

California Department of Insurance
Statistical Analysis Division



2006
Commissioner's Report
on
Underserved Communities

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INTRODUCTION

The Community Service Statement under California Code of Regulations (CCR) Section 2646.6, has the purpose of addressing the issue of availability and affordability of insurance in “underserved” communities and of promoting anti-discrimination so that all have equal access to insurance coverage in California.

The current Community Service Statement regulations require the CDI to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers in California, for all ZIP codes and identify those that are considered as “underserved”. “Underserved” ZIP codes are those which meet ALL the three criteria listed on page 1 of this report.

The Commissioner collects and reports earned exposures for the following business lines:

- 1) Line 1- Fire
- 2) Line 4- Homeowners Multiple Peril
- 3) Lines 5.1 and 5.2 - Commercial Multiple Peril (both liability and non-liability portions)
- 4) Line 19.2 - Private Passenger Automobile Liability

The Commissioner also gathers and gives details on the number of agents and service offices in the “underserved” areas, with their corresponding data as a percentage to statewide totals, for each insurance company.

This report represents about 98% ^[1] of the total home, personal auto and commercial multiple peril and commercial fire market. It demonstrates that 145 communities in California are “underserved” as defined herein.

[1] 98% of the market represents data that has been through an extensive validation process and are considered reasonable. 2% of the market either reported data that failed our validation or plainly did not comply with the regulation.

ABOUT THIS REPORT

This report consists of five tables (Tables A through E):

Table A – ZIP Codes in “UNDERSERVED” COMMUNITIES

This table lists the communities in the state of California, by ZIP code, that fall within the definition of “underserved” pursuant to Section 2646.6(c)(1)(a-c) of the CCR (see below). All three criteria must be met for a ZIP code to be deemed “underserved”.

Per Section (c) of CCR code 2646.6, a community shall be deemed to be “underserved” by the insurance industry if the Commissioner finds:

- a) the proportion of uninsured motorists is ten percentage points above the statewide average as reflected in the most recent Department of Insurance statistics regarding the statewide average of uninsured motorists; and
- b) the per capita income of the community^[2], as measured in the most recent U.S. Census, is below the fiftieth (50th) percentile for California; and
- c) the community, as measured in the most recent U.S. Census, is predominantly minority. Predominantly minority community can be qualified as any community that is composed of two-thirds or more minorities as those groups are defined in subsection (b) (6) (A) through (D) of CCR Code 2646.6.

The Department identified 145 ZIP codes that were “underserved” in 2005. In 2004, the Commissioner’s Report of “underserved” Communities identified 147 ZIP codes. For this report, 5 new ZIP codes were added and 7 ZIP codes were removed. The reason for the addition or deletion was due to the change in the percentage in the UM (Uninsured Motorist) rate which fell either above or below the statewide rate.

Table B – Summary Statistics

The purpose of this table is to summarize the number of earned exposures statewide and in the “underserved” communities.

[2] Per capita income was estimated by Western Economic Research.

Table C – Number and Percentage of Total Earned Exposure per Company

The purpose of this table is to provide total earned exposures, statewide and in the “underserved” communities, per company, including the percentage of total earned exposures in the “underserved” communities to statewide data. This report represents approximately 98% of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of three sections, with one section for each category of insurance business - real and personal property, private passenger auto, and commercial multi-peril and commercial fire. Each section consists of aggregate totals and reports the coverages that are written by the company (listed alphabetically).

Table D - Service Office Data per Company

The purpose of this table is to provide the number of service offices per company in California and in the “underserved” communities, including the percentage of service offices in the “underserved” communities to statewide data. The table lists the companies alphabetically and reports the largest number of service offices reported under the lines of business considered in the Community Service Statement for each business type - personal and/or commercial. A service office consists of sales, marketing and/or claims services. Note that a service office can manage both business types and that a service office can represent multiple individual companies within the same parent company.

Table E – Agent / Agency Data per Company

The purpose of this table is to provide the number of agents or agencies throughout the state of California and within the “underserved” communities that are contracted to write insurance for the companies (listed alphabetically), and the percentage of agents or agencies in the “underserved” communities to statewide data. The table reports the largest number of agents or agencies reported under the lines of business considered in the Community Service Statement for each business type - personal and/or commercial. Note that an agent or agency can manage both business types and that an agent or agency can represent multiple individual companies within the same parent company.

It is important to note that the number of agents or agencies will differ greatly between companies due to the different marketing techniques that each company incorporates, namely: captive, independent, and direct marketing. In addition, some companies provided the number of agents, whereas, others provided the number of agencies. Agent/agency information for those companies which write business using the direct marketing approach do not exist and therefore, are not found in this report.

Conclusion

Communities that are considered “underserved” are with no or little insurance protection. Absence of or inadequate insurance protection can be detrimental to people’s lives. To ensure that ALL individuals and families, as well as businesses or organizations get the insurance protection they need against the adverse financial consequences of losses, is one of the goals of California Department of Insurance. California Code of Regulations Section 2646.6 (CCR), paves the way for the department in its strong mission to continually identify these “underserved” communities, so they too can acquire the insurance protection they need.

This report exhibits little change from the 2005 Commissioner's Report on “underserved” Communities. It continues to show that large percentage of dwelling fire business, most notably California FAIR Plan, and assigned risk auto written in the “underserved” community indicate that low income, high minority communities were not only being “underserved” but those that did buy insurance, purchased insurance that offered less coverage.

This report is only providing the facts and therefore, can not address the issue as to why some people do not have insurance. It is up to the community, insurance industry and the Department to make sure adequate coverage can be made available to all people. However, with this report, it is with hope that it can continue to encourage the insurance industry to invest and to make insurance accessible and affordable in the “underserved” communities, while the California Department of Insurance, continues with its utmost goal of trying to educate and help everyone benefit the protection and the peace of mind that insurance can offer.

Below are examples of how the department tackled or is dealing with the “underserved” communities:

What has the California Department of Insurance (CDI) done or is still doing to address these “underserved” or uninsured communities?

1) The California Low Cost Automobile pilot program ("CLCA") which was enacted in 1999, to create an affordable insurance option for low-income, good drivers, has been enhanced and modified to cater more communities. Thousands of formerly uninsured drivers are now insured through the CLCA Program, thus providing access to an affordable insurance option for low-income households.

2) CDI seeks to aggressively promote the CLCA program, through its Consumer Education and Outreach project, to “underserved” communities in order to make insurance affordable to more Californians. The outreach activities keep the public informed of available programs or information that will be beneficial for them. They are not only geared towards auto insurance but to other types of insurance as well.

3) COIN (CALIFORNIA ORGANIZED INVESTMENT NETWORK) was established in 1999 and is a collaborative effort among the California Department of Insurance, the insurance industry and the community. Its goal is to provide leadership in increasing insurance industry investment in “underserved” and rural communities throughout California. It has its shares of successes with insurance companies investing in California urban and rural communities with low-income families.

Contact Information

Any questions or comments regarding the methodology of the data collection presented in this report may be forwarded to:

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DEFINITIONS

According to CCR, Section 2646.6(b), the following coverages are to be provided:

Personal Lines:

Line 1P	Dwelling Fire – Non-Commercial (including policies issued through the California FAIR Plan);
Line 4	Homeowners Multiple Peril;
Line 19.2	Private Passenger Automobile Liability (including policies assigned by the California Automobile Assigned Risk Plan);

Commercial Lines:

Line 1C	Commercial Fire (including policies issued through the California FAIR Plan);
Line 5.1	Commercial Multiple Peril – Non-Liability;
Line 5.2	Commercial Multiple Peril - Liability

Earned Exposure - The term *earned* is defined as a condition where the exposure is recognized by the insurance company after time has passed and the insurance company has delivered the services promised under the insurance policy. Furthermore, an *exposure* is defined as the risk or loss potential an insurance company assumes from its policyholder in exchange for premium (an automobile or home are examples of exposures).

Agents or Agencies - The number of agents or agencies in this report represents the two marketing systems available (independent or captive).

Servicing Offices - Servicing offices consist of claim service, marketing, and/or sales office.

Table A - ZIP Codes in Underserved Communities

145 ZIP Codes	City	County	'05 Uninsured Vehicle Rate	Minority Percentage	Per Capita Income
		STATEWIDE	16%	56%	21,075
NEW		UNDERSERVED	40%	90%	10,835
90001	LOS ANGELES	LOS ANGELES	62%	99%	7,557
90002	LOS ANGELES	LOS ANGELES	59%	99%	8,353
90003	LOS ANGELES	LOS ANGELES	60%	99%	7,752
90004	LOS ANGELES	LOS ANGELES	42%	85%	15,915
90005	LOS ANGELES	LOS ANGELES	47%	92%	13,113
90006	LOS ANGELES	LOS ANGELES	54%	97%	9,428
90007	LOS ANGELES	LOS ANGELES	52%	85%	7,915
90010	LOS ANGELES	LOS ANGELES	88%	87%	17,758
90011	LOS ANGELES	LOS ANGELES	63%	99%	7,616
90012	LOS ANGELES	LOS ANGELES	51%	89%	11,560
90013	LOS ANGELES	LOS ANGELES	79%	84%	9,224
90014	LOS ANGELES	LOS ANGELES	68%	81%	11,138
90015	LOS ANGELES	LOS ANGELES	65%	96%	9,532
90016	LOS ANGELES	LOS ANGELES	40%	97%	14,114
90017	LOS ANGELES	LOS ANGELES	65%	97%	8,043
90018	LOS ANGELES	LOS ANGELES	46%	97%	11,465
90019	LOS ANGELES	LOS ANGELES	38%	92%	16,905
90020	LOS ANGELES	LOS ANGELES	45%	91%	15,624
90021	LOS ANGELES	LOS ANGELES	87%	86%	9,855
90022	LOS ANGELES	LOS ANGELES	38%	98%	9,486
90023	LOS ANGELES	LOS ANGELES	54%	99%	8,192
90026	LOS ANGELES	LOS ANGELES	37%	87%	14,104
90029	LOS ANGELES	LOS ANGELES	46%	84%	10,212
90031	LOS ANGELES	LOS ANGELES	39%	95%	8,718
90032	LOS ANGELES	LOS ANGELES	32%	96%	12,001
90033	LOS ANGELES	LOS ANGELES	50%	98%	7,241
90037	LOS ANGELES	LOS ANGELES	57%	99%	8,304
90038	LOS ANGELES	LOS ANGELES	45%	79%	12,251
90040	LOS ANGELES	LOS ANGELES	50%	96%	10,943
90043	LOS ANGELES	LOS ANGELES	35%	98%	19,087
90044	LOS ANGELES	LOS ANGELES	52%	99%	9,424
90047	LOS ANGELES	LOS ANGELES	40%	99%	15,409
90057	LOS ANGELES	LOS ANGELES	56%	95%	9,023
90058	LOS ANGELES	LOS ANGELES	88%	97%	7,708

