15        | 12        | 11        | 9         | 3.4%  | 3.7%  | 3.3%  | 3.1%  | 2.9%  |
| <b>NATIONAL AMERICAN INSURANCE CO</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 17,570                                | 15,775     | 14,024     | 6,631      | 0          | 1,757  | 1,536     | 1,297     | 496       | 0         | 10.0%   | 9.7%  | 9.2%  | 7.5%  | 0.0%  |
| Low Cost Auto                             | 0                                     | 0          | 0          | 34         | 0          | 0  | 0         | 0         | 14        | 0         | 0.0%  | 0.0%  | 0.0%  | 41.6% | 0.0%  |
| <b>NATIONAL LIABILITY AND FIRE</b>        |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Low Cost Auto                             | 0                                     | 0          | 0          | 3,402      | 5,272      | 0  | 0         | 0         | 843       | 1,310     | 0.0%  | 0.0%  | 0.0%  | 24.8% | 24.9% |
| <b>NATIONAL GENERAL INSURANCE CORP</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 102,458                               | 86,036     | 81,358     | 74,210     | 65,048     | 4,165  | 3,418     | 3,502     | 3,279     | 2,820     | 4.1%  | 4.0%  | 4.3%  | 4.4%  | 4.3%  |
| Motorcycle                                | 12,857                                | 11,081     | 9,977      | 9,064      | 8,377      | 382  | 335       | 299       | 271       | 233       | 3.0%  | 3.0%  | 3.0%  | 3.0%  | 2.8%  |
| Motorhome                                 | 23,743                                | 20,336     | 18,838     | 18,507     | 16,650     | 619  | 534       | 509       | 515       | 459       | 2.6%  | 2.6%  | 2.7%  | 2.8%  | 2.8%  |
| <b>NATIONAL UNITY INSURANCE COMPANY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 0                                     | 1,556      | 4,734      | 17,772     | 31,035     | 0  | 335       | 1,014     | 5,092     | 7,524     | 0.0%  | 21.5% | 21.4% | 28.7% | 24.2% |
| <b>NATIONS INSURANCE</b>                  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 8,155                                 | 18,680     | 21,152     | 19,336     | 18,932     | 1,325  | 2,780     | 3,249     | 3,122     | 3,090     | 16.3%   | 14.9% | 15.4% | 16.1% | 16.3% |



**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                                 | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                     | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                     | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                        | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                         | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>NATIONWIDE INS CO OF AMERICA</b>      |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 124,368                               | 117,021    | 112,994    | 109,989    | 110,095    | 7,808  | 6,984     | 6,299     | 5,942     | 5,861     | 6.3%  | 6.0%  | 5.6%  | 5.4%  | 5.3%  |
| Motorcycle                               | 6,844                                 | 3,486      | 3,573      | 4,245      | 4,630      | 197  | 105       | 113       | 138       | 175       | 2.9%  | 3.0%  | 3.1%  | 3.2%  | 3.8%  |
| Motorhome                                | 2,428                                 | 1,617      | 1,605      | 1,077      | 1,114      | 64   | 44        | 42        | 31        | 34        | 2.6%  | 2.7%  | 2.6%  | 2.9%  | 3.1%  |
| <b>OCCIDENTAL FIRE &amp; CASUALTY CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 33,166                                | 33,247     | 30,576     | 29,980     | 26,702     | 5,431  | 5,601     | 5,661     | 5,802     | 5,270     | 16.4%   | 16.8% | 18.5% | 19.4% | 19.7% |
| <b>OCEAN HARBOR CASUALTY INS</b>         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 20,189                                | 21,879     | 18,356     | 24,252     | 32,445     | 7,732  | 8,211     | 6,468     | 8,746     | 11,318    | 38.3%   | 37.5% | 35.2% | 36.1% | 34.9% |
| <b>ONE BEACON INS GROUP</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Assigned Risk                            | 240                                   | 113        | 11         | 0          | 0          | 69   | 22        | 1         | 0         | 0         | 28.8%   | 19.7% | 13.4% | 0.0%  | 0.0%  |
| Low Cost Auto                            | 4,299                                 | 3,772      | 280        | 0          | 0          | 1,355  | 1,194     | 94        | 0         | 0         | 31.5%   | 31.7% | 33.6% | 0.0%  | 0.0%  |
