

California Department of Insurance  
Statistical Analysis Division



2004  
Commissioner's Report  
on  
Underserved Communities

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## INTRODUCTION

The Community Service Statement originated from regulations, promulgated by Insurance Commissioner Garamendi in 1991. These regulations resulted from the efforts of the California Department of Insurance (CDI), consumer advocates and the insurance industry. The purpose of the regulations is to address the issue of availability of insurance in “underserved” communities and to promote anti-discrimination so that all have equal access to insurance coverage in California.

The current Community Service Statement regulations require the CDI to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers in California, in all ZIP codes identified as “underserved”. Underserved ZIP codes are those in which the proportion of uninsured motorists is ten percentage points above the statewide average, the per capita income of the community (as measured in the most recent U.S. Census), is below the fiftieth (50th) percentile for California, and the community (as measured in the most recent U.S. Census), is predominantly minority. The Commissioner collects and reports earned exposures for the affected lines, as well as the number of agents and service offices in the underserved areas as a percentage of statewide totals for each insurance company.

The California Code of Regulations (CCR), Section 2646.6 became effective May 20, 1994 but soon thereafter, changes were made to the regulation that added Sections 2646.7 and 2646.8. These changes allowed insurers to opt out of reporting data under CCR 2646.6 that would be necessary to determine an underserved community, by instead filing a “strategic plan” for serving underserved communities or by providing “evidence” demonstrating an existing presence in the underserved communities. In addition, in 1999 a lawsuit brought by several insurance companies challenged the public’s right to access company data, claiming trade secret protection. Several appeals later, the courts determined that the Community Service Statement data are indeed public records and not trade secret.

March 15, 2003 amendments to the regulations eliminated certain substitute reporting requirements (Sections 2646.7 and 2646.8) that simply did not provide the necessary tools for the Commissioner or the industry to properly analyze areas that were underserved.

Under the latest version of the regulations, the Commissioner must report those communities within California sorted by ZIP code that the California Department of Insurance finds to be underserved by the insurance industry. This report represents roughly 97% of the home, personal auto and commercial multiple peril and commercial fire market. It demonstrates that 147 communities in California are underserved as defined.

## ABOUT THIS REPORT

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

### **Table A – ZIP Codes in UNDERSERVED COMMUNITIES**

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

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

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

The Department identified 147 ZIP codes that were underserved in 2003. In 1998, the Commissioner's Report of Underserved Communities identified 138 ZIP codes. For this report, 38 new ZIP codes were added and 30 ZIP codes were removed. Reasons for the addition or deletion are due to the changes in ZIP code demographics that are based on the three criteria used to determine an underserved.

### **Table B – Summary Statistics and Fact Sheet**

The purpose of this table is to summarize the number of earned exposures statewide and in the underserved communities. The table also includes the following information for reference:

- the number and percentage of registered vehicles in the underserved communities;
- the population size and its percentage that is in the underserved communities

The statewide uninsured motorist rate drops to 14% in 2003 from approximately 21% in 1997 and the per capita income's 50th percentile (median) in the state of California is \$20,286<sup>1</sup>.

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<sup>1</sup> Per capita income was estimated by Western Economic Research.

The uninsured motorist rate must be 10 percentage points above the statewide uninsured motorist rate to trigger one of the criteria. The other two criteria are per capita income below the statewide median of \$20,286 and a minority percentage above two-thirds. All three must be met to label a ZIP code underserved.

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

The purpose of this table is to provide total earned exposures, statewide and in the underserved communities, per company and their percentage of total earned exposures in the underserved communities. The report represents approximately 97%<sup>2</sup> of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of three sections, one section for each category of insurance business – real and personal property, private passenger auto, and commercial multi-peril and commercial fire. Each section consists of aggregate totals for the companies listed alphabetically and reports the coverages that are written by the company.

### **Table D - Service Office Data per Company**

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

### **Table E – Agent / Agency Data per Company**

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

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<sup>2</sup> 97% of the market represents data that has been through an extensive validation process and are considered reasonable. 3% of the market either reported data that failed our validation or plainly did not comply with the regulation.

It is important to note that the number of agents or agencies will differ greatly between companies due to the different marketing techniques that each company incorporates. The three major marketing techniques are: captive, independent, and direct. Also, some companies provided the number of agents, whereas, others provided the number of agencies. Those that write using the direct approach are not included.

## **Conclusion**

In 2003, the Community Service Statement saw some changes that will allow the Commissioner and the industry to make better use of the data collected so that the underserved has the opportunity to be safeguarded against a financial loss.

A few noteworthy observations, the large percentage of dwelling fire business, most notably California FAIR Plan, and assigned risk auto written in the underserved community indicate that low income, high minority communities are not only being underserved but those that do buy insurance are purchasing insurance that offers less coverage.

There are many reasons why people do not get insurance and this report can not address that. However, the Commissioner is determined that this report will encourage the industry to invest and make insurance accessible and affordable in the underserved communities. It is also the expectation of the Commissioner that this report will allow legislators and policymakers access to data so that they can use to make public policy that addresses disparities in availability and affordability of insurance.

