## 1996 Commissioner's Report on Underserved Communities

Table E - Agents and Servicing Offices Information for Homeowners

| Company                             | Number of<br>Agents<br>in<br>California | Number of Agents in Underserved Communities | Percentage of Agents in California that are in the Underserved Communities | Number of<br>Service<br>Offices<br>in California | Number of<br>Service Offices<br>in Underserved<br>Communities | Percentage of Offices in California that are in the Underserved Communities |
|-------------------------------------|-----------------------------------------|---------------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------|
| TOTAL                               | 25,458                                  | 1,057                                       | 4.15%                                                                      | 12,858                                           | 580                                                           | 4.51%                                                                       |
| AMERICAN RELIABLE INS CO            | 3                                       | 1                                           | 33.33%                                                                     | 0                                                | 0                                                             | N/A                                                                         |
| TOKIO MARINE&FIRE INS CO LTD US BR  | 35                                      | 11                                          | 31.43%                                                                     | 1                                                | 0                                                             | 0.00%                                                                       |
| COMMERCIAL UNION INS COS.           | 15                                      | 2                                           | 13.33%                                                                     | 31                                               | 2                                                             | 6.45%                                                                       |
| CALIFORNIA CASUALTY INS COS         | 62                                      | 6                                           | 9.68%                                                                      | 9                                                | 1                                                             | 11.11%                                                                      |
| CALIFORNIA STATE AUTO ASN INTER-INS | 455                                     | 41                                          | 9.01%                                                                      | 115                                              | 5                                                             | 4.35%                                                                       |
| LIBERTY MUTUAL INS COS              | 103                                     | 8                                           | 7.77%                                                                      | 7                                                | 0                                                             | 0.00%                                                                       |
| ATLANTIC MUTUAL INS COS             | 81                                      | 6                                           | 7.41%                                                                      | 2                                                | 0                                                             | 0.00%                                                                       |
| PACIFIC INDEMNITY CO                | 159                                     | 9                                           | 5.66%                                                                      | 8                                                | 2                                                             | 25.00%                                                                      |
| CNA INS COS                         | 694                                     | 39                                          | 5.62%                                                                      | 2                                                | 0                                                             | 0.00%                                                                       |
| INTERINS EXCH-AUTO CLUB OF SO CA    | 720                                     | 40                                          | 5.56%                                                                      | 77                                               | 6                                                             | 7.79%                                                                       |
| VIGILANT INS CO                     | 162                                     | 9                                           | 5.56%                                                                      | 8                                                | 2                                                             | 25.00%                                                                      |
| FEDERAL INS CO                      | 164                                     | 9                                           | 5.49%                                                                      | 8                                                | 2                                                             | 25.00%                                                                      |
| GREAT AMERICAN GROUP                | 623                                     | 33                                          | 5.30%                                                                      | 1                                                | 0                                                             | 0.00%                                                                       |
| PRUDENTIAL PROPERTY & CAS INS CO    | 793                                     | 42                                          | 5.30%                                                                      | 80                                               | 6                                                             | 7.50%                                                                       |
| FARMERS INS EXCHANGE                | 3,599                                   | 188                                         | 5.22%                                                                      | 3,599                                            | 188                                                           | 5.22%                                                                       |
| FIREMANS FUND INS CO                | 794                                     | 40                                          | 5.04%                                                                      | 796                                              | 40                                                            | 5.03%                                                                       |
| ALLIED PROPERTY & CASUALTY INS CO   | 82                                      | 4                                           | 4.88%                                                                      | 2                                                | 0                                                             | 0.00%                                                                       |
| HARTFORD INS COS                    | 5,559                                   | 250                                         | 4.50%                                                                      | 3                                                | 0                                                             | 0.00%                                                                       |
| CENTURY INDEMNITY CO                | 420                                     | 18                                          | 4.29%                                                                      | 6                                                | 0                                                             | 0.00%                                                                       |
| MERCURY CASUALTY CO                 | 963                                     | 40                                          | 4.15%                                                                      | 996                                              | 40                                                            | 4.02%                                                                       |
| CALFARM INS CO                      | 398                                     | 15                                          | 3.77%                                                                      | 516                                              | 16                                                            | 3.10%                                                                       |
| MARYLAND CASUALTY CO                | 188                                     | 7                                           | 3.72%                                                                      | 5                                                | 0                                                             | 0.00%                                                                       |
| ROYAL INS                           | 453                                     | 15                                          | 3.31%                                                                      | 3                                                | 0                                                             | 0.00%                                                                       |
| ALLSTATE INS GROUP                  | 1,965                                   | 64                                          | 3.26%                                                                      | 3,752                                            | 195                                                           | 5.20%                                                                       |
| SAFECO INS GROUP                    | 650                                     | 20                                          | 3.08%                                                                      | 14                                               | 0                                                             | 0.00%                                                                       |
| AETNA INS COS                       | 340                                     | 10                                          | 2.94%                                                                      | 6                                                | 0                                                             | 0.00%                                                                       |