| <b>OREGON MUTUAL INS CO</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 4,920                                 | 4,899      | 4,639      | 4,021      | 4,451      | 327  | 350       | 374       | 325       | 439       | 6.6%  | 7.1%  | 8.1%  | 8.1%  | 9.9%  |
| <b>PACIFIC PIONEER INSURANCE COMP</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 0                                     | 0          | 5,213      | 6,267      | 7,345      | 0  | 0         | 427       | 510       | 584       | 0.0%  | 0.0%  | 8.2%  | 8.1%  | 7.9%  |
| <b>PACIFIC PROPERTY AND CASUALTY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 21,980                                | 23,057     | 23,667     | 24,649     | 26,182     | 548  | 530       | 498       | 479       | 499       | 2.5%  | 2.3%  | 2.1%  | 1.9%  | 1.9%  |
| Motorcycle                               | 722                                   | 757        | 776        | 785        | 804        | 13   | 11        | 12        | 13        | 13        | 1.7%  | 1.4%  | 1.5%  | 1.6%  | 1.6%  |
| Motorhome                                | 0                                     | 0          | 0          | 718        | 714        | 0  | 0         | 0         | 4         | 3         | 0.0%  | 0.0%  | 0.0%  | 0.5%  | 0.4%  |
| <b>PACIFIC SPECIALTY INSURANCE CO</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 560                                   | 509        | 520        | 534        | 573        | 89   | 86        | 76        | 85        | 94        | 16.0%   | 16.8% | 14.7% | 15.9% | 16.4% |
| Low Cost Auto                            | 59                                    | 71         | 51         | 34         | 25         | 15   | 16        | 11        | 8         | 7         | 25.6%   | 22.7% | 21.5% | 23.1% | 28.4% |
| Motorcycle                               | 63,465                                | 59,815     | 56,554     | 52,231     | 51,186     | 5,401  | 5,416     | 5,436     | 5,322     | 5,654     | 8.5%  | 9.1%  | 9.6%  | 10.2% | 11.0% |
| Motorhome                                | 797                                   | 732        | 679        | 636        | 624        | 178  | 167       | 163       | 148       | 137       | 22.3%   | 22.9% | 24.0% | 23.2% | 22.0% |
| <b>PERMANENT GENERAL ASSURANCE CO</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 59,914                                | 57,554     | 55,958     | 53,670     | 52,628     | 6,735  | 6,220     | 6,351     | 6,042     | 5,374     | 11.2%   | 10.8% | 11.3% | 11.3% | 10.2% |
| <b>PLAZA INDEMNITY INSURANCE COMPANY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                       | 0                                     | 0          | 0          | 20,679     | 32,363     | 0  | 0         | 0         | 2,921     | 4,855     | 0.0%  | 0.0%  | 0.0%  | 14.1% | 15.0% |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                             | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--------------------------------------|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|                                      | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| Pvt Passenger Auto                   | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| Assigned Risk                        | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| Low Cost Auto                        | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| Motorcycle                           | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| Motorhome                            | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>PRAETORIAN INSURANCE COMPANY</b>  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 36,995                                | 34,547     | 19,584     | 8,284      | 5,106      | 21,057   | 19,915    | 11,161    | 4,382     | 2,701     | 56.9%   | 57.6% | 57.0% | 52.9% | 52.9% |
| <b>PRESERVER INS CO</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 20,297                                | 29,782     | 21,901     | 0          | 0          | 4,669  | 6,896     | 5,023     | 0         | 0         | 23.0%   | 23.2% | 22.9% | 0.0%  | 0.0%  |
| <b>PROCENTURY INS CO</b>             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 4,539                                 | 8,181      | 5,679      | 0          | 0          | 2,414  | 4,347     | 3,067     | 0         | 0         | 53.2%   | 53.1% | 54.0% | 0.0%  | 0.0%  |