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NEW		UNDERSERVED	40%	90%	10,835
90059	LOS ANGELES	LOS ANGELES	51%	99%	8,809
90061	LOS ANGELES	LOS ANGELES	51%	99%	9,393
90062	LOS ANGELES	LOS ANGELES	46%	99%	12,640
90063	LOS ANGELES	LOS ANGELES	41%	99%	9,228
90065	LOS ANGELES	LOS ANGELES	28%	86%	16,260
90201	BELL	LOS ANGELES	35%	96%	8,783
90220	COMPTON	LOS ANGELES	42%	98%	11,309
90221	COMPTON	LOS ANGELES	50%	98%	9,527
90222	COMPTON	LOS ANGELES	50%	99%	10,617
90247	GARDENA	LOS ANGELES	45%	91%	14,832
90255	HUNTINGTON PARK	LOS ANGELES	36%	98%	9,354
90262	LYNWOOD	LOS ANGELES	37%	97%	8,989
90270	MAYWOOD	LOS ANGELES	38%	98%	8,742
90280	SOUTH GATE	LOS ANGELES	30%	95%	10,542
90301	INGLEWOOD	LOS ANGELES	63%	95%	13,317
90302	INGLEWOOD	LOS ANGELES	32%	95%	15,852
90303	INGLEWOOD	LOS ANGELES	35%	98%	12,979
90304	INGLEWOOD	LOS ANGELES	40%	97%	8,130
90501	TORRANCE	LOS ANGELES	34%	69%	19,110
90716	HAWAIIAN GARDENS	LOS ANGELES	32%	88%	11,231
90723	PARAMOUNT	LOS ANGELES	30%	92%	11,545
90744	WILMINGTON	LOS ANGELES	36%	94%	10,835
90806	LONG BEACH	LOS ANGELES	29%	90%	11,770
90810	LONG BEACH	LOS ANGELES	28%	91%	13,581
90813	LONG BEACH	LOS ANGELES	44%	94%	7,225
91204	GLENDALE	LOS ANGELES	35%	72%	13,309
91303	CANOGA PARK	LOS ANGELES	31%	74%	16,591
91331	PACOIMA	LOS ANGELES	33%	93%	10,820
91340	SAN FERNANDO	LOS ANGELES	33%	93%	11,172
91343	NORTH HILLS	LOS ANGELES	28%	74%	16,294
91352	SUN VALLEY	LOS ANGELES	43%	81%	14,031
91402	PANORAMA CITY	LOS ANGELES	35%	89%	11,048
91405	VAN NUYS	LOS ANGELES	36%	77%	13,503
91406	VAN NUYS	LOS ANGELES	30%	69%	16,901

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91601	NORTH HOLLYWOOD	LOS ANGELES	31%	68%	17,554
91605	NORTH HOLLYWOOD	LOS ANGELES	62%	82%	11,810
91606	NORTH HOLLYWOOD	LOS ANGELES	33%	72%	13,902
91731	EL MONTE	LOS ANGELES	30%	93%	10,227
91733	SOUTH EL MONTE	LOS ANGELES	35%	96%	9,612
91746	LA PUENTE	LOS ANGELES	29%	93%	12,063
91761	ONTARIO	SAN BERNARDINO	28%	74%	15,576
91766	POMONA	LOS ANGELES	28%	88%	13,277
92102	SAN DIEGO	SAN DIEGO	29%	86%	11,324
92113	SAN DIEGO	SAN DIEGO	37%	90%	7,379
92173	SAN YSIDRO	SAN DIEGO	30%	90%	8,185
92231	CALEXICO	IMPERIAL	33%	99%	9,531
92236	COACHELLA	RIVERSIDE	29%	96%	7,857
92249	HEBER	IMPERIAL	31%	99%	8,108
92254	MECCA	RIVERSIDE	34%	97%	6,363
92259	OCOTILLO	IMPERIAL	37%	70%	3,189
92273	SEELEY	IMPERIAL	32%	92%	9,557
92335	FONTANA	SAN BERNARDINO	29%	80%	10,949
92337	FONTANA	SAN BERNARDINO	28%	80%	15,173
92401	SAN BERNARDINO	SAN BERNARDINO	62%	82%	6,756
92408	SAN BERNARDINO	SAN BERNARDINO	42%	78%	9,659
92410	SAN BERNARDINO	SAN BERNARDINO	40%	84%	9,089
92411	SAN BERNARDINO	SAN BERNARDINO	30%	96%	8,593
92701	SANTA ANA	ORANGE	40%	89%	11,137
92703	SANTA ANA	ORANGE	32%	94%	8,985
92704	SANTA ANA	ORANGE	28%	87%	12,950
92707	SANTA ANA	ORANGE	28%	88%	13,000
92801	ANAHEIM	ORANGE	26%	74%	14,355
92805	ANAHEIM	ORANGE	54%	82%	13,003
93036	OXNARD	VENTURA	47%	75%	17,655
93219	EARLIMART	TULARE	31%	90%	7,194
93227	GOSHEN	TULARE	51%	76%	10,576
93234	HURON	FRESNO	43%	91%	5,352
93239	KETTLEMAN CITY	KINGS	36%	94%	7,448

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		STATEWIDE	16%	56%	21,075
NEW		UNDERSERVED	40%	90%	10,835
93241	LAMONT	KERN	33%	96%	7,470
93256	PIXLEY	TULARE	31%	76%	8,295
93261	RICHGROVE	TULARE	41%	98%	5,695
93266	STRATFORD	KINGS	28%	87%	11,486
93272	TIPTON	TULARE	40%	71%	10,430
93458	SANTA MARIA	SANTA BARBARA	40%	86%	9,931
93608	CANTUA CREEK	FRESNO	40%	89%	7,638
93624	FIVE POINTS	FRESNO	55%	92%	7,700
93640	MENDOTA	FRESNO	35%	97%	7,631
93646	ORANGE COVE	FRESNO	32%	92%	7,938
93648	PARLIER	FRESNO	31%	95%	7,753
93660	SAN JOAQUIN	FRESNO	44%	94%	7,119
93701	FRESNO	FRESNO	50%	91%	6,051
93702	FRESNO	FRESNO	38%	91%	7,161
93703	FRESNO	FRESNO	29%	74%	9,749
93706	FRESNO	FRESNO	39%	87%	8,895
93721	FRESNO	FRESNO	71%	83%	6,431
93725	FRESNO	FRESNO	43%	82%	11,060
93925	CHUALAR	MONTEREY	29%	93%	12,218
94063	REDWOOD CITY	SAN MATEO	31%	79%	17,732
94124	SAN FRANCISCO	SAN FRANCISCO	48%	94%	16,015
94601	OAKLAND	ALAMEDA	45%	93%	12,659
94603	OAKLAND	ALAMEDA	41%	97%	13,673
94606	OAKLAND	ALAMEDA	37%	89%	16,678
94607	OAKLAND	ALAMEDA	47%	94%	13,800
94612	OAKLAND	ALAMEDA	55%	81%	17,665
94621	OAKLAND	ALAMEDA	61%	97%	11,875
94710	BERKELEY	ALAMEDA	30%	71%	20,868
94801	RICHMOND	CONTRA COSTA	39%	92%	12,191
95019	FREEDOM	SANTA CRUZ	37%	86%	11,839
95110	SAN JOSE	SANTA CLARA	49%	81%	16,803
95111	SAN JOSE	SANTA CLARA	26%	86%	17,738
95112	SAN JOSE	SANTA CLARA	43%	77%	18,610
95116	SAN JOSE	SANTA CLARA	38%	92%	13,967

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		STATEWIDE	16%	56%	21,075
NEW		UNDERSERVED	40%	90%	10,835
95122	SAN JOSE	SANTA CLARA	35%	95%	14,427
95202	STOCKTON	SAN JOAQUIN	48%	77%	8,643
95205	STOCKTON	SAN JOAQUIN	38%	79%	9,729
95231	FRENCH CAMP	SAN JOAQUIN	27%	68%	15,730
95351	MODESTO	STANISLAUS	29%	71%	10,675
95365	PLANADA	MERCED	28%	94%	8,190
95387	WESTLEY	STANISLAUS	58%	74%	11,255
95824	SACRAMENTO	SACRAMENTO	32%	78%	10,316
95838	SACRAMENTO	SACRAMENTO	26%	67%	12,322

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Table B - Summary Statistics

Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
REAL and PERSONAL PROPERTY Coverage			
Homeowners Multiple Peril	6,018,868	381,523	6.3%
Dwelling Fire - Owner Occupied	421,810	153,935	36.5%
Dwelling Fire - Tenant Occupied	579,612	122,523	21.1%
Condominium	556,039	17,238	3.1%
Tenant / Renters	648,033	26,037	4.0%
Dwelling Fire - Content Only	5,101	261	5.1%
Mobilehome	328,614	14,421	4.4%
Vacant Dwelling	3,635	1,467	40.4%
PRIVATE PASSENGER AUTOMOBILE Coverage			
Private Passenger Automobile	21,053,721	1,803,361	8.6%
Assigned Risk	29,378	10,167	34.6%
Low Cost Auto	7,907	4,011	50.7%
Motorcycle	459,174	19,222	4.2%
Motorhome	189,417	6,664	3.5%
COMMERCIAL Coverage			
Commercial Fire	186,869	47,782	25.6%
Commercial Multi-Peril - NonLiability	1,652,149	191,534	11.6%
Commercial Multi-Peril - Liability	1,008,540	120,724	12.0%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Homeowners	6,018,868	381,523	6.3%
	Dwll'g Owner Occp'd	421,810	153,935	36.5%
	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
AEGIS SECURITY INS CO	Dwll'g Owner Occp'd	143	35	24.1%
	Condominium	14	0	3.0%
	Homeowners	466	59	12.7%
	Mobilehome	7,748	413	5.3%
AIC OF CALIFORNIA, INC	Condominium	15	0	2.2%
	Homeowners	10,207	125	1.2%
	Tenant	100	1	0.7%
ALLIED PROPERTY & CASUALTY INS	Dwll'g Owner Occp'd	1,263	90	7.1%
	Dwll'g Tenant Occp'd	22,835	1,078	4.7%
	Condominium	3,572	90	2.5%
	Homeowners	75,005	4,002	5.3%
	Tenant	2,393	60	2.5%
	Mobilehome	53	3	5.6%
ALLSTATE INDEMNITY COMPANY	Homeowners	11,516	1,820	15.8%
	Tenant	9,535	430	4.5%
ALLSTATE INSURANCE COMPANY	Dwll'g Content Only	-3	0	2.7%
	Dwll'g Owner Occp'd	-1,016	-288	28.3%
	Condominium	76,008	2,807	3.7%
	Homeowners	920,218	98,953	10.8%
	Tenant	68,391	2,801	4.1%
	Mobilehome	20,889	1,223	5.9%
	Vacant Dwelling	-46	-7	15.0%
AMCO INSURANCE COMPANY	Dwll'g Owner Occp'd	2,821	337	11.9%
	Dwll'g Tenant Occp'd	48,055	2,360	4.9%
	Condominium	9,569	205	2.1%
	Homeowners	128,457	3,716	2.9%
	Tenant	3,907	104	2.7%
	Mobilehome	134	6	4.5%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Homeowners	6,018,868	381,523	6.3%
	Dwll'g Owner Occp'd	421,810	153,935	36.5%
	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
AMERICAN FAMILY HOME INSURANCE	Dwll'g Owner Occp'd	106	7	6.2%
	Homeowners	89	8	8.8%
	Mobilehome	14,367	1,760	12.2%
AMERICAN MODERN HOME INSURANCE	Dwll'g Owner Occp'd	5,888	976	16.6%
	Dwll'g Tenant Occp'd	7,956	745	9.4%
	Homeowners	4,013	143	3.6%
	Tenant	2,841	122	4.3%
	Mobilehome	18,371	477	2.6%
	Vacant Dwelling	492	41	8.3%
AMEX ASSURANCE	Condominium	2,110	76	3.6%
	Homeowners	16,330	367	2.2%
	Tenant	2,080	63	3.0%
AMICA MUTUAL INSURANCE COMPANY	Dwll'g Owner Occp'd	161	2	1.2%
	Dwll'g Tenant Occp'd	829	38	4.6%
	Condominium	2,470	63	2.5%
	Homeowners	12,692	247	1.9%
	Tenant	3,257	89	2.7%
ARMED FORCES INSURANCE EXCHANG	Condominium	308	3	1.0%
	Homeowners	4,884	80	1.6%
	Mobilehome	131	3	2.3%
ASSURANT SOLUTIONS	Dwll'g Owner Occp'd	13,184	1,671	12.7%
	Dwll'g Tenant Occp'd	-347	-43	12.3%
	Homeowners	27,546	2,027	7.4%
	Tenant	13,510	170	1.3%
	Mobilehome	9,677	845	8.7%
	Vacant Dwelling	-34	-8	22.0%
AUTO CLUB SOUTHERN CALIFORNIA	Dwll'g Tenant Occp'd	2,023	128	6.3%
	Condominium	34,941	1,001	2.9%
	Homeowners	321,257	13,567	4.2%
	Tenant	24,329	1,127	4.6%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Homeowners	6,018,868	381,523	6.3%
	Dwll'g Owner Occp'd	421,810	153,935	36.5%
	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
<hr/>				
BALBOA INSURANCE GROUP	Dwll'g Owner Occp'd	17,337	1,303	7.5%
	Condominium	1,689	80	4.8%
	Homeowners	82,907	6,660	8.0%
	Tenant	12,935	1,303	10.1%
<hr/>				
CALIFORNIA CASUALTY GROUP	Condominium	6,080	236	3.9%
	Homeowners	39,634	2,171	5.5%
	Tenant	6,020	222	3.7%
	Mobilehome	335	10	2.8%
<hr/>				
CALIFORNIA FAIR PLAN	Dwll'g Content Only	569	52	9.2%
	Dwll'g Owner Occp'd	138,071	72,157	52.3%
	Dwll'g Tenant Occp'd	91,829	55,383	60.3%
	Mobilehome	346	66	19.0%
	Vacant Dwelling	3,177	1,434	45.1%
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CALIFORNIA STATE AUTO ASSOC	Condominium	16,050	391	2.4%
	Homeowners	366,929	9,649	2.6%
	Tenant	35,847	724	2.0%
<hr/>				
CALIFORNIA STATE AUTO GROUP	Dwll'g Tenant Occp'd	5,761	333	5.8%
<hr/>				
CAPITAL INSURANCE GROUP	Dwll'g Owner Occp'd	1,129	56	4.9%
	Dwll'g Tenant Occp'd	22,629	780	3.4%
	Condominium	3,259	72	2.2%
	Homeowners	73,785	1,386	1.9%
	Tenant	3,093	62	2.0%
<hr/>				
CENTURY-NATIONAL INSURANCE CO.	Dwll'g Owner Occp'd	28,441	4,598	16.2%
	Condominium	347	16	4.7%
	Homeowners	129,049	12,186	9.4%
	Mobilehome	7,277	429	5.9%
	Vacant Dwelling	11	0	3.8%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
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	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
<hr/>				
CSE INSURANCE GROUP	Dwll'g Content Only	8	2	24.0%
	Dwll'g Owner Occp'd	3,718	651	17.5%
	Dwll'g Tenant Occp'd	13,430	1,176	8.8%
	Condominium	2,345	61	2.6%
	Homeowners	38,318	1,516	4.0%
	Tenant	1,633	69	4.2%
	Vacant Dwelling	2	0	9.1%
<hr/>				
ELECTRIC INSURANCE COMPANY	Dwll'g Owner Occp'd	56	3	5.0%
	Condominium	127	9	6.8%
	Homeowners	1,310	41	3.1%
	Tenant	137	4	2.7%
<hr/>				
EMPIRE FIRE AND MARINE INSURANCE	Homeowners	15,615	212	1.4%
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ENCOMPASS INSURANCE COMPANY	Dwll'g Content Only	2,818	168	6.0%
	Dwll'g Owner Occp'd	5,955	311	5.2%
	Condominium	1,502	23	1.5%
	Homeowners	13,149	317	2.4%
	Tenant	745	15	2.0%
<hr/>				
FARMERS INSURANCE GROUP	Dwll'g Owner Occp'd	143,221	59,107	41.3%
	Dwll'g Tenant Occp'd	109,461	36,750	33.6%
	Condominium	109,559	3,768	3.4%
	Homeowners	1,015,503	85,952	8.5%
	Tenant	73,239	3,187	4.4%
	Mobilehome	13,042	595	4.6%
<hr/>				
FEDERAL INSURANCE COMPANY	Condominium	2,427	24	1.0%
	Homeowners	11,451	144	1.3%
	Tenant	874	22	2.6%
<hr/>				
FIDELITY NATIONAL INSURANCE CO	Dwll'g Owner Occp'd	537	76	14.1%
	Dwll'g Tenant Occp'd	5,320	367	6.9%
	Condominium	2,309	75	3.2%
	Homeowners	41,208	2,445	5.9%
	Tenant	2,987	32	1.1%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

