

## 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|--------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                   | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| <hr/>                          |                             |   |   |   |
| 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%  |
| <hr/>                          |                             |   |   |   |
| AIIC OF CALIFORNIA, INC        | Condominium                 | 15  | 0   | 2.2%  |
|                                | Homeowners                  | 10,207                                      | 125   | 1.2%  |
|                                | Tenant                      | 100   | 1   | 0.7%  |
| <hr/>                          |                             |   |   |   |
| 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%  |
| <hr/>                          |                             |   |   |   |
| ALLSTATE INDEMNITY COMPANY     | Homeowners                  | 11,516                                      | 1,820   | 15.8%   |
|                                | Tenant                      | 9,535                                       | 430   | 4.5%  |
| <hr/>                          |                             |   |   |   |
| 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%   |
| <hr/>                          |                             |   |   |   |
| 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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| Company                        | Coverage                    | Total Earned<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|--------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                   | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| 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%  |

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|--------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                   | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| 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%   |
| 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%  |
| 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%   |
| CALIFORNIA STATE AUTO ASSOC    | Condominium                 | 16,050                                      | 391   | 2.4%  |
|                                | Homeowners                  | 366,929                                     | 9,649   | 2.6%  |
|                                | Tenant                      | 35,847                                      | 724   | 2.0%  |
| CALIFORNIA STATE AUTO GROUP    | Dwll'g Tenant Occp'd        | 5,761                                       | 333   | 5.8%  |
| 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%  |
| 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%  |

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|----------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                     | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                  | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                  | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                  | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                  | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                  | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                  | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                  | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| <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%  |
| <hr/>                            |                             |   |   |   |
| 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%  |

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|-------------------------------------|----------------------|---|---|---|
| <b>Total</b>                        | <b>Homeowners</b>    | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                     | 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/>                               |                      |   |   |   |
| FIDELITY NATL PROP & CAS INS CO.    | Homeowners           | 5,816                                       | 198   | 3.4%  |
| <hr/>                               |                      |   |   |   |
| 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%  |
| <hr/>                               |                      |   |   |   |
| 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%  |
| <hr/>                               |                      |   |   |   |
| HOMESITE INS. COMPANY OF CALIFORNIA | Condominium          | 1,483                                       | 68  | 4.6%  |
|                                     | Homeowners           | 16,082                                      | 845   | 5.3%  |
|                                     | Tenant               | 3,624                                       | 736   | 20.3%   |
| <hr/>                               |                      |   |   |   |
| HORACE MANN INSURANCE COMPANY       | Condominium          | 520   | 15  | 2.9%  |
|                                     | Homeowners           | 9,758                                       | 465   | 4.8%  |
|                                     | Tenant               | 386   | 14  | 3.7%  |
| <hr/>                               |                      |   |   |   |
| 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%  |