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| Company                            | Number of<br>Agents<br>in<br>California | Number of<br>Agents<br>in<br>Underserved<br>Communities | Percentage of Agents in California that are in the Underserved Communities |
|------------------------------------|-----------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------|
| TOTAL                              | 25,458                                  | 1,057                                                   | 4.15%                                                                      |
| TRAVELERS INS COS                  | 340                                     | 10                                                      | 2.94%                                                                      |
| STATE FARM INS COS                 | 1,970                                   | 51                                                      | 2.59%                                                                      |
| NATIONAL AUTOMOBILE & CAS INS CO   | 44                                      | 1                                                       | 2.27%                                                                      |
| AMERICAN STATES INS COS            | 1,793                                   | 40                                                      | 2.23%                                                                      |
| UNITED STATES FIDELITY&GUARANTY CO | 136                                     | 3                                                       | 2.21%                                                                      |
| AMCO INS CO                        | 322                                     | 7                                                       | 2.17%                                                                      |
| ALLIED MUTUAL INS CO               | 323                                     | 7                                                       | 2.17%                                                                      |
| CALIFORNIA INS GROUP               | 453                                     | 9                                                       | 1.99%                                                                      |
| MASSACHUSETTS BAY INS CO           | 135                                     | 1                                                       | 0.74%                                                                      |
| HANOVER INS CO                     | 135                                     | 1                                                       | 0.74%                                                                      |
| CENTURY-NATIONAL INS CO            | 13                                      | 0                                                       | 0.00%                                                                      |
| TOPA INS CO                        | 2                                       | 0                                                       | 0.00%                                                                      |
| GRANGE INS ASSOCIATION             | 68                                      | 0                                                       | 0.00%                                                                      |
| ALLEGIANCE INS CO                  | 50                                      | 0                                                       | 0.00%                                                                      |
| NATIONWIDE INS COS                 | 38                                      | 0                                                       | 0.00%                                                                      |
| AMICA MUTUAL INS CO                | 10                                      | 0                                                       | 0.00%                                                                      |
| HORACE MANN INS CO                 | 50                                      | 0                                                       | 0.00%                                                                      |
| FIVE STAR INS CO                   | 1                                       | 0                                                       | 0.00%                                                                      |
| PREFERRED RISK MUTUAL INS CO       | 90                                      | 0                                                       | 0.00%                                                                      |
| DEPOSITORS INS CO                  | 5                                       | 0                                                       | 0.00%                                                                      |
| KEMPER INS COS                     | 0                                       | 0                                                       | N/A                                                                        |
| NATIONAL GENERAL INS CO            | 0                                       | 0                                                       | N/A                                                                        |

| Number of<br>Service<br>Offices<br>in California | Number of<br>Service Offices<br>in Underserved<br>Communities | Percentage of<br>Offices in<br>California that<br>are in the<br>Underserved<br>Communities |
|--------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| 12,858                                           | 580                                                           | 4.51%                                                                                      |
| 6                                                | 0                                                             | 0.00%                                                                                      |
| 2,085                                            | 55                                                            | 2.64%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 437                                              | 13                                                            | 2.97%                                                                                      |
| 159                                              | 3                                                             | 1.89%                                                                                      |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 23                                               | 0                                                             | 0.00%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 7                                                | 1                                                             | 14.29%                                                                                     |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 0                                                | 0                                                             | N/A                                                                                        |
| 1                                                | 0                                                             | 0.00%                                                                                      |
| 2                                                | 0                                                             | 0.00%                                                                                      |
| 74                                               | 3                                                             | 4.05%                                                                                      |
| 1                                                | 0                                                             | 0.00%                                                                                      |