| <b>PROGRESSIVE INSURANCE COMPANY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 616,653                               | 671,798    | 723,020    | 735,197    | 784,694    | 52,301   | 58,994    | 66,422    | 67,806    | 74,095    | 8.5%  | 8.8%  | 9.2%  | 9.2%  | 9.4%  |
| Low Cost Auto                        | 333                                   | 336        | 357        | 375        | 391        | 115  | 107       | 105       | 105       | 116       | 34.7%   | 31.8% | 29.4% | 28.0% | 29.7% |
| Motorcycle                           | 182,901                               | 192,185    | 205,173    | 213,955    | 222,004    | 9,918  | 10,807    | 12,186    | 13,121    | 13,498    | 5.4%  | 5.6%  | 5.9%  | 6.1%  | 6.1%  |
| Motorhome                            | 37,627                                | 37,231     | 37,371     | 36,582     | 37,354     | 1,975  | 2,023     | 2,060     | 2,000     | 2,080     | 5.2%  | 5.4%  | 5.5%  | 5.5%  | 5.6%  |
| <b>QBE INS CORP</b>                  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 104,999                               | 87,954     | 61,344     | 36,927     | 11,840     | 43,437   | 37,015    | 24,752    | 14,820    | 4,824     | 41.4%   | 42.1% | 40.4% | 40.1% | 40.7% |
| <b>RESPONSE INDEMNITY COMPANY OF</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 0                                     | 0          | 0          | 0          | 8,577      | 0  | 0         | 0         | 0         | 1,433     | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 16.7% |
| <b>SAFE AUTO INSURANCE COMPANY</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 0                                     | 0          | 0          | 551        | 40,011     | 0  | 0         | 0         | 100       | 7,534     | 0.0%  | 0.0%  | 0.0%  | 18.2% | 18.8% |
| <b>SAFECO INS COS</b>                |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 358,729                               | 355,388    | 363,878    | 375,566    | 374,434    | 25,064   | 24,659    | 25,321    | 26,971    | 27,396    | 7.0%  | 6.9%  | 7.0%  | 7.2%  | 7.3%  |
| Motorcycle                           | 10,568                                | 11,947     | 13,436     | 14,856     | 15,377     | 463  | 562       | 682       | 773       | 810       | 4.4%  | 4.7%  | 5.1%  | 5.2%  | 5.3%  |
| Motorhome                            | 1,346                                 | 1,278      | 1,215      | 1,200      | 1,213      | 43   | 48        | 47        | 39        | 47        | 3.2%  | 3.7%  | 3.9%  | 3.3%  | 3.9%  |
| <b>SAFEWAY DIRECT INSURANCE CO</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 1,935                                 | 1,665      | 1,454      | 0          | 0          | 241  | 215       | 192       | 0         | 0         | 12.4%   | 12.9% | 13.2% | 0.0%  | 0.0%  |
| <b>SAFEWAY INSURANCE COMPANY</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 37,949                                | 31,592     | 26,575     | 33,879     | 44,951     | 16,075   | 13,592    | 11,829    | 16,187    | 22,177    | 42.4%   | 43.0% | 44.5% | 47.8% | 49.3% |
| <b>SEQUOIA INS GROUP</b>             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                   | 12,798                                | 12,915     | 13,913     | 13,773     | 14,888     | 129  | 123       | 122       | 134       | 142       | 1.0%  | 1.0%  | 0.9%  | 1.0%  | 1.0%  |

**2015 Commissioner's Report on Underserved Communities**  
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**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                                  | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|   | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>                 | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                      | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                      | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                         | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                          | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>SOUTHERN INSURANCE CO</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 14,881                                | 8,449      | 2,421      | 0          | 0          | 7,329  | 4,241     | 1,240     | 0         | 0         | 49.3%   | 50.2% | 51.2% | 0.0%  | 0.0%  |