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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%   |
| <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%  |
| <hr/>                              |                      |   |   |   |
| 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%  |
| <hr/>                              |                      |   |   |   |
| 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%  |
| <hr/>                              |                      |   |   |   |
| METROPOLITAN DIRECT P&C INS CO     | Condominium          | 2,033                                       | 107   | 5.2%  |
|                                    | Homeowners           | 5,907                                       | 262   | 4.4%  |
|                                    | Tenant               | 2,241                                       | 91  | 4.1%  |
| <hr/>                              |                      |   |   |   |
| MID-STATE MUTUAL INSURANCE COMPANY | Homeowners           | 1,718                                       | 24  | 1.4%  |
| <hr/>                              |                      |   |   |   |
| 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|---------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                    | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                 | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                 | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                 | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                 | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                 | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                 | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                 | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| <hr/>                           |                             |   |   |   |
| NEW HAMPSHIRE INSURANCE CO      | Mobilehome                  | 26,187                                      | 1,620   | <b>6.2%</b>   |
| <hr/>                           |                             |   |   |   |
| OREGON MUTUAL INSURANCE COMPANY | Dwll'g Owner Occp'd         | 99  | 5   | <b>5.2%</b>   |
|                                 | Dwll'g Tenant Occp'd        | 1,735                                       | 124   | <b>7.1%</b>   |
|                                 | Condominium                 | 622   | 21  | <b>3.4%</b>   |
|                                 | Homeowners                  | 10,161                                      | 508   | <b>5.0%</b>   |
|                                 | Tenant                      | 219   | 8   | <b>3.6%</b>   |
| <hr/>                           |                             |   |   |   |
| PACIFIC PROPERTY AND CASUALTY   | Condominium                 | 448   | 7   | <b>1.5%</b>   |
|                                 | Homeowners                  | 10,839                                      | 418   | <b>3.9%</b>   |
|                                 | Tenant                      | 763   | 28  | <b>3.7%</b>   |
| <hr/>                           |                             |   |   |   |
| PACIFIC SPECIALTY INSURANCE CO  | Dwll'g Owner Occp'd         | 18,957                                      | 5,563   | <b>29.3%</b>  |
|                                 | Dwll'g Tenant Occp'd        | 22,044                                      | 4,567   | <b>20.7%</b>  |
|                                 | Condominium                 | 2,865                                       | 149   | <b>5.2%</b>   |
|                                 | Homeowners                  | 54,840                                      | 7,604   | <b>13.9%</b>  |
|                                 | Tenant                      | 3,104                                       | 333   | <b>10.7%</b>  |
|                                 | Mobilehome                  | 7,311                                       | 739   | <b>10.1%</b>  |
| <hr/>                           |                             |   |   |   |
| QBE INSURANCE CORPORATION       | Tenant                      | 22,940                                      | 1,164   | <b>5.1%</b>   |
| <hr/>                           |                             |   |   |   |
| SAFECO INSURANCE COMPANIES      | Dwll'g Owner Occp'd         | 5,168                                       | 1,298   | <b>25.1%</b>  |
|                                 | Dwll'g Tenant Occp'd        | 56,929                                      | 4,863   | <b>8.5%</b>   |
|                                 | Condominium                 | 20,121                                      | 587   | <b>2.9%</b>   |
|                                 | Homeowners                  | 155,263                                     | 6,609   | <b>4.3%</b>   |
|                                 | Tenant                      | 17,387                                      | 749   | <b>4.3%</b>   |
| <hr/>                           |                             |   |   |   |
| SEQUOIA INSURANCE COMPANY       | Condominium                 | 114   | 1   | <b>1.2%</b>   |
|                                 | Homeowners                  | 7,729                                       | 59  | <b>0.8%</b>   |
|                                 | Tenant                      | 122   | 1   | <b>0.7%</b>   |
| <hr/>                           |                             |   |   |   |
| SIRIUSAMERICAINSURANCECOMPANY   | Condominium                 | 206   | 8   | <b>3.6%</b>   |
|                                 | Homeowners                  | 4,165                                       | 409   | <b>9.8%</b>   |
|                                 | Tenant                      | 1,780                                       | 99  | <b>5.5%</b>   |

## 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|--------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                   | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| 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

