## 1997 Commissioner's Report on Underserved Communities

Table F - Agents and Servicing Offices Information for Commercial Auto Liability

CLARENDON NATIONAL INS CO   2,676   314   11.73%   2   0   0.0     WILSHIRE INS CO   40   3   7.50%   1   0   0.0     FEDERAL INS CO   244   17   6.97%     FEDERAL INS CO   244   17   6.97%     FARMERS INS GROUP   4.791   256   5.34%     FIREMANS FUND INS GROUP   1,527   72   4.72%     PROGRESSIVE INS GROUP   2,561   116   4.53%     NORTHBROOK PROPERTY & CASUALTY   915   40   4.37%     ZURICH INS GROUP   573   25   4.36%     ALLSTATE INS CO   1,921   75   3.90%     ALLSTATE INDEMNITY CO   1,921   75   3.90%     ALLSTATE INDEMNITY CO   1,921   75   3.90%     ALLSTATE INS GROUP   869   31   3.57%     STATE FARM INS GROUP   869   31   3.57%     STATE FARM INS GROUP   1,907   66   3.46%     UNIGARD INS GROUP   261   9   3.45%     ROYAL INS CO OF AMERICA   453   15   3.31%     AETINA INS COS   340   11   3.24%     AETINA	Company	Number of Agents in California	Number of Agents in Underserved Communities	Percentage of Agents in California that are in the Underserved Communities	Number of Service Offices in California	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
CLARENDON NATIONAL INS CO   2,676   314   11.73%   2   0   0.0     WILSHIRE INS CO   40   3   7.50%   1   0   0.0     FEDERAL INS CO   244   17   6.97%   9   2   22.2     FARMERS INS GROUP   4.79!   256   5.34%   4.79!   256   5.3     FIREMANS FUND INS GROUP   1,527   72   4.72%   1,531   72   4.7     PROGRESSIVE INS GROUP   2,561   116   4.53%   12   0   0.0     NORTHBROOK PROPERTY & CASUALTY   915   40   4.37%   212   0   0.0     ALLSTATE INS GROUP   573   25   4.36%   14   0   0.0     ALLSTATE INS CO   1,921   75   3.90%   1,921   75   3.9     ALLSTATE INDEMNITY CO   1,921   75   3.90%   1,921   75   3.9     KALSTATE INS GROUP   869   31   3.57%   876   31   3.5     STATE FARM INS GROUP   869   31   3.57%   876   31   3.5     STATE FARM INS GROUP   261   9   3.45%   5   2   40.0     AETNA INS CO B AMERICA   453   15   3.31%   3   0   0.0     AETNA INS COS   340   11   3.24%   6   0   0.0     TRAVELERS INS COS   340   11   3.24%   6   0   0.0     SAFECO INS CO OF AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA   607   19   3.13%   12   0   0.0     SAFECO INS CO F AMERICA	TOTAL	27,605	1,454	5.27%	15,240	662	4.34%
WILSHIRE INS CO	NATIONAL AMERICAN INS CO OF CA	460	159	34.57%	3	1	33.33%
FEDERAL INS CO	CLARENDON NATIONAL INS CO	2,676	314	11.73%	2	0	0.00%
FARMERS INS GROUP 4,791 256 5.34% 4,791 256 5.34% FIREMANS FUND INS GROUP 1,527 72 4.72% PROGRESSIVE INS GROUP 2,561 116 4.53% 12 0 0.0 0.0 NORTHBROOK PROPERTY & CASUALTY 915 40 4.37% 915 40 4.3 3					1	0	0.00%
FIREMANS FUND INS GROUP  1,527  72  4.72%  PROGRESSIVE INS GROUP  2,561  116  4.53%  12  0  0.00  NORTHBROOK PROPERTY & CASUALTY  915  40  4.37%  2URICH INS GROUP  573  25  4.36%  14  0  0.0  ALLSTATE INS CO  1,921  75  3.90%  1		= : :		6.97%		=	22.22%
PROGRESSIVE INS GROUP   2,561   116   4.53%   12   0   0.0     NORTHBROOK PROPERTY & CASUALTY   915   40   4.37%     ZURICH INS GROUP   573   25   4.36%     ALLSTATE INS CO   1,921   75   3.90%     ALLSTATE INDEMNITY CO   1,921   75   3.90%     ALLSTATE INS GROUP   869   31   3.57%     STATE FARM INS GROUP   1,907   66   3.46%     UNIGARD INS GROUP   261   9   3.45%     ROYAL INS CO OF AMERICA   453   15   3.31%     AETNA INS COS   340   11   3.24%     SAFECO INS CO OF AMERICA   607   19   3.13%     CONDOR INS CO OF AMERICA   607   19   3.13%     CONDOR INS CO OF THE WEST   745   15   2.01%     ROYAL INS GROUP   1,370   34   2.48%     RELIANCE INS GROUP   130   3   2.31%     INS CO OF THE WEST   745   15   2.01%     RANGER INS CO OF O O O O O O O O O O O O O O O O O	FARMERS INS GROUP	4,791	256	5.34%	4,791	256	5.34%