| <b>STARR INDEMNITY &amp; LIABILITY CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 6,735                                 | 23,763     | 19,082     | 6,766      | 3,976      | 871  | 3,075     | 2,418     | 839       | 483       | 12.9%   | 12.9% | 12.7% | 12.4% | 12.1% |
| <b>STATE FARM INSURANCE COMPANIES</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 3,117,050                             | 3,194,587  | 3,289,628  | 3,378,402  | 3,472,535  | 195,033  | 204,877   | 218,116   | 235,954   | 249,301   | 6.3%  | 6.4%  | 6.6%  | 7.0%  | 7.2%  |
| Assigned Risk                             | 198                                   | 157        | 127        | 131        | 96         | 44   | 33        | 20        | 27        | 19        | 22.0%   | 21.2% | 15.4% | 21.0% | 19.7% |
| Low Cost Auto                             | 1,506                                 | 1,524      | 1,453      | 1,541      | 1,572      | 465  | 445       | 415       | 436       | 434       | 30.9%   | 29.2% | 28.5% | 28.3% | 27.6% |
| Motorcycle                                | 103,464                               | 105,058    | 106,974    | 108,362    | 109,180    | 3,951  | 4,058     | 4,195     | 4,401     | 4,567     | 3.8%  | 3.9%  | 3.9%  | 4.1%  | 4.2%  |
| Motorhome                                 | 27,099                                | 26,876     | 26,401     | 25,948     | 25,327     | 654  | 647       | 628       | 602       | 570       | 2.4%  | 2.4%  | 2.4%  | 2.3%  | 2.3%  |
| <b>STATE NATIONAL INS CO</b>              |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 22,748                                | 17,867     | 16,784     | 0          | 0          | 3,173  | 2,566     | 2,362     | 0         | 0         | 13.9%   | 14.4% | 14.1% | 0.0%  | 0.0%  |
| <b>STERLING CASUALTY INS CO</b>           |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 34,323                                | 50,941     | 45,987     | 31,922     | 27,600     | 5,071  | 7,427     | 6,583     | 4,615     | 3,983     | 14.8%   | 14.6% | 14.3% | 14.5% | 14.4% |
| Low Cost Auto                             | 0                                     | 0          | 0          | 107        | 147        | 0  | 0         | 0         | 30        | 51        | 0.0%  | 0.0%  | 0.0%  | 27.8% | 34.5% |
| <b>THE HARTFORD</b>                       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 336,752                               | 257,665    | 257,698    | 283,677    | 318,122    | 18,058   | 14,047    | 13,917    | 14,958    | 16,509    | 5.4%  | 5.5%  | 5.4%  | 5.3%  | 5.2%  |
| Motorhome                                 | 4,138                                 | 3,858      | 3,967      | 4,428      | 4,881      | 109  | 97        | 103       | 135       | 145       | 2.6%  | 2.5%  | 2.6%  | 3.0%  | 3.0%  |
| <b>TOKIO MARINE &amp; NICHIDO FIRE</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                        | 13,292                                | 14,733     | 16,873     | 9,441      | 9,416      | 1,310  | 1,390     | 1,623     | 993       | 1,014     | 9.9%  | 9.4%  | 9.6%  | 10.5% | 10.8% |

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**(2010 - 2014 Data)**

| Coverage                               | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|--|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|  | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>              | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                   | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                   | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                      | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                       | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>TOPA INSURANCE COMPANY</b>          |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 48,254                                | 37,319     | 48,839     | 85,951     | 90,227     | 7,979  | 5,370     | 6,957     | 13,990    | 14,900    | 16.5%   | 14.4% | 14.2% | 16.3% | 16.5% |
| <b>TRANSGUARD INSURANCE COMPANY</b>    |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 19,964                                | 24,281     | 29,598     | 31,066     | 24,623     | 8,284  | 10,773    | 13,168    | 13,432    | 10,104    | 41.5%   | 44.4% | 44.5% | 43.2% | 41.0% |