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

#### Section 1 - Real and Personal Property Coverage

| Company                          | Coverage                    | Total Earned<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|----------------------------------|-----------------------------|---|---|---|
| <b>Total</b>                     | <b>Homeowners</b>           | <b>6,018,868</b>                            | <b>381,523</b>  | <b>6.3%</b>   |
|                                  | <b>Dwll'g Owner Occp'd</b>  | <b>421,810</b>                              | <b>153,935</b>  | <b>36.5%</b>  |
|                                  | <b>Dwll'g Tenant Occp'd</b> | <b>579,612</b>                              | <b>122,523</b>  | <b>21.1%</b>  |
|                                  | <b>Condominium</b>          | <b>556,039</b>                              | <b>17,238</b>   | <b>3.1%</b>   |
|                                  | <b>Tenant</b>               | <b>648,033</b>                              | <b>26,037</b>   | <b>4.0%</b>   |
|                                  | <b>Dwll'g Content Only</b>  | <b>5,101</b>                                | <b>261</b>  | <b>5.1%</b>   |
|                                  | <b>Mobilehome</b>           | <b>328,614</b>                              | <b>14,421</b>   | <b>4.4%</b>   |
|                                  | <b>Vacant Dwelling</b>      | <b>3,635</b>                                | <b>1,467</b>  | <b>40.4%</b>  |
| <hr/>                            |                             |   |   |   |
| 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%  |
| <hr/>                            |                             |   |   |   |
| 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%  |
| <hr/>                            |                             |   |   |   |
| VIGILANT INURANCE COMPANY        | Homeowners                  | 615   | 6   | 0.9%  |
| <hr/>                            |                             |   |   |   |
| 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%  |
| <hr/>                            |                             |   |   |   |
| 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 |
|-------------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                        | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                     | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                     | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                     | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                     | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                               |                           |                                       |  |   |
| ACCESSGENERALINSURANCECOMPANY       | Pvt Passenger Auto        | 290                                   | 105  | 36.2%   |
| <hr/>                               |                           |                                       |  |   |
| 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%  |
| <hr/>                               |                           |                                       |  |   |
| AEGIS SECURITY INS CO.              | Pvt Passenger Auto        | 8,687                                 | 1,824  | 21.0%   |
| <hr/>                               |                           |                                       |  |   |
| AFFIRMATIVE INSURANCE COMPANY       | Pvt Passenger Auto        | 2,967                                 | 557  | 18.8%   |
| <hr/>                               |                           |                                       |  |   |
| 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%   |
| <hr/>                               |                           |                                       |  |   |
| AIU INSURANCE COMPANY               | Pvt Passenger Auto        | 6,585                                 | 526  | 8.0%  |
| <hr/>                               |                           |                                       |  |   |
| ALLIANCE UNITED INSURANCE COMPANY   | Pvt Passenger Auto        | 11,174                                | 2,133  | 19.1%   |
| <hr/>                               |                           |                                       |  |   |
| ALLIED MUTUAL INSURANCE COMPANY     | Pvt Passenger Auto        | 41,572                                | 1,392  | 3.3%  |
|                                     | Motorcycle                | 209                                   | 15   | 7.3%  |
|                                     | Motorhome                 | 192                                   | 14   | 7.2%  |
| <hr/>                               |                           |                                       |  |   |
| 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%  |
| <hr/>                               |                           |                                       |  |   |
| ALLSTATE INDEMNITY COMPANY          | Pvt Passenger Auto        | 1,325,591                             | 143,661  | 10.8%   |
| <hr/>                               |                           |                                       |  |   |
| 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%  |
| <hr/>                               |                           |                                       |  |   |
| ALLSTATE PROP AND CASUALTY          | Pvt Passenger Auto        | 32,393                                | 4,343  | 13.4%   |