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	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
<hr/>				
FIDELITY NATL PROP & CAS INS CO.	Homeowners	5,816	198	3.4%
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FIREMAN'S FUND INSURANCE COMPA	Dwll'g Owner Occp'd	1,910	528	27.6%
	Dwll'g Tenant Occp'd	14,006	1,235	8.8%
	Condominium	8,370	100	1.2%
	Homeowners	57,778	1,942	3.4%
	Tenant	1,709	58	3.4%
<hr/>				
FIRST AMERICAN PROP & CASUALTY	Homeowners	20,304	1,068	5.3%
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FIRST AMERICAN SPECIALTY INS	Dwll'g Owner Occp'd	6,326	2,127	33.6%
	Dwll'g Tenant Occp'd	37,878	5,451	14.4%
	Condominium	5,163	202	3.9%
	Homeowners	97,502	8,029	8.2%
<hr/>				
FOREMOST GROUP OF INSURANCE CO	Dwll'g Owner Occp'd	281	39	13.7%
	Dwll'g Tenant Occp'd	209	29	13.9%
	Mobilehome	163,748	4,964	3.0%
	Vacant Dwelling	33	6	16.7%
<hr/>				
GRANGE INSURANCE GROUP	Condominium	189	1	0.5%
	Homeowners	16,237	322	2.0%
	Tenant	524	15	2.8%
	Mobilehome	879	3	0.4%
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HOMESITE INS. COMPANY OF CALIFORNIA	Condominium	1,483	68	4.6%
	Homeowners	16,082	845	5.3%
	Tenant	3,624	736	20.3%
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HORACE MANN INSURANCE COMPANY	Condominium	520	15	2.9%
	Homeowners	9,758	465	4.8%
	Tenant	386	14	3.7%
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HORACE MANN PROP & CAS INS CO	Condominium	298	9	2.9%
	Homeowners	10,646	830	7.8%
	Tenant	380	15	4.0%
	Mobilehome	48	1	2.6%

2006 Commissioner's Report on Underserved Communities

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Section 1 - Real and Personal Property Coverage

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	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
<hr/>				
INSURANCE COMPANY OF THE WEST	Homeowners	0	0	0.0%
<hr/>				
KEMPER AUTO AND HOME COMPANIES	Dwll'g Owner Occp'd	671	32	4.8%
	Dwll'g Tenant Occp'd	10,057	430	4.3%
	Condominium	3,112	57	1.8%
	Homeowners	55,789	1,001	1.8%
	Tenant	2,154	30	1.4%
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LIBERTYMUTUALINSURANCEGROUP	Dwll'g Content Only	252	6	2.3%
	Dwll'g Owner Occp'd	653	75	11.5%
	Dwll'g Tenant Occp'd	14,810	1,226	8.3%
	Condominium	10,536	331	3.1%
	Homeowners	115,103	5,928	5.1%
	Tenant	10,118	397	3.9%
	Mobilehome	192	4	2.1%
<hr/>				
MERCED MUTUAL INSURANCECOMPANY	Homeowners	9,558	323	3.4%
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MERCURY INSURANCE GROUP	Dwll'g Owner Occp'd	377	41	11.0%
	Dwll'g Tenant Occp'd	11,719	1,266	10.8%
	Condominium	20,831	1,075	5.2%
	Homeowners	198,358	13,412	6.8%
	Tenant	14,548	747	5.1%
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METROPOLITAN DIRECT P&C INS CO	Condominium	2,033	107	5.2%
	Homeowners	5,907	262	4.4%
	Tenant	2,241	91	4.1%
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MID-STATE MUTUAL INSURANCE COMPANY	Homeowners	1,718	24	1.4%
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NATIONWIDE INSURANCE GROUP	Dwll'g Owner Occp'd	125	8	6.3%
	Dwll'g Tenant Occp'd	1,138	75	6.6%
	Condominium	1,656	48	2.9%
	Homeowners	12,796	427	3.3%
	Tenant	2,003	54	2.7%
	Mobilehome	63	3	4.1%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Homeowners	6,018,868	381,523	6.3%
	Dwll'g Owner Occp'd	421,810	153,935	36.5%
	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
NEW HAMPSHIRE INSURANCE CO	Mobilehome	26,187	1,620	6.2%
OREGON MUTUAL INSURANCE COMPANY	Dwll'g Owner Occp'd	99	5	5.2%
	Dwll'g Tenant Occp'd	1,735	124	7.1%
	Condominium	622	21	3.4%
	Homeowners	10,161	508	5.0%
	Tenant	219	8	3.6%
PACIFIC PROPERTY AND CASUALTY	Condominium	448	7	1.5%
	Homeowners	10,839	418	3.9%
	Tenant	763	28	3.7%
PACIFIC SPECIALTY INSURANCE CO	Dwll'g Owner Occp'd	18,957	5,563	29.3%
	Dwll'g Tenant Occp'd	22,044	4,567	20.7%
	Condominium	2,865	149	5.2%
	Homeowners	54,840	7,604	13.9%
	Tenant	3,104	333	10.7%
	Mobilehome	7,311	739	10.1%
QBE INSURANCE CORPORATION	Tenant	22,940	1,164	5.1%
SAFECO INSURANCE COMPANIES	Dwll'g Owner Occp'd	5,168	1,298	25.1%
	Dwll'g Tenant Occp'd	56,929	4,863	8.5%
	Condominium	20,121	587	2.9%
	Homeowners	155,263	6,609	4.3%
	Tenant	17,387	749	4.3%
SEQUOIA INSURANCE COMPANY	Condominium	114	1	1.2%
	Homeowners	7,729	59	0.8%
	Tenant	122	1	0.7%
SIRIUSAMERICAINSURANCECOMPANY	Condominium	206	8	3.6%
	Homeowners	4,165	409	9.8%
	Tenant	1,780	99	5.5%

2006 Commissioner's Report on Underserved Communities

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	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
ST PAUL TRAVELERS	Dwll'g Content Only	1,312	31	2.4%
	Dwll'g Owner Occp'd	20,708	1,934	9.3%
	Dwll'g Tenant Occp'd	79	3	3.6%
	Condominium	9,350	305	3.3%
	Homeowners	95,707	4,416	4.6%
	Tenant	14,567	479	3.3%
STATE FARM INSURANCE COMPANIES	Condominium	146,264	3,971	2.7%
	Homeowners	1,268,681	64,472	5.1%
	Tenant	177,816	7,483	4.2%
	Mobilehome	37,390	1,204	3.2%
SUTTER INSURANCE GROUP	Homeowners	1,447	163	11.3%
	Mobilehome	426	55	13.0%
THE HARTFORD	Dwll'g Content Only	13	1	7.7%
	Dwll'g Owner Occp'd	1,059	224	21.2%
	Dwll'g Tenant Occp'd	12,766	1,102	8.6%
	Condominium	10,229	292	2.9%
	Homeowners	82,546	4,517	5.5%
	Tenant	6,656	229	3.4%
TOKIO MARINE & NICHIDO FIRE	Dwll'g Owner Occp'd	380	164	43.1%
	Dwll'g Tenant Occp'd	1,627	395	24.3%
	Condominium	891	158	17.8%
	Homeowners	12,979	1,794	13.8%
	Tenant	2,055	130	6.3%
UNIGARD INSURANCE GROUP	Dwll'g Content Only	132	1	0.9%
	Dwll'g Owner Occp'd	849	78	9.2%
	Dwll'g Tenant Occp'd	11,306	668	5.9%
	Condominium	1,158	27	2.3%
	Homeowners	20,049	488	2.4%
	Tenant	1,138	26	2.2%

2006 Commissioner's Report on Underserved Communities

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Section 1 - Real and Personal Property Coverage