NORTHBROOK PROPERTY & CASUALTY   915   40   4.37%   ZURICH INS GROUP   573   25   4.36%   14   0   0.0   0	FIREMANS FUND INS GROUP	1,527	72	4.72%	1,531	72	4.70%
ZURICH INS GROUP	PROGRESSIVE INS GROUP	2,561	116	4.53%	12	0	0.00%
ALLSTATE INS CO	NORTHBROOK PROPERTY & CASUALTY	915	40	4.37%	915	40	4.37%
ALLSTATE INDEMNITY CO	ZURICH INS GROUP	573	25	4.36%	14	0	0.00%
CALFARM INS CO         2,279         82         3.60%         472         19         4.0           HARTFORD FIRE INS GROUP         869         31         3.57%         876         31         3.5           STATE FARM INS GROUP         1,907         66         3.46%         2,023         71         3.5           UNIGARD INS GROUP         261         9         3.45%         5         2         40.0           ROYAL INS CO OF AMERICA         453         15         3.31%         3         0         0.0           AETNA INS COS         340         11         3.24%         6         0         0.0           TRAVELERS INS COS         340         11         3.24%         6         0         0.0           SAFECO INS CO OF AMERICA         607         19         3.13%         12         0         0.0           CONDOR INS CO         65         2         3.08%         2         0         0.0           KEMPER INS CORP         1,370         34         2.48%         223         10         4.4           RELIANCE INS GROUP         130         3         2.31%         66         1         1.5           INS CO OF THE WEST         745	ALLSTATE INS CO	1,921	75	3.90%	1,921	75	3.90%
HARTFORD FIRE INS GROUP  869 31 3.57% STATE FARM INS GROUP 1,907 66 3.46% UNIGARD INS GROUP 261 9 3.45% ROYAL INS CO OF AMERICA 453 15 3.31% 3 0 0 0.00 AETNA INS COS 340 11 3.24% FAVELERS INS COS 340 11 3.24% SAFECO INS CO OF AMERICA 607 19 3.13% CONDOR INS CO 65 2 3.08% KEMPER INS CORP 1,370 34 2.48% RELIANCE INS GROUP 130 3 2.31% INS CO OF THE WEST 745 15 2.01% COMMERCIAL UNION INS GROUP 314 4 1.27% RANGER INS CO 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ALLSTATE INDEMNITY CO	1,921	75	3.90%	1,921	75	3.90%
STATE FARM INS GROUP         1,907         66         3.46%           UNIGARD INS GROUP         261         9         3.45%           ROYAL INS CO OF AMERICA         453         15         3.31%           AETNA INS COS         340         11         3.24%           TRAVELERS INS COS         340         11         3.24%           SAFECO INS CO OF AMERICA         607         19         3.13%           CONDOR INS CO         65         2         3.08%           KEMPER INS CORP         1,370         34         2.48%           RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%	CALFARM INS CO	2,279	82	3.60%	472	19	4.03%
UNIGARD INS GROUP  ROYAL INS CO OF AMERICA  AETNA INS COS  340  TRAVELERS INS COS  340  SAFECO INS CO OF AMERICA  607  19  3.13%  CONDOR INS CO  65  2  3.08%  KEMPER INS CORP  1,370  34  2.48%  RELIANCE INS GROUP  130  3 2.31%  INS CO OF THE WEST  COMMERCIAL UNION INS GROUP  314  RANGER INS CO  9  0  0  0  0  0  0  0  0  0  0  0  0	HARTFORD FIRE INS GROUP	869	31	3.57%	876	31	3.54%