## 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 |
|-----------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                      | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                   | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                   | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                   | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                   | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                             |                           |                                       |  |   |
| AMCO INSURANCE COMPANY            | Pvt Passenger Auto        | 124,892                               | 2,325  | 1.9%  |
|                                   | Motorcycle                | 706                                   | 8  | 1.1%  |
|                                   | Motorhome                 | 1,551                                 | 20   | 1.3%  |
| <hr/>                             |                           |                                       |  |   |
| AMERICAN MODERN HOME INSURANCE    | Motorcycle                | 2,008                                 | 126  | 6.3%  |
|                                   | Motorhome                 | 1,576                                 | 59   | 3.8%  |
| <hr/>                             |                           |                                       |  |   |
| AMERICANHOMEASSURANCECOMPANY      | Pvt Passenger Auto        | 30,369                                | 2,395  | 7.9%  |
| <hr/>                             |                           |                                       |  |   |
| AMEX ASSURANCE                    | Assigned Risk             | 68                                    | 23   | 33.8%   |
|                                   | Pvt Passenger Auto        | 193,425                               | 11,704   | 6.1%  |
|                                   | Motorhome                 | 518                                   | 8  | 1.5%  |
| <hr/>                             |                           |                                       |  |   |
| AMICA MUTUAL INSURANCE COMPANY    | Pvt Passenger Auto        | 47,777                                | 787  | 1.6%  |
|                                   | Motorhome                 | 191                                   | 2  | 1.0%  |
| <hr/>                             |                           |                                       |  |   |
| ANCHOR GENERAL INSURANCE CO.      | Pvt Passenger Auto        | 65,054                                | 6,072  | 9.3%  |
| <hr/>                             |                           |                                       |  |   |
| ASSURANT SOLUTIONS                | Pvt Passenger Auto        | 14,981                                | 634  | 4.2%  |
|                                   | Motorcycle                | 203                                   | 7  | 3.6%  |
| <hr/>                             |                           |                                       |  |   |
| 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%  |
| <hr/>                             |                           |                                       |  |   |
| AXA RE AMERICA INSURANCE CO.      | Pvt Passenger Auto        | 15,995                                | 6,296  | 39.4%   |
| <hr/>                             |                           |                                       |  |   |
| BALBOA INSURANCE GROUP            | Pvt Passenger Auto        | 29,976                                | 5,043  | 16.8%   |
| <hr/>                             |                           |                                       |  |   |
| CALIFORNIA CASUALTY GROUP         | Pvt Passenger Auto        | 154,212                               | 5,769  | 3.7%  |
|                                   | Motorcycle                | 3,918                                 | 68   | 1.7%  |
|                                   | Motorhome                 | 1,637                                 | 39   | 2.4%  |
| <hr/>                             |                           |                                       |  |   |
| 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 |
|---------------------------------|--------------------|---------------------------------------|--|---|
| <b>Total</b>                    | 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%  |

## 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 |
|----------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                     | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                  | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                  | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                  | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                  | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                            |                           |                                       |  |   |
| 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%  |
| <hr/>                            |                           |                                       |  |   |
| ENCOMPASS INSURANCE COMPANY      | Pvt Passenger Auto        | 27,270                                | 610  | 2.2%  |
|                                  | Motorcycle                | 113                                   | 2  | 1.3%  |
|                                  | Motorhome                 | 97                                    | 3  | 2.8%  |
| <hr/>                            |                           |                                       |  |   |
| ESURANCE PROPERTY AND CASUALTY   | Pvt Passenger Auto        | 59,597                                | 3,138  | 5.3%  |
| <hr/>                            |                           |                                       |  |   |
| 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%  |
| <hr/>                            |                           |                                       |  |   |
| FIDELITY NATIONAL INSURANCE CO.  | Pvt Passenger Auto        | 16,043                                | 883  | 5.5%  |
| <hr/>                            |                           |                                       |  |   |
| FINANCIAL INDEMNITY COMPANY      | Pvt Passenger Auto        | 94,848                                | 8,575  | 9.0%  |
|                                  | Motorcycle                | 3,061                                 | 145  | 4.8%  |
|                                  | Motorhome                 | 2                                     | 0  | 27.8%   |
| <hr/>                            |                           |                                       |  |   |
| FIREMAN'S FUND INSURANCE COMPANY | Pvt Passenger Auto        | 28,333                                | 490  | 1.7%  |
|                                  | Motorhome                 | 168                                   | 1  | 0.6%  |
| <hr/>                            |                           |                                       |  |   |
| FOREMOST GROUP OF INSURANCE CO.  | Motorcycle                | 63,219                                | 2,844  | 4.5%  |
|                                  | Motorhome                 | 29,523                                | 971  | 3.3%  |
| <hr/>                            |                           |                                       |  |   |
| GEICO CASUALTY COMPANY           | Pvt Passenger Auto        | 37,851                                | 1,145  | 3.0%  |
| <hr/>                            |                           |                                       |  |   |
| GEICO GENERAL INS COMPANY        | Pvt Passenger Auto        | 316,630                               | 10,398   | 3.3%  |
|                                  | Motorhome                 | 1,085                                 | 27   | 2.4%  |
| <hr/>                            |                           |                                       |  |   |
| 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 |
|---------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                    | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                 | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                 | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                 | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                 | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| 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%  |