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	Dwll'g Tenant Occp'd	579,612	122,523	21.1%
	Condominium	556,039	17,238	3.1%
	Tenant	648,033	26,037	4.0%
	Dwll'g Content Only	5,101	261	5.1%
	Mobilehome	328,614	14,421	4.4%
	Vacant Dwelling	3,635	1,467	40.4%
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UNITED SERVICES AUTO ASSOCIATION	Dwll'g Owner Occp'd	1,168	20	1.7%
	Dwll'g Tenant Occp'd	33,875	926	2.7%
	Condominium	16,244	230	1.4%
	Homeowners	106,631	1,233	1.2%
	Tenant	44,377	820	1.8%
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USAA CASUALTY INSURANCE COMPANY	Dwll'g Owner Occp'd	492	12	2.4%
	Dwll'g Tenant Occp'd	13,125	487	3.7%
	Condominium	14,004	345	2.5%
	Homeowners	73,878	1,378	1.9%
	Tenant	49,394	1,716	3.5%
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VIGILANT INURANCE COMPANY	Homeowners	615	6	0.9%
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WAWANESA INSURANCE GROUP	Condominium	4,512	122	2.7%
	Homeowners	31,559	1,307	4.1%
<hr/>				
WESTERN MUTUAL INSURANCE GROUP	Dwll'g Owner Occp'd	1,572	697	44.3%
	Dwll'g Tenant Occp'd	5,140	513	10.0%
	Homeowners	78,988	2,865	
<hr/>				
WORKMEN'S AUTO INS CO	Condominium	123	6	4.6%
	Homeowners	5,550	166	3.0%
	Tenant	177	9	5.3%
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ZURICH US	Dwll'g Tenant Occp'd	1,389	68	4.9%
	Homeowners	2,354	242	10.3%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
ACCESSGENERALINSURANCECOMPANY	Pvt Passenger Auto	290	105	36.2%
21ST CENTURY INSURANCE GROUP	Assigned Risk	2,091	729	34.9%
	Pvt Passenger Auto	1,360,717	152,697	11.2%
	Motorcycle	8,867	478	5.4%
	Motorhome	4,740	317	6.7%
AEGIS SECURITY INS CO.	Pvt Passenger Auto	8,687	1,824	21.0%
AFFIRMATIVE INSURANCE COMPANY	Pvt Passenger Auto	2,967	557	18.8%
AIIC OF CALIFORNIA, INC	Assigned Risk	5,487	1,859	33.9%
	Pvt Passenger Auto	100,166	7,945	7.9%
	Low Cost Auto	4,133	2,075	50.2%
AIU INSURANCE COMPANY	Pvt Passenger Auto	6,585	526	8.0%
ALLIANCE UNITED INSURANCE COMPANY	Pvt Passenger Auto	11,174	2,133	19.1%
ALLIED MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	41,572	1,392	3.3%
	Motorcycle	209	15	7.3%
	Motorhome	192	14	7.2%
ALLIED PROPERTY & CASUALTY INS. CO.	Pvt Passenger Auto	116,154	4,661	4.0%
	Motorcycle	1,095	8	0.7%
	Motorhome	1,537	17	1.1%
ALLSTATE INDEMNITY COMPANY	Pvt Passenger Auto	1,325,591	143,661	10.8%
ALLSTATE INSURANCE COMPANY	Assigned Risk	1,445	512	35.4%
	Pvt Passenger Auto	531,434	25,980	4.9%
	Motorcycle	27,282	678	2.5%
	Motorhome	14,845	660	4.4%
ALLSTATE PROP AND CASUALTY	Pvt Passenger Auto	32,393	4,343	13.4%

2006 Commissioner's Report on Underserved Communities

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Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
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AMCO INSURANCE COMPANY	Pvt Passenger Auto	124,892	2,325	1.9%
	Motorcycle	706	8	1.1%
	Motorhome	1,551	20	1.3%
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AMERICAN MODERN HOME INSURANCE	Motorcycle	2,008	126	6.3%
	Motorhome	1,576	59	3.8%
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AMERICANHOMEASSURANCECOMPANY	Pvt Passenger Auto	30,369	2,395	7.9%
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AMEX ASSURANCE	Assigned Risk	68	23	33.8%
	Pvt Passenger Auto	193,425	11,704	6.1%
	Motorhome	518	8	1.5%
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AMICA MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	47,777	787	1.6%
	Motorhome	191	2	1.0%
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ANCHOR GENERAL INSURANCE CO.	Pvt Passenger Auto	65,054	6,072	9.3%
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ASSURANT SOLUTIONS	Pvt Passenger Auto	14,981	634	4.2%
	Motorcycle	203	7	3.6%
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AUTO CLUB SOUTHERN CALIFORNIA	Assigned Risk	2,538	874	34.4%
	Pvt Passenger Auto	1,876,200	125,953	6.7%
	Motorcycle	33,091	1,240	3.7%
	Motorhome	26,441	1,115	4.2%
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AXA RE AMERICA INSURANCE CO.	Pvt Passenger Auto	15,995	6,296	39.4%
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BALBOA INSURANCE GROUP	Pvt Passenger Auto	29,976	5,043	16.8%
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CALIFORNIA CASUALTY GROUP	Pvt Passenger Auto	154,212	5,769	3.7%
	Motorcycle	3,918	68	1.7%
	Motorhome	1,637	39	2.4%
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CALIFORNIA STATE AUTO ASSOCIATION	Pvt Passenger Auto	1,773,768	53,075	3.0%
	Motorhome	13,156	275	2.1%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
CALIFORNIA STATE AUTO GROUP	Assigned Risk	3,230	1,127	34.9%
	Pvt Passenger Auto	103,822	13,290	12.8%
	Low Cost Auto	1,081	544	50.3%
	Motorcycle	2,917	64	2.2%
	Motorhome	71	3	4.8%
CAPITAL INSURANCE GROUP	Pvt Passenger Auto	62,449	1,543	2.5%
	Motorhome	421	8	2.0%
CENTURY-NATIONAL INSURANCE CO.	Pvt Passenger Auto	8,935	597	6.7%
CLARENDON NATIONAL INS. CO.	Assigned Risk	10	4	43.3%
	Pvt Passenger Auto	26,582	5,691	21.4%
	Low Cost Auto	77	36	46.7%
CNA INSURANCE COMPANIES GROUP	Pvt Passenger Auto	4,266	972	22.8%
COAST NATIONAL INSURANCE CO.	Pvt Passenger Auto	343,141	70,699	20.6%
COMMERCE WEST INSURANCE COMPANY	Assigned Risk	102	32	31.8%
	Pvt Passenger Auto	53,103	4,850	9.1%
CSE INSURANCE GROUP	Assigned Risk	120	46	38.4%
	Pvt Passenger Auto	45,456	2,414	5.3%
	Motorhome	211	9	4.0%
DANIELSON NATIONAL INS. CO.	Assigned Risk	9	4	43.0%
	Pvt Passenger Auto	7,315	1,657	22.6%
DEERBROOK INSURANCE COMPANY	Pvt Passenger Auto	20,730	2,898	14.0%
DEPOSITORS INSURANCE COMPANY	Pvt Passenger Auto	16,034	354	2.2%
	Motorcycle	24	0	1.4%
	Motorhome	151	1	0.9%

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Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
ELECTRIC INSURANCE COMPANY	Assigned Risk	12	6	51.0%
	Pvt Passenger Auto	5,770	206	3.6%
	Motorcycle	86	5	5.6%
	Motorhome	735	28	3.8%
ENCOMPASS INSURANCE COMPANY	Pvt Passenger Auto	27,270	610	2.2%
	Motorcycle	113	2	1.3%
	Motorhome	97	3	2.8%
ESURANCE PROPERTY AND CASUALTY	Pvt Passenger Auto	59,597	3,138	5.3%
FARMERS INSURANCE GROUP	Assigned Risk	3,089	1,038	33.6%
	Pvt Passenger Auto	1,843,562	109,389	5.9%
	Motorcycle	27,237	984	3.6%
	Motorhome	4,247	136	3.2%
FIDELITY NATIONAL INSURANCE CO.	Pvt Passenger Auto	16,043	883	5.5%
FINANCIAL INDEMNITY COMPANY	Pvt Passenger Auto	94,848	8,575	9.0%
	Motorcycle	3,061	145	4.8%
	Motorhome	2	0	27.8%
FIREMAN'S FUND INSURANCE COMPANY	Pvt Passenger Auto	28,333	490	1.7%
	Motorhome	168	1	0.6%
FOREMOST GROUP OF INSURANCE CO.	Motorcycle	63,219	2,844	4.5%
	Motorhome	29,523	971	3.3%
GEICO CASUALTY COMPANY	Pvt Passenger Auto	37,851	1,145	3.0%
GEICO GENERAL INS COMPANY	Pvt Passenger Auto	316,630	10,398	3.3%
	Motorhome	1,085	27	2.4%
GEICO INDEMNITY COMPANY	Pvt Passenger Auto	88,459	3,244	3.7%
	Motorcycle	21,911	693	3.2%
	Motorhome	233	3	1.1%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
GMAC INSURANCE COMPANY ONLINE	Pvt Passenger Auto	4,391	186	4.2%
GOVERNMENT EMPLOYEES INS CO.	Assigned Risk	728	267	36.6%
	Pvt Passenger Auto	198,434	6,389	3.2%
	Motorhome	1,041	23	2.2%
GRANGE INSURANCE GROUP	Pvt Passenger Auto	21,036	139	0.7%
	Motorhome	320	2	0.5%
GRANITESTATEINSURANCECOMPANY	Pvt Passenger Auto	244,355	74,262	30.4%
	Motorcycle	1,178	130	11.0%
GREENWICH INSURANCE COMPANY	Pvt Passenger Auto	4,285	585	13.6%
HARBOR SPECIALTY INSURANCE CO.	Assigned Risk	55	20	36.1%
	Pvt Passenger Auto	32,517	5,723	17.6%
HORACE MANN INSURANCE COMPANY	Pvt Passenger Auto	22,977	1,483	6.5%
	Motorcycle	50	3	6.0%
	Motorhome	50	0	0.5%
HORACE MANN PROP & CAS INS CO.	Pvt Passenger Auto	13,570	1,305	9.6%
	Motorcycle	26	2	7.6%
	Motorhome	30	1	1.7%
HUDSON INSURANCE COMPANY	Pvt Passenger Auto	103,940	29,188	28.1%
INFINITY PROPERTY AND CASUALTY	Assigned Risk	820	333	40.6%
	Pvt Passenger Auto	561,212	206,059	36.7%
INSURANCE COMPANY OF THE WEST	Pvt Passenger Auto	84,655	10,669	12.6%
INSURANCECOMPANYOFTHESTATEOFPA	Pvt Passenger Auto	10,494	123	1.2%
INTEGON PREFERRED INSURANCE CO.	Pvt Passenger Auto	19,993	1,465	7.3%