| <b>TRAVELERS INS GROUP</b>             |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 182,640                               | 197,029    | 198,572    | 174,589    | 156,089    | 4,472  | 4,622     | 4,566     | 3,750     | 3,299     | 2.4%  | 2.3%  | 2.3%  | 2.1%  | 2.1%  |
| Motorhome                              | 966                                   | 982        | 924        | 791        | 680        | 16   | 14        | 13        | 13        | 10        | 1.7%  | 1.4%  | 1.4%  | 1.6%  | 1.4%  |
| <b>UNIGARD INSURANCE GROUP</b>         |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 15,452                                | 18,768     | 19,828     | 17,842     | 16,777     | 215  | 244       | 242       | 219       | 193       | 1.4%  | 1.3%  | 1.2%  | 1.2%  | 1.2%  |
| Motorhome                              | 95                                    | 102        | 94         | 67         |            | 1  | 1         | 0         | 0         |           | 0.9%  | 1.0%  | 0.1%  | 0.0%  |       |
| <b>UNITED SERVICES AUTO ASSO</b>       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 411,453                               | 411,679    | 412,916    | 420,721    | 414,211    | 6,977  | 7,154     | 7,283     | 7,808     | 7,701     | 1.7%  | 1.7%  | 1.8%  | 1.9%  | 1.9%  |
| Motorcycle                             | 15,104                                | 14,405     | 13,923     | 8,049      | 12,898     | 287  | 267       | 260       | 120       | 241       | 1.9%  | 1.9%  | 1.9%  | 1.5%  | 1.9%  |
| Motorhome                              | 4,603                                 | 4,167      | 3,788      | 842        | 1,102      | 57   | 57        | 46        | 3         | 8         | 1.2%  | 1.4%  | 1.2%  | 0.4%  | 0.8%  |
| <b>UNITRIN DIRECT INSURANCE CO</b>     |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 21,171                                | 18,030     | 15,960     | 13,733     | 11,679     | 1,888  | 1,675     | 1,460     | 1,284     | 1,143     | 8.9%  | 9.3%  | 9.1%  | 9.3%  | 9.8%  |
| <b>UNIVERSAL CASUALTY CO</b>           |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 10,348                                | 0          | 0          | 0          | 0          | 2,912  | 0         | 0         | 0         | 0         | 28.1%   | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| <b>USAA CASUALTY INSURANCE COMPANY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 397,940                               | 403,950    | 412,315    | 430,271    | 437,821    | 9,438  | 9,684     | 10,134    | 11,029    | 11,426    | 2.4%  | 2.4%  | 2.5%  | 2.6%  | 2.6%  |
| Motorcycle                             | 11,838                                | 11,190     | 10,823     | 6,328      | 10,385     | 263  | 251       | 256       | 122       | 276       | 2.2%  | 2.2%  | 2.4%  | 1.9%  | 2.7%  |
| Motorhome                              | 4,360                                 | 4,163      | 4,015      | 581        | 673        | 118  | 124       | 119       | 11        | 9         | 2.7%  | 3.0%  | 3.0%  | 1.9%  | 1.4%  |
| <b>USAA GENERAL INDEMNITY COMPANY</b>  |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                     | 31,062                                | 42,481     | 56,809     | 89,071     | 119,873    | 892  | 1,294     | 1,926     | 3,383     | 4,972     | 2.9%  | 3.0%  | 3.4%  | 3.8%  | 4.1%  |
| Motorcycle                             | 1,142                                 | 1,398      | 1,840      | 2,312      | 3,930      | 46   | 55        | 64        | 61        | 137       | 4.0%  | 3.9%  | 3.5%  | 2.6%  | 3.5%  |
| Motorhome                              | 297                                   | 406        | 493        | 7          | 20         | 15   | 19        | 28        | 0         | 0         | 5.0%  | 4.6%  | 5.7%  | 0.0%  | 0.0%  |

**2015 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2010 - 2014 Data)**

| Coverage                              | Total Earned Exposures for California |            |            |            |            | Total Earned Exposures for Underserved Communities |           |           |           |           | Percentage of Total Earned Exposures in Underserved Communities |       |       |       |       |
|---------------------------------------|---------------------------------------|------------|------------|------------|------------|--|-----------|-----------|-----------|-----------|---|-------|-------|-------|-------|