## 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 |
|---------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                    | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                 | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                 | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                 | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                 | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                           |                           |                                       |  |   |
| KEMPER AUTO AND HOME COMPANIES  | Pvt Passenger Auto        | 69,706                                | 867  | 1.2%  |
| <hr/>                           |                           |                                       |  |   |
| 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%  |
| <hr/>                           |                           |                                       |  |   |
| LINCOLN GENERAL INSURANCE CO.   | Pvt Passenger Auto        | 68,627                                | 22,148   | 32.3%   |
|                                 | Motorcycle                | 8,377                                 | 549  | 6.6%  |
| <hr/>                           |                           |                                       |  |   |
| MARKEL AMERICAN INSURANCE CO.   | Motorcycle                | 14,810                                | 614  | 4.1%  |
| <hr/>                           |                           |                                       |  |   |
| MENDOTA INSURANCE COMPANY       | Pvt Passenger Auto        | 1,732                                 | 571  | 33.0%   |
|                                 | Motorhome                 | 194                                   | 9  | 4.6%  |
| <hr/>                           |                           |                                       |  |   |
| MERASTAR INSURANCE COMPANY      | Pvt Passenger Auto        | 6,633                                 | 590  | 8.9%  |
| <hr/>                           |                           |                                       |  |   |
| 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%   |
| <hr/>                           |                           |                                       |  |   |
| 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%  |
| <hr/>                           |                           |                                       |  |   |
| MGA INSURANCE COMPANY           | Pvt Passenger Auto        | 6,579                                 | 3,258  | 49.5%   |
| <hr/>                           |                           |                                       |  |   |
| MIC GENERAL INSURANCE CORP      | Pvt Passenger Auto        | 21,836                                | 1,914  | 8.8%  |
|                                 | Motorhome                 | 654                                   | 38   | 5.8%  |
| <hr/>                           |                           |                                       |  |   |
| 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%   |
| <hr/>                           |                           |                                       |  |   |
| 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 |
|---------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                    | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                 | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                 | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                 | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                 | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                           |                           |                                       |  |   |
| 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%  |
| <hr/>                           |                           |                                       |  |   |
| NORTHWESTERN PACIFIC INDEMNITY  | Pvt Passenger Auto        | 11,644                                | 287  | 2.5%  |
| <hr/>                           |                           |                                       |  |   |
| OCCIDENTAL FIRE & CASUALTY CO.  | Pvt Passenger Auto        | 19,018                                | 2,208  | 11.6%   |
| <hr/>                           |                           |                                       |  |   |
| OCEAN HARBOR INSURANCE COMPANY  | Pvt Passenger Auto        | 14,694                                | 6,431  | 43.8%   |
| <hr/>                           |                           |                                       |  |   |
| 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%   |
| <hr/>                           |                           |                                       |  |   |
| PACIFIC PROPERTY AND CASUALTY   | Pvt Passenger Auto        | 30,094                                | 1,218  | 4.0%  |
|                                 | Motorcycle                | 867                                   | 16   | 1.9%  |
|                                 | Motorhome                 | 502                                   | 4  | 0.8%  |
| <hr/>                           |                           |                                       |  |   |
| 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%   |
| <hr/>                           |                           |                                       |  |   |
| PERMANENT GENERAL ASSURANCE CO. | Pvt Passenger Auto        | 80,101                                | 9,851  | 12.3%   |
| <hr/>                           |                           |                                       |  |   |
| 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%  |
| <hr/>                           |                           |                                       |  |   |
| QBE INSURANCE CORPORATION       | Pvt Passenger Auto        | 78,732                                | 26,127   | 33.2%   |