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Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
KEMPER AUTO AND HOME COMPANIES	Pvt Passenger Auto	69,706	867	1.2%
LIBERTYMUTUALINSURANCEGROUP	Assigned Risk	418	163	38.9%
	Pvt Passenger Auto	269,475	10,448	3.9%
	Low Cost Auto	106	56	52.6%
	Motorcycle	927	23	2.5%
	Motorhome	1,370	28	2.0%
LINCOLN GENERAL INSURANCE CO.	Pvt Passenger Auto	68,627	22,148	32.3%
	Motorcycle	8,377	549	6.6%
MARKEL AMERICAN INSURANCE CO.	Motorcycle	14,810	614	4.1%
MENDOTA INSURANCE COMPANY	Pvt Passenger Auto	1,732	571	33.0%
	Motorhome	194	9	4.6%
MERASTAR INSURANCE COMPANY	Pvt Passenger Auto	6,633	590	8.9%
MERCURY INSURANCE GROUP	Assigned Risk	2,365	773	32.7%
	Pvt Passenger Auto	2,007,758	230,155	11.5%
	Low Cost Auto	967	506	52.3%
METROPOLITAN DIRECT P&C INS CO.	Pvt Passenger Auto	85,141	5,206	6.1%
	Motorcycle	112	4	3.8%
	Motorhome	389	10	2.7%
MGA INSURANCE COMPANY	Pvt Passenger Auto	6,579	3,258	49.5%
MIC GENERAL INSURANCE CORP	Pvt Passenger Auto	21,836	1,914	8.8%
	Motorhome	654	38	5.8%
NATIONAL AMERICAN INS CO. OF CA	Assigned Risk	34	5	14.9%
	Pvt Passenger Auto	23,317	4,219	18.1%
	Low Cost Auto	6	5	78.9%
NATIONAL GENERAL INSURANCE CO.	Pvt Passenger Auto	152,854	6,227	4.1%
	Motorcycle	15,182	452	3.0%
	Motorhome	33,613	1,007	3.0%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
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NATIONWIDE INSURANCE GROUP	Assigned Risk	512	167	32.7%
	Pvt Passenger Auto	105,320	3,946	3.7%
	Motorcycle	2,239	44	2.0%
	Motorhome	1,603	47	3.0%
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NORTHWESTERN PACIFIC INDEMNITY	Pvt Passenger Auto	11,644	287	2.5%
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OCCIDENTAL FIRE & CASUALTY CO.	Pvt Passenger Auto	19,018	2,208	11.6%
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OCEAN HARBOR INSURANCE COMPANY	Pvt Passenger Auto	14,694	6,431	43.8%
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OREGON MUTUAL INSURANCE CO.	Assigned Risk	4	2	37.7%
	Pvt Passenger Auto	4,199	242	5.8%
	Low Cost Auto	5	2	35.6%
	Motorhome	8	1	12.0%
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PACIFIC PROPERTY AND CASUALTY	Pvt Passenger Auto	30,094	1,218	4.0%
	Motorcycle	867	16	1.9%
	Motorhome	502	4	0.8%
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PACIFIC SPECIALTY INSURANCE CO.	Assigned Risk	16	3	18.2%
	Pvt Passenger Auto	2,014	361	17.9%
	Low Cost Auto	16	6	39.1%
	Motorcycle	64,511	4,241	6.6%
	Motorhome	996	161	16.1%
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PERMANENT GENERAL ASSURANCE CO.	Pvt Passenger Auto	80,101	9,851	12.3%
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PROGRESSIVE INSURANCE COMPANY	Assigned Risk	746	265	35.5%
	Pvt Passenger Auto	453,862	30,349	6.7%
	Low Cost Auto	184	91	49.1%
	Motorcycle	129,092	5,235	4.1%
	Motorhome	27,640	1,289	4.7%
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QBE INSURANCE CORPORATION	Pvt Passenger Auto	78,732	26,127	33.2%

2006 Commissioner's Report on Underserved Communities

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Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
REDLAND INSURANCE COMPANY	Assigned Risk	10	3	27.1%
	Pvt Passenger Auto	25,668	6,717	26.2%
RESPONSE WORLDWIDE INSURANCE CO.	Pvt Passenger Auto	3,351	133	4.0%
SAFECO INSURANCE COMPANIES	Assigned Risk	561	185	33.0%
	Pvt Passenger Auto	336,174	16,994	5.1%
	Motorcycle	1,317	42	3.2%
	Motorhome	1,867	54	2.9%
SAFEWAY DIRECT INSURANCE COMP	Pvt Passenger Auto	4,453	635	14.3%
SAFEWAY INSURANCE COMPANY	Pvt Passenger Auto	35,776	15,625	43.7%
SEQUOIA INSURANCE COMPANY	Pvt Passenger Auto	23,085	302	1.3%
	Motorhome	488	4	0.8%
SIRIUSAMERICAINSURANCECOMPANY	Pvt Passenger Auto	8,633	1,551	18.0%
ST PAUL TRAVELERS	Assigned Risk	69	30	43.1%
	Pvt Passenger Auto	91,400	3,882	4.2%
	Motorhome	347	10	3.0%
STARNET INSURANCE COMPANY	Pvt Passenger Auto	13,551	2,884	21.3%
STATE FARM INSURANCE COMPANIES	Assigned Risk	3,279	1,139	34.7%
	Pvt Passenger Auto	2,800,412	150,686	5.4%
	Low Cost Auto	1,331	692	52.0%
STATE NATIONAL INSURANCE CO	Assigned Risk	1	1	69.2%
	Pvt Passenger Auto	26,209	2,965	11.3%
STERLING CASUALTY INS CO	Pvt Passenger Auto	92,280	17,639	19.1%
THE HARTFORD	Pvt Passenger Auto	363,150	15,586	4.3%
	Motorhome	3,883	94	2.4%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,053,721	1,803,361	8.6%
	Assigned Risk	29,378	10,167	34.6%
	Low Cost Auto	7,907	4,011	50.7%
	Motorcycle	459,174	19,222	4.2%
	Motorhome	189,417	6,664	3.5%
TOKIO MARINE & NICHIDO FIRE	Pvt Passenger Auto	14,208	1,528	10.8%
UNIGARD INSURANCE GROUP	Pvt Passenger Auto	32,407	498	1.5%
	Motorhome	219	1	0.5%
UNITED SERVICES AUTO ASSOCIATION	Pvt Passenger Auto	403,861	6,481	1.6%
	Motorcycle	13,521	233	1.7%
	Motorhome	6,308	70	1.1%
UNITRIN DIRECT INS COMPANIES	Pvt Passenger Auto	54,022	3,634	6.7%
USAA CASUALTY INSURANCE COMPANY	Assigned Risk	1,155	417	36.1%
	Pvt Passenger Auto	359,139	8,511	2.4%
	Motorcycle	10,612	262	2.5%
	Motorhome	4,461	93	2.1%
USAA GENERAL INDEMNITY COMPANY	Pvt Passenger Auto	9,546	199	2.1%
	Motorcycle	406	7	1.7%
	Motorhome	109	4	3.6%
VICTORIA INSURANCE COMPANY	Pvt Passenger Auto	4,761	586	12.3%
WAWANESA INSURANCE GROUP	Assigned Risk	337	111	33.0%
	Pvt Passenger Auto	381,161	25,396	6.7%
WESTERN GENERAL INSURANCE COMP	Assigned Risk	68	30	44.0%
	Pvt Passenger Auto	36,439	6,105	16.8%
WORKMEN'S AUTO INS CO	Pvt Passenger Auto	24,271	1,712	7.1%

2006 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
ACE INA	Comm MP - NonLiab	1,860	137	7.3%
	Comm MP - Liability	910	79	8.6%
ALEA NORTH AMERICA INSURANCE CO.	Comm MP - Liability	2,959	324	10.9%
ALLIED MUTUAL INSURANCE COMPANY	Commercial Fire	5,506	420	7.6%
	Comm MP - NonLiab	16,378	1,101	6.7%
	Comm MP - Liability	12,391	737	5.9%
ALLSTATE INSURANCE COMPANY	Comm MP - NonLiab	7,085	563	8.0%
	Comm MP - Liability	4,946	438	8.9%
AMCO INSURANCE COMPANY	Commercial Fire	319	5	1.5%
	Comm MP - NonLiab	154,231	12,637	8.2%
	Comm MP - Liability	116,456	9,488	8.1%
AMERICAN ALTERNATIVE INS CORP	Comm MP - NonLiab	2,570	126	4.9%
	Comm MP - Liability	2,127	104	4.9%
AMERICAN HARDWARE MUTUAL INS.	Comm MP - NonLiab	1,245	218	17.5%
AMERICAN HOME ASSURANCE CO.	Commercial Fire	54	7	12.9%
ARCH INSURANCE COMPANY	Commercial Fire	135	13	9.9%
	Comm MP - NonLiab	257	23	9.1%
	Comm MP - Liability	328	32	9.7%
ARGONAUT GREAT CENTRAL INS.	Comm MP - NonLiab	606	91	15.1%
	Comm MP - Liability	601	87	14.4%
ATLANTIC SPECIALTY INS COMPANY	Comm MP - NonLiab	3,454	510	14.8%
	Comm MP - Liability	3,173	453	14.3%
AXIS REINSURANCE COMPANY	Commercial Fire	4,037	463	11.5%
BALBOA INSURANCE GROUP	Commercial Fire	25,999	5,290	20.3%
	Comm MP - NonLiab	5	1	12.3%

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Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
BIRMINGHAM FIRE INSURANCE CO.	Commercial Fire	224	24	10.5%
BUSINESS ALLIANCE INS.CO.	Comm MP - NonLiab	6,426	1,328	20.7%
	Comm MP - Liability	6,426	1,328	20.7%
CALIFORNIA FAIR PLAN	Commercial Fire	49,463	28,986	58.6%
CAPITAL INSURANCE GROUP	Commercial Fire	443	19	4.3%
	Comm MP - NonLiab	26,577	951	3.6%
	Comm MP - Liability	26,995	980	3.6%
CNA INSURANCE COMPANIES GROUP	Comm MP - NonLiab	58,971	9,068	15.4%
	Comm MP - Liability	32,094	6,188	19.3%
CONTRACTORS BONDING & INS.CO.	Comm MP - NonLiab	853	136	15.9%
	Comm MP - Liability	2,850	158	5.5%
CRUSADER INSURANCE COMPANY	Comm MP - NonLiab	17,938	5,571	31.1%
	Comm MP - Liability	17,940	5,572	31.1%
CSE INSURANCE GROUP	Commercial Fire	404	15	3.8%
	Comm MP - NonLiab	3,113	452	14.5%
	Comm MP - Liability	3,063	445	14.5%
DIAMOND STATE INS CO.	Comm MP - NonLiab	797	50	6.2%
	Comm MP - Liability	836	34	4.1%
EMPIRE FIRE AND MARINE INSURANCE	Comm MP - NonLiab	7,680	1,516	19.7%
	Comm MP - Liability	914	92	10.1%
EMPLOYERS FIRE INSURANCE COMP	Comm MP - NonLiab	692	90	13.0%
	Comm MP - Liability	695	91	13.1%
EMPLOYERS MUTUAL CASUALTY CO.	Commercial Fire	3,428	398	11.6%
EVEREST NATIONAL INS CO .	Comm MP - NonLiab	6,781	443	6.5%
	Comm MP - Liability	7,586	506	6.7%

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Section 3 - Commercial Coverage

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Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
FAIRMONT SPECIALTY INS GROUP	Commercial Fire	44	1	2.1%
	Comm MP - NonLiab	429	60	14.0%
	Comm MP - Liability	479	28	5.7%
FARMERS INSURANCE GROUP	Commercial Fire	787	178	22.7%
	Comm MP - NonLiab	276,299	35,783	13.0%
	Comm MP - Liability	106,142	17,422	16.4%
FEDERAL INSURANCE COMPANY	Comm MP - NonLiab	17,667	2,049	11.6%
	Comm MP - Liability	14,778	1,510	10.2%
FEDERATED MUTUAL INS GROUP	Commercial Fire	1,770	302	17.0%
	Comm MP - NonLiab	2,741	369	13.5%
	Comm MP - Liability	1,463	210	14.3%
FIDELITY NATIONAL INSURANCE CO.	Comm MP - NonLiab	367	25	6.8%
FINANCIAL PACIFIC INSURANCE CO.	Comm MP - NonLiab	6,041	208	3.4%
	Comm MP - Liability	7,796	233	3.0%
FIREMAN'S FUND INSURANCE CO.	Commercial Fire	53	8	14.9%
	Comm MP - NonLiab	51,322	5,774	11.3%
	Comm MP - Liability	46,502	5,081	10.9%
FIRST AMERICAN PROP & CASUALTY	Comm MP - NonLiab	961	167	17.4%
	Comm MP - Liability	2,369	419	17.7%
FLORISTS MUTUAL INSURANCE CO.	Comm MP - NonLiab	1,130	69	6.1%
	Comm MP - Liability	932	54	5.8%
FOLKSAMERICA REINSURANCE CO.	Comm MP - NonLiab	2,641	648	24.5%
	Comm MP - Liability	2,940	624	21.2%
GERLING AMERICA INSURANCE CO.	Commercial Fire	99	15	15.3%
GOLDEN EAGLE INSURANCE CORP.	Comm MP - NonLiab	7,423	853	11.5%
	Comm MP - Liability	8,538	1,054	12.3%
GRANITESTATEINSURANCECOMPANY	Comm MP - NonLiab	7,147	1,493	20.9%
	Comm MP - Liability	8,835	1,367	15.5%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 3 - Commercial Coverage