ROYAL INS CO OF AMERICA         453         15         3.31%           AETNA INS COS         340         11         3.24%           TRAVELERS INS COS         340         11         3.24%           SAFECO INS CO OF AMERICA         607         19         3.13%           CONDOR INS CO         65         2         3.08%           KEMPER INS CORP         1,370         34         2.48%           RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%           0         0         0         0	STATE FARM INS GROUP	1,907	66	3.46%	2,023	71	3.51%
AETNA INS COS 340 11 3.24% 6 0 0.00   TRAVELERS INS COS 340 11 3.24% 6 0 0.00   SAFECO INS CO OF AMERICA 607 19 3.13% 12 0 0.00   CONDOR INS CO 65 2 3.08% 2 0 0.00   KEMPER INS CORP 1,370 34 2.48% 223 10 4.4   RELIANCE INS GROUP 130 3 2.31% 66 1 1.5   INS CO OF THE WEST 745 15 2.01% 6 1 1.5   COMMERCIAL UNION INS GROUP 314 4 1.27% 388 4 1.0   RANGER INS CO 9 0 0.00% 19 0 0.00   NATIONWIDE INS GROUP 15 0 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	UNIGARD INS GROUP	261	9	3.45%	5	2	40.00%
TRAVELERS INS COS         340         11         3.24%           SAFECO INS CO OF AMERICA         607         19         3.13%           CONDOR INS CO         65         2         3.08%           KEMPER INS CORP         1,370         34         2.48%           RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%           0         0         0         0	ROYAL INS CO OF AMERICA	453	15	3.31%	3	0	0.00%
SAFECO INS CO OF AMERICA   607   19   3.13%   12   0   0.00   0	AETNA INS COS	340	11	3.24%	6	0	0.00%
CONDOR INS CO         65         2         3.08%           KEMPER INS CORP         1,370         34         2.48%           RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%           0         0         0         0	TRAVELERS INS COS	340	11	3.24%	6	0	0.00%
KEMPER INS CORP         1,370         34         2.48%           RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%           0         0         0         0	SAFECO INS CO OF AMERICA	607	19	3.13%	12	0	0.00%
RELIANCE INS GROUP         130         3         2.31%           INS CO OF THE WEST         745         15         2.01%           COMMERCIAL UNION INS GROUP         314         4         1.27%           RANGER INS CO         9         0         0.00%           NATIONWIDE INS GROUP         15         0         0.00%           0         0         0         0	CONDOR INS CO	65	2	3.08%	2	0	0.00%
INS CO OF THE WEST 745 15 2.01% 4 0 0.0 COMMERCIAL UNION INS GROUP 314 4 1.27% 388 4 1.0 RANGER INS CO 9 0 0.00% 19 0 0.0 NATIONWIDE INS GROUP 15 0 0.00% 0 NATIONWIDE INS GROUP 15 0 0.00%	KEMPER INS CORP	1,370	34	2.48%	223	10	4.48%
COMMERCIAL UNION INS GROUP         314         4         1.27%         388         4         1.0           RANGER INS CO         9         0         0.00%         19         0         0.0           NATIONWIDE INS GROUP         15         0         0.00%         0         0         0	RELIANCE INS GROUP	130	3	2.31%	66	1	1.52%
RANGER INS CO         9         0         0.00%         19         0         0.0           NATIONWIDE INS GROUP         15         0         0.00%         0         0         0         N	INS CO OF THE WEST	745	15	2.01%	4	0	0.00%
NATIONWIDE INS GROUP 15 0 0.00% 0 0 1	COMMERCIAL UNION INS GROUP	314	4	1.27%	388	4	1.03%
		9	0	0.00%	19	0	0.00%
NA STOLLA A PRODUCTION OF STOLER STOL	NATIONWIDE INS GROUP	15	0	0.00%	0	0	N/A
NATIONAL UNION FIRE INS CO OF PITTS   237  $0$   $0.00\%$       $10$   $3$   $30.0$	NATIONAL UNION FIRE INS CO OF PITTS	237	0	0.00%	10	3	30.00%
UNITED STATES FIRE INS CO 35 0 0.00% 5 0 0.0	UNITED STATES FIRE INS CO	35	0	0.00%	5	0	0.00%

CDI, Statistical Analysis Bureau Experience Year 1996