## 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 |
|----------------------------------|---------------------------|---------------------------------------|--|---|
| <b>Total</b>                     | <b>Pvt Passenger Auto</b> | <b>21,053,721</b>                     | <b>1,803,361</b>                                   | <b>8.6%</b>   |
|                                  | <b>Assigned Risk</b>      | <b>29,378</b>                         | <b>10,167</b>                                      | <b>34.6%</b>  |
|                                  | <b>Low Cost Auto</b>      | <b>7,907</b>                          | <b>4,011</b>                                       | <b>50.7%</b>  |
|                                  | <b>Motorcycle</b>         | <b>459,174</b>                        | <b>19,222</b>                                      | <b>4.2%</b>   |
|                                  | <b>Motorhome</b>          | <b>189,417</b>                        | <b>6,664</b>                                       | <b>3.5%</b>   |
| <hr/>                            |                           |                                       |  |   |
| REDLAND INSURANCE COMPANY        | Assigned Risk             | 10                                    | 3  | 27.1%   |
|                                  | Pvt Passenger Auto        | 25,668                                | 6,717  | 26.2%   |
| <hr/>                            |                           |                                       |  |   |
| RESPONSE WORLDWIDE INSURANCE CO. | Pvt Passenger Auto        | 3,351                                 | 133  | 4.0%  |
| <hr/>                            |                           |                                       |  |   |
| 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%  |
| <hr/>                            |                           |                                       |  |   |
| SAFEWAY DIRECT INSURANCE COMP    | Pvt Passenger Auto        | 4,453                                 | 635  | 14.3%   |
| <hr/>                            |                           |                                       |  |   |
| SAFEWAY INSURANCE COMPANY        | Pvt Passenger Auto        | 35,776                                | 15,625   | 43.7%   |
| <hr/>                            |                           |                                       |  |   |
| SEQUOIA INSURANCE COMPANY        | Pvt Passenger Auto        | 23,085                                | 302  | 1.3%  |
|                                  | Motorhome                 | 488                                   | 4  | 0.8%  |
| <hr/>                            |                           |                                       |  |   |
| SIRIUSAMERICAINSURANCECOMPANY    | Pvt Passenger Auto        | 8,633                                 | 1,551  | 18.0%   |
| <hr/>                            |                           |                                       |  |   |
| ST PAUL TRAVELERS                | Assigned Risk             | 69                                    | 30   | 43.1%   |
|                                  | Pvt Passenger Auto        | 91,400                                | 3,882  | 4.2%  |
|                                  | Motorhome                 | 347                                   | 10   | 3.0%  |
| <hr/>                            |                           |                                       |  |   |
| STARNET INSURANCE COMPANY        | Pvt Passenger Auto        | 13,551                                | 2,884  | 21.3%   |
| <hr/>                            |                           |                                       |  |   |
| 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%   |
| <hr/>                            |                           |                                       |  |   |
| STATE NATIONAL INSURANCE CO      | Assigned Risk             | 1                                     | 1  | 69.2%   |
|                                  | Pvt Passenger Auto        | 26,209                                | 2,965  | 11.3%   |
| <hr/>                            |                           |                                       |  |   |
| STERLING CASUALTY INS CO         | Pvt Passenger Auto        | 92,280                                | 17,639   | 19.1%   |
| <hr/>                            |                           |                                       |  |   |
| 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 |
|----------------------------------|--------------------|---------------------------------------|--|---|
| <b>Total</b>                     | 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%  |
| <hr/>                            |                    |                                       |  |   |
| 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%  |
| <hr/>                            |                    |                                       |  |   |
| 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%  |
| <hr/>                            |                    |                                       |  |   |
| UNITRIN DIRECT INS COMPANIES     | Pvt Passenger Auto | 54,022                                | 3,634  | 6.7%  |
| <hr/>                            |                    |                                       |  |   |
| 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%  |
| <hr/>                            |                    |                                       |  |   |
| USAA GENERAL INDEMNITY COMPANY   | Pvt Passenger Auto | 9,546                                 | 199  | 2.1%  |
|                                  | Motorcycle         | 406                                   | 7  | 1.7%  |
|                                  | Motorhome          | 109                                   | 4  | 3.6%  |
| <hr/>                            |                    |                                       |  |   |
| VICTORIA INSURANCE COMPANY       | Pvt Passenger Auto | 4,761                                 | 586  | 12.3%   |
| <hr/>                            |                    |                                       |  |   |
| WAWANESA INSURANCE GROUP         | Assigned Risk      | 337                                   | 111  | 33.0%   |
|                                  | Pvt Passenger Auto | 381,161                               | 25,396   | 6.7%  |
| <hr/>                            |                    |                                       |  |   |
| WESTERN GENERAL INSURANCE COMP   | Assigned Risk      | 68                                    | 30   | 44.0%   |
|                                  | Pvt Passenger Auto | 36,439                                | 6,105  | 16.8%   |
| <hr/>                            |                    |                                       |  |   |
| 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 |
|----------------------------------|----------------------------|---------------------------------------|--|---|
| <b>Total</b>                     | <b>Commercial Fire</b>     | <b>186,869</b>                        | <b>47,782</b>                                      | <b>25.6%</b>  |
|                                  | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                      | <b>191,534</b>                                     | <b>11.6%</b>  |
|                                  | <b>Comm MP - Liability</b> | <b>1,008,540</b>                      | <b>120,724</b>                                     | <b>12.0%</b>  |
| 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%   |