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	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
GREAT AMERICAN ASSURANCE CO.	Comm MP - NonLiab	2,013	255	12.7%
	Comm MP - Liability	2,072	266	12.8%
GREAT AMERICAN INS CO. OF NY	Comm MP - NonLiab	1,213	176	14.5%
	Comm MP - Liability	325	68	21.1%
GREAT AMERICAN INSURANCE CO.	Comm MP - NonLiab	700	136	19.5%
	Comm MP - Liability	775	123	15.9%
GREAT DIVIDE INS COMPANY	Commercial Fire	1,689	382	22.6%
GREAT NORTHERN INSURANCE CO.	Comm MP - NonLiab	1,287	140	10.9%
	Comm MP - Liability	768	74	9.6%
GUIDEONE MUTUAL INSURANCE CO.	Comm MP - NonLiab	11,930	1,585	13.3%
	Comm MP - Liability	4,911	729	14.8%
GUIDEONE SPECIALTY MUTUAL CO.	Comm MP - NonLiab	12,858	2,020	15.7%
	Comm MP - Liability	2,200	297	13.5%
INSURANCE COMPANY OF THE WEST	Commercial Fire	355	93	26.0%
	Comm MP - NonLiab	663	70	10.6%
KEMPER AUTO AND HOME COMPANIES	Commercial Fire	2,063	419	20.3%
LIBERTY INSURANCE UNDERWRITERS	Comm MP - NonLiab	73	13	18.1%
	Comm MP - Liability	3	1	27.3%
LIBERTYMUTUALINSURANCEGROUP	Commercial Fire	8,349	1,025	12.3%
	Comm MP - NonLiab	8,105	1,688	20.8%
	Comm MP - Liability	1,177	259	22.0%
LUMBERMENSUNDERWRITINGALLIANCE	Commercial Fire	173	16	9.5%
MAGNA CARTA COMPANIES	Comm MP - NonLiab	1,259	241	19.1%
	Comm MP - Liability	1,262	241	19.1%
MARKEL AMERICAN INSURANCE CO.	Comm MP - Liability	99	3	2.8%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
MARKEL INSURANCE COMPANY	Comm MP - NonLiab	4,152	561	13.5%
	Comm MP - Liability	7,012	1,073	15.3%
MERCURY INSURANCE GROUP	Comm MP - NonLiab	18,356	2,237	12.2%
	Comm MP - Liability	16,446	1,998	12.1%
MID-STATE MUTUAL INSURANCE CO.	Comm MP - NonLiab	1,141	64	5.6%
	Comm MP - Liability	1,141	64	5.6%
MITSUI SUMITOMO INSURANCE GROUP	Comm MP - NonLiab	14,907	2,447	16.4%
	Comm MP - Liability	8,674	1,400	16.1%
NATIONAL UNION FIRE INSURANCE CO.	Comm MP - NonLiab	289	65	22.5%
NATIONWIDE AGRIBUSINESS INS.	Comm MP - NonLiab	1,451	178	12.2%
	Comm MP - Liability	607	70	11.4%
NEW HAMPSHIRE INSURANCE CO.	Comm MP - NonLiab	1,924	136	7.1%
	Comm MP - Liability	1,992	111	5.6%
NORTH AMERICAN ELITE	Comm MP - NonLiab	7,633	993	13.0%
OREGON MUTUAL INSURANCE CO.	Commercial Fire	5,681	669	11.8%
	Comm MP - NonLiab	6,794	812	11.9%
	Comm MP - Liability	4,520	540	11.9%
PACIFIC INDEMNITY COMPANY	Comm MP - Liability	247	36	14.8%
PACIFIC SPECIALTY INSURANCE CO.	Comm MP - NonLiab	937	164	17.5%
	Comm MP - Liability	1,214	193	15.9%
PEERLESS INSURANCE COMPANY	Commercial Fire	6,829	811	11.9%
	Comm MP - NonLiab	24,750	4,489	18.1%
	Comm MP - Liability	24,100	4,326	18.0%
PENN-AMERICA INSURANCE COMPANY	Comm MP - NonLiab	2,514	442	17.6%
	Comm MP - Liability	1,843	343	18.6%
PHILADELPHIA INDEMNITY INS CO.	Comm MP - NonLiab	23,212	2,220	9.6%
	Comm MP - Liability	21,427	1,680	7.8%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
QBE INSURANCE CORPORATION	Comm MP - NonLiab	6,801	968	14.2%
	Comm MP - Liability	4,658	706	15.2%
RIVERPORT INSURANCE COMPANY	Commercial Fire	4,230	994	23.5%
SAFECO INSURANCE COMPANIES	Commercial Fire	6,564	689	10.5%
	Comm MP - NonLiab	56,770	8,271	14.6%
	Comm MP - Liability	55,027	8,036	14.6%
SENTRY INSURANCE A MUTUAL CO.	Commercial Fire	3,138	464	14.8%
	Comm MP - NonLiab	4,040	403	10.0%
	Comm MP - Liability	4,938	478	9.7%
SENTRY SELECT INSURANCE	Commercial Fire	1,798	246	13.7%
SEQUOIA INSURANCE COMPANY	Comm MP - NonLiab	11,347	740	6.5%
	Comm MP - Liability	11,008	738	6.7%
SIRIUSAMERICAINSURANCECOMPANY	Comm MP - NonLiab	3,885	228	5.9%
	Comm MP - Liability	3,922	227	5.8%
SOMPO JAPAN INSURANCE COMPANY	Commercial Fire	511	76	14.9%
	Comm MP - NonLiab	2,439	711	29.1%
	Comm MP - Liability	833	221	26.6%
ST PAUL TRAVELERS 1	Commercial Fire	8,144	960	11.8%
	Comm MP - NonLiab	16,208	1,582	9.8%
	Comm MP - Liability	14,515	1,374	9.5%
ST PAULTRAVELERS 2	Commercial Fire	5,054	607	12.0%
	Comm MP - NonLiab	31,194	3,249	10.4%
	Comm MP - Liability	34,512	3,736	10.8%
STAR INSURANCE COMPANY	Comm MP - NonLiab	2,918	312	10.7%
	Comm MP - Liability	1,513	165	10.9%
STARNET INSURANCE COMPANY	Comm MP - NonLiab	588	55	9.4%
	Comm MP - Liability	497	43	8.7%

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Table C - Number and Percentage of Total Earned Exposure per Company

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	186,869	47,782	25.6%
	Comm MP - NonLiab	1,652,149	191,534	11.6%
	Comm MP - Liability	1,008,540	120,724	12.0%
STATE FARM INSURANCE COMPANIES	Comm MP - NonLiab	135,334	13,729	10.1%
	Comm MP - Liability	135,334	13,729	10.1%
STATE NATIONAL INSURANCE CO.	Comm MP - NonLiab	702	42	5.9%
	Comm MP - Liability	634	50	7.8%
STONINGTONINSURANCECOMPANY	Comm MP - NonLiab	779	107	13.7%
	Comm MP - Liability	1,381	128	9.3%
THE DENTISTS INSURANCE COMPANY	Comm MP - NonLiab	7,470	430	5.8%
THE HARTFORD	Commercial Fire	4	2	42.6%
	Comm MP - NonLiab	430,644	49,008	11.4%
	Comm MP - Liability	173,602	19,615	11.3%
THE HARTFORD STEAM BOILER INS.	Comm MP - NonLiab	479	78	16.3%
THE NETHERLANDS INSURANCE COMP	Comm MP - NonLiab	1,312	89	6.7%
	Comm MP - Liability	1,578	122	7.7%
TOKIO MARINE & NICHIDO FIRE	Commercial Fire	157	28	17.6%
	Comm MP - NonLiab	2,910	698	24.0%
	Comm MP - Liability	3,220	802	24.9%
UNIGARD INSURANCE GROUP	Commercial Fire	1,520	201	13.2%
	Comm MP - NonLiab	5,569	731	13.1%
	Comm MP - Liability	2,716	403	14.8%
UNITED STATES FIRE INSURANCE CO.	Commercial Fire	9,082	1,129	12.4%
VIGILANT INURANCE COMPANY	Comm MP - NonLiab	2,932	327	11.1%
	Comm MP - Liability	2,063	235	11.4%
WAUSAUINSURANCE GROUP	Commercial Fire	10,222	868	8.5%
	Comm MP - NonLiab	4,487	485	10.8%
	Comm MP - Liability	1,168	143	12.2%
WESTPORT INSURANCE CORPORATION	Commercial Fire	155	21	13.3%
XL INSURANCE AMERICA, INC.	Commercial Fire	5,501	655	11.9%
ZURICH US	Commercial Fire	12,885	1,285	10.0%
	Comm MP - NonLiab	83,496	5,655	6.8%
	Comm MP - Liability	8,547	744	8.7%

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Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
21ST CENTURY INSURANCE GROUP	Personal	16	4	25.0%
ACCESS GENERAL INSURANCE COMPANY	Personal	1	0	0.0%
ACE INA	Commercial	9	2	22.2%
AEGIS SECURITY INS CO	Personal	2	0	0.0%
AFFIRMATIVE INSURANCE COMPANY	Personal	3	1	33.3%
AIIC OF CALIFORNIA, INC	Personal	8	2	25.0%
AIU INSURANCE COMPANY	Personal	5	1	20.0%
ALEA NORTH AMERICA INSURANCE CO	Commercial	2	0	0.0%
ALLIANCE UNITED INSURANCE CO	Personal	1	0	0.0%
ALLIED MUTUAL INSURANCE CO	Commercial	3	0	0.0%
	Personal	3	0	0.0%
ALLIED PROPERTY & CASUALTY INS	Personal	3	0	0.0%
ALLSTATE INDEMNITY COMPANY	Commercial	1270	75	5.9%
	Personal	1270	75	5.9%
ALLSTATE INSURANCE COMPANY	Commercial	1270	75	5.9%
	Personal	1270	75	5.9%
ALLSTATE PROP AND CASUALTY	Commercial	1270	75	5.9%
	Personal	1270	75	5.9%
AMCO INSURANCE COMPANY	Commercial	3	0	0.0%
	Personal	3	0	0.0%
AMERICAN HARDWARE MUTUAL INS	Commercial	15	0	0.0%
AMERICAN HOME ASSURANCE COMPANY	Commercial	6	2	33.3%
	Personal	5	1	20.0%
AMICA MUTUAL INSURANCE COMPANY	Personal	2	0	0.0%