|                                       | 2010                                  | 2011       | 2012       | 2013       | 2014       | 2010   | 2011      | 2012      | 2013      | 2014      | 2010  | 2011  | 2012  | 2013  | 2014  |
| <b>Pvt Passenger Auto</b>             | 23,978,230                            | 24,058,245 | 24,261,702 | 24,778,771 | 25,234,624 | 2,462,176  | 2,489,883 | 2,550,271 | 2,592,729 | 2,677,013 | 10.3%   | 10.3% | 10.5% | 10.5% | 10.6% |
| <b>Assigned Risk</b>                  | 1,566                                 | 1,240      | 969        | 969        | 792        | 437  | 331       | 246       | 233       | 195       | 27.9%   | 26.7% | 25.4% | 24.0% | 24.6% |
| <b>Low Cost Auto</b>                  | 8,676                                 | 7,955      | 3,921      | 10,657     | 13,042     | 2,819  | 2,516     | 1,216     | 2,964     | 3,587     | 32.5%   | 31.6% | 31.0% | 27.8% | 27.5% |
| <b>Motorcycle</b>                     | 733,755                               | 751,729    | 777,604    | 767,149    | 808,212    | 34,874   | 36,535    | 39,321    | 40,366    | 43,479    | 4.8%  | 4.9%  | 5.1%  | 5.3%  | 5.4%  |
| <b>Motorhome</b>                      | 219,562                               | 213,746    | 211,835    | 194,452    | 196,312    | 7,408  | 7,248     | 7,256     | 6,699     | 6,952     | 3.4%  | 3.4%  | 3.4%  | 3.4%  | 3.5%  |
| <b>VICTORIA FIRE &amp; CAS INS CO</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 119,313                               | 100,188    | 94,865     | 89,916     | 87,284     | 14,776   | 11,934    | 11,411    | 10,975    | 10,854    | 12.4%   | 11.9% | 12.0% | 12.2% | 12.4% |
| Motorcycle                            | 319                                   | 743        | 912        | 606        | 1,045      | 38   | 83        | 117       | 75        | 147       | 11.9%   | 11.2% | 12.8% | 12.4% | 14.1% |
| Motorhome                             | 249                                   | 404        | 411        | 229        | 252        | 6  | 23        | 26        | 18        | 25        | 2.3%  | 5.7%  | 6.4%  | 7.7%  | 10.1% |
| <b>VIKING INS CO of WI</b>            |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 262,019                               | 253,849    | 259,386    | 255,086    | 213,922    | 53,149   | 52,666    | 55,391    | 54,724    | 40,287    | 20.3%   | 20.7% | 21.4% | 21.5% | 18.8% |
| Motorcycle                            | 9,267                                 | 8,712      | 8,376      | 7,030      | 5,962      | 959  | 1,024     | 1,048     | 869       | 667       | 10.4%   | 11.8% | 12.5% | 12.4% | 11.2% |
| <b>WAWANESA INSURANCE GROUP</b>       |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 462,342                               | 464,191    | 460,200    | 464,208    | 472,015    | 33,151   | 33,098    | 32,070    | 32,115    | 32,656    | 7.2%  | 7.1%  | 7.0%  | 6.9%  | 6.9%  |
| <b>WESTERN GENERAL INSURANCE CO</b>   |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 30,069                                | 34,980     | 36,937     | 39,418     | 33,280     | 6,600  | 8,037     | 9,089     | 9,842     | 6,265     | 21.9%   | 23.0% | 24.6% | 25.0% | 18.8% |
| Assigned Risk                         | 9                                     | 7          | 2          | 8          | 7          | 2  | 0         | 0         | 2         | 0         | 21.2%   | 5.0%  | 10.7% | 19.1% | 0.0%  |
| Low Cost Auto                         | 70                                    | 68         | 50         | 171        | 190        | 20   | 20        | 13        | 41        | 50        | 29.1%   | 29.2% | 25.7% | 23.8% | 26.5% |
| <b>WESTERN HOME INSURANCE COMPANY</b> |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 0                                     | 7,142      | 39,907     | 63,798     | 56,986     | 0  | 3,503     | 22,345    | 34,309    | 29,123    | 0.0%  | 49.1% | 56.0% | 53.8% | 51.1% |
| <b>WORKMENS AUTO INS CO</b>           |                                       |            |            |            |            |  |           |           |           |           |   |       |       |       |       |
| Pvt Passenger Auto                    | 34,873                                | 33,530     | 25,099     | 21,853     | 28,178     | 5,676  | 8,276     | 6,332     | 3,335     | 2,939     | 16.3%   | 24.7% | 25.2% | 15.3% | 10.4% |