## 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|----------------------------------|----------------------------|---|---|---|
| <b>Total</b>                     | <b>Commercial Fire</b>     | <b>186,869</b>                              | <b>47,782</b>   | <b>25.6%</b>  |
|                                  | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                            | <b>191,534</b>  | <b>11.6%</b>  |
|                                  | <b>Comm MP - Liability</b> | <b>1,008,540</b>                            | <b>120,724</b>  | <b>12.0%</b>  |
| 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%  |

## 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 |
|---------------------------------|----------------------------|---------------------------------------|--|---|
| <b>Total</b>                    | <b>Commercial Fire</b>     | <b>186,869</b>                        | <b>47,782</b>                                      | <b>25.6%</b>  |
|                                 | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                      | <b>191,534</b>                                     | <b>11.6%</b>  |
|                                 | <b>Comm MP - Liability</b> | <b>1,008,540</b>                      | <b>120,724</b>                                     | <b>12.0%</b>  |
| 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%   |

## 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 |
|--------------------------------|----------------------------|---------------------------------------|--|---|
| <b>Total</b>                   | <b>Commercial Fire</b>     | <b>186,869</b>                        | <b>47,782</b>                                      | <b>25.6%</b>  |
|                                | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                      | <b>191,534</b>                                     | <b>11.6%</b>  |
|                                | <b>Comm MP - Liability</b> | <b>1,008,540</b>                      | <b>120,724</b>                                     | <b>12.0%</b>  |
| 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%  |

## 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|-----------------------------------|----------------------------|---|---|---|
| <b>Total</b>                      | <b>Commercial Fire</b>     | <b>186,869</b>                              | <b>47,782</b>   | <b>25.6%</b>  |
|                                   | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                            | <b>191,534</b>  | <b>11.6%</b>  |
|                                   | <b>Comm MP - Liability</b> | <b>1,008,540</b>                            | <b>120,724</b>  | <b>12.0%</b>  |
| 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%  |

## 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<br>Exposures for<br>California | Total Earned<br>Exposures for<br>Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|-------------------------------|----------------------------|---|---|---|
| <b>Total</b>                  | <b>Commercial Fire</b>     | <b>186,869</b>                              | <b>47,782</b>   | <b>25.6%</b>  |
|                               | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                            | <b>191,534</b>  | <b>11.6%</b>  |
|                               | <b>Comm MP - Liability</b> | <b>1,008,540</b>                            | <b>120,724</b>  | <b>12.0%</b>  |
| 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%  |



## 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 |
|----------------------------------|----------------------------|---------------------------------------|--|---|
| <b>Total</b>                     | <b>Commercial Fire</b>     | <b>186,869</b>                        | <b>47,782</b>                                      | <b>25.6%</b>  |
|                                  | <b>Comm MP - NonLiab</b>   | <b>1,652,149</b>                      | <b>191,534</b>                                     | <b>11.6%</b>  |
|                                  | <b>Comm MP - Liability</b> | <b>1,008,540</b>                      | <b>120,724</b>                                     | <b>12.0%</b>  |
| 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%  |