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Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
ANCHOR GENERAL INSURANCE CO	Personal	1	0	0.0%
ARCH INSURANCE COMPANY	Commercial	2	0	0.0%
ARGONAUT GREAT CENTRAL INSURANCE	Commercial	5	0	0.0%
ASSURANT SOLUTIONS	Personal	127	1	0.8%
	Commercial	1	0	0.0%
ATLANTIC SPECIALTY INS COMPANY	Commercial	80	9	11.3%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	74	8	10.8%
AXIS REINSURANCE COMPANY	Commercial	2	1	50.0%
BALBOA INSURANCE GROUP	Personal	41	2	4.9%
	Commercial	1	0	0.0%
BIRMINGHAMFIREINSURANCECOMPANY	Commercial	1	1	100.0%
BUSINESS ALLIANCE INSURANCE CO	Commercial	1	0	0.0%
CALIFORNIA STATE AUTO ASSOC	Personal	87	1	1.1%
CALIFORNIA STATE AUTO GROUP	Personal	1472	286	19.4%
CAPITAL INSURANCE GROUP	Commercial	10	0	0.0%
	Personal	9	0	0.0%
CENTURY-NATIONAL INSURANCE CO	Personal	2	2	100.0%
CLARENDON NATIONAL INS CO	Personal	5	0	0.0%
CNA INSURANCE COMPANIES GROUP	Commercial	6	0	0.0%
	Personal	6	0	0.0%
COAST NATIONAL INSURANCE CO	Personal	1	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
COMMERCE WEST INSURANCE CO	Personal	1	0	0.0%
CONTRACTORS BONDING & I NSURANCE CO	Commercial	2	0	0.0%
CRUSADER INSURANCE COMPANY	Commercial	1	0	0.0%
CSE INSURANCE GROUP	Commercial	396	11	2.8%
	Personal	396	11	2.8%
DANIELSON NATIONAL INS. CO	Personal	2	0	0.0%
DEERBROOK INSURANCE COMPANY	Commercial	6	0	0.0%
	Personal	6	0	0.0%
DIAMOND STATE INS CO	Commercial	2	0	0.0%
EMPIRE FIREANDMARINE INSURANCE	Commercial	1	0	0.0%
	Personal	1	0	0.0%
EMPLOYERS FIRE INSURANCE CO	Commercial	1326	82	6.2%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	36	1	2.8%
ENCOMPASS INSURANCE COMPANY	Commercial	191	14	7.3%
	Personal	191	14	7.3%
ESURANCE PROPERTY AND CASUALTY	Personal	2	0	0.0%
EVEREST NATIONAL INS CO	Commercial	3	2	66.7%
FAIRMONT SPECIALTY INS GROUP	Commercial	29	0	0.0%
FARMERS INSURANCE GROUP	Commercial	6210	397	6.4%
	Personal	6208	397	6.4%
FEDERAL INSURANCE COMPANY	Commercial	7	2	28.6%
	Personal	7	2	28.6%
FEDERATED MUTUAL INS GROUP	Commercial	42	0	0.0%
FIDELITY NATIONAL INSURANCE CO	Personal	1	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
FINANCIAL INDEMNITY COMPANY	Personal	2195	283	12.9%
FINANCIAL PACIFIC INSURANCE CO	Commercial	1	0	0.0%
FIREMAN'S FUND INSURANCE COMPA	Commercial	239	15	6.3%
	Personal	171	12	7.0%
FIRST AMERICAN PROP & CASUALTY	Commercial	3	0	0.0%
	Personal	1	1	100.0%
FIRST AMERICAN SPECIALTY INS	Personal	1	1	100.0%
FLORISTS MUTUAL INSURANCE CO	Commercial	8	0	0.0%
FOLKSAMERICA REINSURANCE CO	Commercial	333	24	7.2%
FOREMOST GROUP OF INSURANCE CO	Personal	38	2	5.3%
GEICO CASUALTY COMPANY	Personal	1	0	0.0%
GEICO GENERAL INS COMP	Personal	1	0	0.0%
GEICO INDEMNITY CO	Personal	1	0	0.0%
GERLING AMERICA INSURANCE CO	Commercial	1	0	0.0%
GMAC INSURANCE COMPANY ONLINE	Personal	2	0	0.0%
GOLDEN EAGLE INSURANCE CORP	Commercial	3	0	0.0%
GOVERNMENT EMPLOYEES INS CO	Personal	1	0	0.0%
GRANGE INSURANCE GROUP	Personal	91	2	2.2%

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Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
GRANITE STATE INSURANCE COMPANY	Commercial	5	2	40.0%
	Personal	5	1	20.0%
GREAT AMERICAN ASSURANCE CO	Commercial	9	1	11.1%
GREAT AMERICAN INS CO OF NY	Commercial	9	1	11.1%
GREAT AMERICAN INSURANCE CO	Commercial	9	1	11.1%
GREAT DIVIDE INS COMPANY	Commercial	34	0	0.0%
GREAT NORTHERN INSURANCE CO	Commercial	7	2	28.6%
GREENWICH INSURANCE COMPANY	Personal	1	0	0.0%
GUIDEONE MUTUAL INSURANCE CO	Commercial	1	0	0.0%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	1	0	0.0%
HARBOR SPECIALTY INSURANCE CO	Personal	1	0	0.0%
HOMESITE INS. COMPANY OF CA	Personal	1	0	0.0%
HUDSON INSURANCE COMPANY	Personal	6	1	16.7%
INFINITY PROPERTY AND CASUALTY	Personal	37	1	2.7%
INSURANCE COMPANY OF THE WEST	Commercial	1	0	0.0%
	Personal	1	0	0.0%
INSURANCE CO OF THE STATE OF PA	Personal	1	0	0.0%
INTEGON PREFERRED INSURANCE CO	Personal	543	72	13.3%
KEMPER AUTO AND HOME COMPANIES	Personal	487	28	5.7%
LIBERTY MUTUAL INSURANCE GROUP	Personal	26	1	3.8%
	Commercial	9	2	22.2%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	2	0	0.0%
MAGNA CARTA COMPANIES	Commercial	1	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
MARKEL AMERICAN INSURANCE CO	Commercial	215	16	7.4%
MARKEL INSURANCE COMPANY	Commercial	215	16	7.4%
MERCED MUTUAL INSURANCE COMPANY	Personal	98	1	1.0%
MERCURY INSURANCE GROUP	Personal	73	0	0.0%
	Commercial	9	0	0.0%
MGA INSURANCE COMPANY	Personal	1	0	0.0%
MIC GENERAL INSURANCE CORP	Personal	2	0	0.0%
MID-STATE MUTUAL INSURANCE CO	Commercial	1	0	0.0%
	Personal	1	0	0.0%
MITSUI SUMITOMO INSURANCE GROUP	Commercial	2	0	0.0%
NATIONAL AMERICAN INS CO OF CA	Personal	2	0	0.0%
NATIONAL GENERAL INSURANCE CO	Personal	10	1	10.0%
NATIONAL UNION FIRE INSURANCE CO	Commercial	1	1	100.0%
NATIONWIDE AGRIBUSINESS INS	Commercial	28	0	0.0%
NATIONWIDE INSURANCE GROUP	Personal	3	0	0.0%
NEW HAMPSHIRE INSURANCE CO	Commercial	1	0	0.0%
	Personal	1	0	0.0%
NORTHWESTERN PACIFIC INDEMNITY	Personal	7	2	28.6%
OCCIDENTAL FIRE & CASUALTY CO	Personal	1404	294	20.9%
OCEAN HARBOR INSURANCE COMPANY	Personal	1	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
OREGON MUTUAL INSURANCE CO	Commercial	6	1	16.7%
	Personal	6	1	16.7%
PACIFIC INDEMNITY COMPANY	Commercial	7	2	28.6%
PACIFIC PROPERTY AND CASUALTY	Personal	54	3	5.6%
PACIFIC SPECIALTY INSURANCE CO	Personal	5921	604	10.2%
	Commercial	4457	523	11.7%
PEERLESS INSURANCE COMPANY	Commercial	3	0	0.0%
PENN-AMERICA INSURANCE COMPANY	Commercial	6	0	0.0%
PERMANENT GENERAL ASSURANCE CO	Personal	7	0	0.0%
PHILADELPHIA INDEMNITY INS CO	Commercial	3	0	0.0%
PROGRESSIVE INSURANCE COMPANY	Personal	20	0	0.0%
QBE INSURANCE CORPORATION	Personal	1179	295	25.0%
	Commercial	331	24	7.3%
REDLAND INSURANCE COMPANY	Personal	2	0	0.0%
RESPONSE WORLDWIDE INSURANCE CO	Personal	1	0	0.0%
RIVERPORT INSURANCE COMPANY	Commercial	1	0	0.0%
SAFECO INSURANCE COMPANIES	Commercial	3	0	0.0%
	Personal	3	0	0.0%
SAFEWAY DIRECT INSURANCE CO	Personal	1	0	0.0%
SAFEWAY INSURANCE COMPANY	Personal	1	0	0.0%
SENTRY INSURANCE A MUTUAL CO	Commercial	31	1	3.2%
SENTRY SELECT INSURANCE	Commercial	10	0	0.0%
SEQUOIA INSURANCE COMPANY	Commercial	14	0	0.0%
	Personal	2	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
SIRIUSAMERICAINSURANCECOMPANY	Personal	739	84	11.4%
	Commercial	166	23	13.9%
SOMPO JAPAN INSURANCE COMPANY	Commercial	1	1	100.0%
ST PAUL TRAVELERS 1	Commercial	7	1	14.3%
ST PAULTRAVELERS 2	Commercial	9	1	11.1%
	Personal	9	1	11.1%
STAR INSURANCE COMPANY	Commercial	14	0	0.0%
STARNET INSURANCE COMPANY	Commercial	1	0	0.0%
	Personal	1	0	0.0%
STATE FARM INSURANCE COMPANIES	Commercial	1892	71	3.8%
	Personal	1892	71	3.8%
STATE NATIONAL INSURANCE CO	Commercial	6	0	0.0%
	Personal	2	0	0.0%
STERLING CASUALTY INS CO	Personal	20	1	5.0%
SUTTER INSURANCE GROUP	Personal	4	0	0.0%
THE DENTISTS INSURANCE COMPANY	Commercial	3	0	0.0%
THE HARTFORD	Commercial	7	1	14.3%
	Personal	7	1	14.3%
THE HARTFORD STEAM BOILER INSP	Commercial	1	1	100.0%
THE NETHERLANDS INSURANCE CO	Commercial	3	0	0.0%
TOKIO MARINE & NICHIDO FIRE	Personal	17	0	0.0%
	Commercial	11	0	0.0%
UNIGARD INSURANCE GROUP	Commercial	3	0	0.0%
	Personal	3	0	0.0%
UNITRIN DIRECT INS COMPANIES	Personal	1	0	0.0%

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
VICTORIA INSURANCE	Personal	830	81	9.8%
VIGILANT INSURANCE COMPANY	Commercial	7	2	28.6%
	Personal	7	2	28.6%
WAUSAUINSURANCE GROUP	Commercial	2	0	0.0%
WAWANESA INSURANCE GROUP	Personal	1	0	0.0%
WESTERN GENERAL INSURANCE COMP	Personal	2	0	0.0%
WESTERN MUTUAL INSURANCE GROUP	Personal	1	0	0.0%
WORKMEN'S AUTO INS CO	Personal	137	12	8.8%
XL INSURANCE AMERICA, INC	Commercial	1	1	100.0%
ZURICH US	Personal	9	0	0.0%
	Commercial	6	0	0.0%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
21ST CENTURY INSURANCE GROUP	Personal	Agent	446	0	0.0%
ACCESSGENERALINSURANCECOMPANY	Personal	Agency	1	0	0.0%
ACE INA	Commercial	Agent	738	74	10.0%
AEGIS SECURITY INS CO	Personal	Agency	2	0	0.0%
AFFIRMATIVE INSURANCE COMPANY	Personal	Agent	57	0	0.0%
ALEA NORTH AMERICA INSURANCE CO	Commercial	Agent	1	0	0.0%
ALLIANCE UNITED INSURANCE CO	Personal	Agency	1	0	0.0%
ALLIED MUTUAL INSURANCE CO	Commercial	Agent	1088	36	3.3%
	Personal	Agent	1088	36	3.3%
ALLIED PROPERTY & CASUALTY INS	Personal	Agent	827	31	3.7%
ALLSTATE INDEMNITY COMPANY	Commercial	Agency	1317	78	5.9%
	Personal	Agency	1317	78	5.9%
ALLSTATE INSURANCE COMPANY	Commercial	Agency	1317	78	5.9%
	Personal	Agency	1317	78	5.9%
ALLSTATE PROP AND CASUALTY	Commercial	Agency	1317	78	5.9%
	Personal	Agency	1317	78	5.9%
AMCO INSURANCE COMPANY	Commercial	Agent	1088	36	3.3%
	Personal	Agent	1088	36	3.3%
AMERICAN ALTERNATIVE INS CORP	Commercial	Agency	319	31	9.7%
AMERICAN FAMILY HOME INSURANCE	Personal	Agent	34	2	5.9%
AMERICAN HARDWARE MUTUAL INS	Commercial	Agent	15	0	0.0%
AMERICAN MODERN HOME INSURANCE	Personal	Agent	106	4	3.8%
AMICA MUTUAL INSURANCE COMPANY	Personal	Agent	39	0	0.0%
ANCHOR GENERAL INSURANCE CO	Personal	Agency	1	0	0.0%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
ARCH INSURANCE COMPANY	Commercial	Agency	2	0	0.0%
ARGONAUTGREATCENTRALINSURANCE	Commercial	Agent	6	0	0.0%
ASSURANT SOLUTIONS	Personal	Agency	127	1	0.8%
	Commercial	Agency	1	0	0.0%
ATLANTIC SPECIALTY INS COMPANY	Commercial	Agent	78	9	11.5%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	Agent	586	49	8.4%
AXIS REINSURANCE COMPANY	Commercial		15	3	20.0%
BALBOA INSURANCE GROUP	Personal	Agency	36	3	8.3%
	Commercial	Agency	5	0	0.0%
CALIFORNIA STATE AUTO ASSOC	Personal	Agent	626	2	0.3%
CALIFORNIA STATE AUTO GROUP	Personal	Agent	3380	646	19.1%
CAPITAL INSURANCE GROUP	Commercial	Agent	975	27	2.8%
	Personal	Agent	975	27	2.8%
CENTURY-NATIONAL INSURANCE CO	Personal	Agent	179	64	35.8%
CLARENDON NATIONAL INS CO	Personal	Agency	372	39	10.5%
CNA INSURANCE COMPANIES GROUP	Commercial	Agent	584	95	16.3%
	Personal	Agent	584	95	16.3%
COAST NATIONAL INSURANCE CO	Personal	Agent	1274	283	22.2%
COMMERCE WEST INSURANCE CO	Personal	Agent	907	51	5.6%
CONTRACTORS BONDING & INS CO	Commercial	Agency	120	8	6.7%
CRUSADER INSURANCE COMPANY	Commercial	Agency	3	0	0.0%
CSE INSURANCE GROUP	Commercial	Agency	393	11	2.8%
	Personal	Agency	393	11	2.8%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
DANIELSON NATIONAL INS CO	Personal	Agency	1	0	0.0%
DEERBROOK INSURANCE COMPANY	Commercial	Agency	8	0	0.0%
	Personal	Agency	8	0	0.0%
DIAMOND STATE INS CO	Commercial	Agency	5	1	20.0%
EMPIRE FIRE AND MARINE INSURANCE	Commercial	Agent	4	0	0.0%
	Personal	Agent	4	0	0.0%
EMPLOYERS FIRE INSURANCE CO	Commercial	Agent	1701	107	6.3%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	Agency	36	1	2.8%
ENCOMPASS INSURANCE COMPANY	Commercial	Agency	196	14	7.1%
	Personal	Agency	196	14	7.1%
ESURANCE PROPERTY AND CASUALTY	Personal	Agency	2	0	0.0%
EVEREST NATIONAL INS CO	Commercial	Agency	1	0	0.0%
FAIRMONT SPECIALTY INS GROUP	Commercial	Agency	29	0	0.0%
FARMERS INSURANCE GROUP	Commercial	Agent	6176	395	6.4%
	Personal	Agent	6176	395	6.4%
FEDERAL INSURANCE COMPANY	Commercial	Agency	316	33	10.4%
	Personal	Agency	208	15	7.2%
FIDELITY NATIONAL INSURANCE CO	Personal	Agent	714	82	11.5%
	Commercial	Agent	22	0	0.0%
FINANCIAL INDEMNITY COMPANY	Personal	Agency	2195	283	12.9%
FINANCIAL PACIFIC INSURANCE CO	Commercial	Agency	174	2	1.1%
FIREMAN'S FUND INSURANCE CO	Commercial	Agency	234	15	6.4%
	Personal	Agency	169	11	6.5%
FIRST AMERICAN PROP & CASUALTY	Personal	Agent	13	13	100.0%
	Commercial	Agent	3	0	0.0%

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FIRST AMERICAN SPECIALTY INS	Personal	Agency	534	38	7.1%
FLORISTS MUTUAL INSURANCE CO	Commercial	Agent	67	0	0.0%
FOLKSAMERICA REINSURANCE CO	Commercial	Agency	326	24	7.4%
FOREMOST GROUP OF INSURANCE CO	Personal	Agency	17715	991	5.6%
GOLDEN EAGLE INSURANCE CORP	Commercial	Agency	550	26	4.7%
GRANGE INSURANCE GROUP	Personal	Agency	91	2	2.2%
GREAT AMERICAN ASSURANCE CO	Commercial	Agent	717	58	8.1%
GREAT AMERICAN INS CO OF NY	Commercial	Agent	717	58	8.1%
GREAT AMERICAN INSURANCE CO	Commercial	Agent	717	58	8.1%
GREAT DIVIDE INS COMPANY	Commercial	Agency	21	0	0.0%
GREAT NORTHERN INSURANCE CO	Commercial	Agency	269	26	9.7%
GREENWICH INSURANCE COMPANY	Personal	Agency	1	0	0.0%
GUIDEONE MUTUAL INSURANCE CO	Commercial	Agency	55	3	5.5%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	Agency	55	3	5.5%
HARBOR SPECIALTY INSURANCE CO	Personal	Agent	22	0	0.0%
HOMESITE INS. COMPANY OF CA	Personal	Agency	26	3	11.5%
HORACE MANN INSURANCE COMPANY	Personal	Agent	55	2	3.6%
HORACE MANN PROP & CAS INS CO	Personal	Agent	55	2	3.6%
HUDSON INSURANCE COMPANY	Personal	Agency	5	0	0.0%
INFINITY PROPERTY AND CASUALTY	Personal	Agency	2755	519	18.8%

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INSURANCE COMPANY OF THE WEST	Commercial	Agency	1554	119	7.7%
	Personal	Agency	1554	119	7.7%
INTEGON PREFERRED INSURANCE CO	Personal	Agency	102	6	5.9%
KEMPER AUTO AND HOME COMPANIES	Personal	Agent	482	28	5.8%
LIBERTYMUTUALINSURANCEGROUP	Commercial	Agent	306	92	30.1%
	Personal	Agent	208	3	1.4%
LINCOLN GENERAL INSURANCE CO	Personal	Agency	1418	239	16.9%
LUMBERMENSUNDERWRITINGALLIANCE	Commercial	Agent	4	0	0.0%
MAGNA CARTA COMPANIES	Commercial	Agency	86	4	4.7%
MARKEL AMERICAN INSURANCE CO	Commercial	Agent	220	16	7.3%
MARKEL INSURANCE COMPANY	Commercial	Agent	220	16	7.3%
MENDOTA INSURANCE COMPANY	Personal	Agent	228	57	25.0%
MERCED MUTUAL INSURANCE CO	Personal	Agency	97	1	1.0%
MERCURY INSURANCE GROUP	Personal	Agency	1710	115	6.7%
	Commercial	Agency	690	31	4.5%
MGA INSURANCE COMPANY	Personal	Agency	1	0	0.0%
MID-STATE MUTUAL INSURANCE COM	Commercial	Agent	61	0	0.0%
	Personal	Agent	61	0	0.0%
MITSUI SUMITOMO INSURANCE GROU	Commercial	Agency	400	38	9.5%
NATIONAL AMERICAN INS CO OF CA	Personal	Agency	1	0	0.0%
NATIONAL GENERAL INSURANCE CO	Personal	Agency	8	1	12.5%

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NATIONWIDE AGRIBUSINESS INSURA	Commercial	Agency	28	0	0.0%
NORTHWESTERN PACIFIC INDEMNITY	Personal	Agency	198	15	7.6%
OCCIDENTAL FIRE & CASUALTY CO	Personal	Agency	1403	294	21.0%
OCEAN HARBOR INSURANCE COMPANY	Personal	Agency	150	29	19.3%
OREGON MUTUAL INSURANCE CO	Commercial	Agency	218	6	2.8%
	Personal	Agency	218	6	2.8%
PACIFIC INDEMNITY COMPANY	Commercial	Agency	270	26	9.6%
PACIFIC PROPERTY AND CASUALTY	Personal	Agent	54	3	5.6%
PACIFIC SPECIALTY INSURANCE CO	Personal	Agent	5921	604	10.2%
	Commercial	Agent	4457	523	11.7%
PEERLESS INSURANCE COMPANY	Commercial	Agency	550	26	4.7%
PENN-AMERICA INSURANCE COMPANY	Commercial	Agency	6	0	0.0%
PERMANENT GENERAL ASSURANCE CO	Personal	Agent	34	0	0.0%
PHILADELPHIA INDEMNITY INS CO	Commercial	Agency	573	18	3.1%
PROGRESSIVE INSURANCE COMPANY	Personal	Agent	3538	360	10.2%
QBE INSURANCE CORPORATION	Personal	Agency	1179	295	25.0%
	Commercial	Agency	326	24	7.4%
REDLAND INSURANCE COMPANY	Personal	Agency	2	0	0.0%

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RIVERPORT INSURANCE COMPANY	Commercial	Agency	1	0	0.0%
SAFECO INSURANCE COMPANIES	Commercial	Agency	1615	90	5.6%
	Personal	Agency	1615	90	5.6%
SAFEGWAY INSURANCE COMPANY	Personal	Agent	1196	453	37.9%
SENTRY INSURANCE A MUTUAL CO	Commercial	Agent	31	1	3.2%
SENTRY SELECT INSURANCE	Commercial	Agent	10	0	0.0%
SEQUOIA INSURANCE COMPANY	Commercial	Agency	153	13	8.5%
	Personal	Agency	30	3	10.0%
SIRIUSAMERICAINSURANCECOMPANY	Personal	Agency	13	1	7.7%
	Commercial	Agency	1	0	0.0%
SOMPO JAPAN INSURANCE COMPANY	Commercial	Agency	32	13	40.6%
ST PAUL TRAVELERS 1	Commercial	Agency	417	35	8.4%
ST PAUL TRAVELERS 2	Commercial	Agency	813	52	6.4%
	Personal	Agency	813	52	6.4%
STAR INSURANCE COMPANY	Commercial	Agency	14	0	0.0%
STATE FARM INSURANCE COMPANIES	Commercial	Agent	1859	71	3.8%
	Personal	Agent	1859	71	3.8%
STATE NATIONAL INSURANCE CO	Commercial	Agent	6	0	0.0%
	Personal	Agent	2	0	0.0%
STERLING CASUALTY INS CO	Personal	Agent	68	3	4.4%
SUTTER INSURANCE GROUP	Personal	Agency	3	0	0.0%
THE DENTISTS INSURANCE COMPANY	Commercial	Agent	6	0	0.0%
THE HARTFORD	Commercial	Agent	7320	643	8.8%
	Personal	Agent	7320	643	8.8%

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THE HARTFORD STEAM BOILER INSP	Commercial	Agency	1	1	100.0%
THE NETHERLANDS INSURANCE CO	Commercial	Agency	550	26	4.7%
TOKIO MARINE & NICHIDO FIRE	Personal	Agency	32	11	34.4%
	Commercial	Agency	27	11	40.7%
UNIGARD INSURANCE GROUP	Commercial	Agency	141	6	4.3%
	Personal	Agency	141	6	4.3%
UNITRIN DIRECT INS COMPANIES	Personal	Agency	1	0	0.0%
VICTORIA INSURANCE CO	Personal	Agency	829	81	9.8%
VIGILANT INURANCE COMPANY	Commercial	Agency	272	26	9.6%
	Personal	Agency	202	14	6.9%
WAUSAUINSURANCE GROUP	Commercial	Agent	2	0	0.0%
WESTERN GENERAL INSURANCE COMP	Personal	Agency	2	0	0.0%
WESTERN MUTUAL INSURANCE GROUP	Personal	Agency	9	0	0.0%
WESTPORT INSURANCE CORPORATION	Commercial	Agency	35	6	17.1%
WORKMEN'S AUTO INS CO	Personal	Agency	136	11	8.1%
ZURICH US	Commercial	Agent	1831	125	6.8%
	Personal	Agent	314	17	5.4%