## **Contact Information**

Any questions or comments regarding the methodology of the data collection presented in this report may be forwarded to Ben Gentile, Division Chief – Statistical Analysis Division at (213) 346-6316.

## DEFINITIONS

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

### Personal Lines:

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

### Commercial Lines:

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

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

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

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

2004 Commissioner's Report on Underserved Communities

Table A - ZIP Codes in Underserved Communities

147 ZIP Codes	City	County	Uninsured Vehicle Rate	Minority Percentage	Per Capita Income
		<b>STATEWIDE</b>	<b>14%</b>	<b>55%</b>	<b>20,286</b>
<b>NEW *</b>		<b>UNDERSERVED</b>	<b>38%</b>	<b>90%</b>	<b>11,021</b>
90001	LOS ANGELES	LOS ANGELES	67%	99%	7,850
90002	LOS ANGELES	LOS ANGELES	59%	99%	8,446
90003	LOS ANGELES	LOS ANGELES	61%	99%	8,100
90004	LOS ANGELES	LOS ANGELES	43%	86%	14,175
90005	LOS ANGELES	LOS ANGELES	46%	93%	12,257
90006	LOS ANGELES	LOS ANGELES	55%	97%	10,086
90007	LOS ANGELES	LOS ANGELES	53%	85%	8,145
90011	LOS ANGELES	LOS ANGELES	64%	99%	7,817
90012	LOS ANGELES	LOS ANGELES	50%	87%	10,369
90013	LOS ANGELES	LOS ANGELES	83%	83%	7,781
90014	LOS ANGELES *	LOS ANGELES	75%	79%	15,283
90015	LOS ANGELES	LOS ANGELES	67%	95%	9,789
90016	LOS ANGELES	LOS ANGELES	39%	97%	14,249
90017	LOS ANGELES	LOS ANGELES	87%	97%	7,627
90018	LOS ANGELES	LOS ANGELES	46%	97%	11,542
90019	LOS ANGELES	LOS ANGELES	38%	91%	16,198
90020	LOS ANGELES	LOS ANGELES	45%	91%	14,479
90021	LOS ANGELES	LOS ANGELES	88%	86%	10,554
90022	LOS ANGELES	LOS ANGELES	38%	98%	9,663
90023	LOS ANGELES	LOS ANGELES	50%	99%	8,444
90026	LOS ANGELES	LOS ANGELES	37%	87%	13,877
90029	LOS ANGELES	LOS ANGELES	46%	83%	10,369
90031	LOS ANGELES	LOS ANGELES	39%	96%	10,067
90032	LOS ANGELES	LOS ANGELES	31%	96%	12,387
90033	LOS ANGELES	LOS ANGELES	51%	98%	7,605
90037	LOS ANGELES	LOS ANGELES	58%	99%	8,651
90038	LOS ANGELES	LOS ANGELES	45%	78%	12,309
90040	LOS ANGELES	LOS ANGELES	53%	96%	11,538
90042	LOS ANGELES	LOS ANGELES	25%	87%	14,548
90043	LOS ANGELES	LOS ANGELES	35%	98%	18,664
90044	LOS ANGELES	LOS ANGELES	53%	99%	9,321
90047	LOS ANGELES	LOS ANGELES	41%	99%	14,918
90057	LOS ANGELES	LOS ANGELES	56%	95%	9,256
90058	LOS ANGELES	LOS ANGELES	87%	98%	6,986
90059	LOS ANGELES	LOS ANGELES	52%	99%	8,380

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<b>NEW *</b>		<b>UNDERSERVED</b>	<b>38%</b>	<b>90%</b>	<b>11,021</b>
90061	LOS ANGELES	LOS ANGELES	52%	99%	9,631
90062	LOS ANGELES	LOS ANGELES	46%	99%	12,283
90063	LOS ANGELES	LOS ANGELES	41%	99%	9,530
90065	LOS ANGELES	LOS ANGELES	27%	86%	15,743
90201	BELL	LOS ANGELES	37%	96%	8,936
90220	COMPTON	LOS ANGELES	43%	97%	11,047
90221	COMPTON	LOS ANGELES	51%	98%	9,477
90222	COMPTON	LOS ANGELES	53%	99%	10,918
90247	GARDENA	LOS ANGELES	36%	91%	14,954
90250	HAWTHORNE	LOS ANGELES	25%	85%	15,501
90255	HUNTINGTON PARK	LOS ANGELES	37%	98%	9,677
90262	LYNWOOD	LOS ANGELES	38%	97%	9,277
90270	MAYWOOD	LOS ANGELES	40%	98%	9,467
90280	SOUTH GATE	LOS ANGELES	32%	95%	10,947
90301	INGLEWOOD	LOS ANGELES	35%	94%	13,318
90302	INGLEWOOD	LOS ANGELES	32%	94%	15,456
90303	INGLEWOOD	LOS ANGELES	36%	98%	12,753
90304	INGLEWOOD	LOS ANGELES	41%	96%	9,235
90501	TORRANCE *	LOS ANGELES	26%	68%	18,702
90716	HAWAIIAN GARDENS	LOS ANGELES	29%	90%	10,668
90723	PARAMOUNT	LOS ANGELES	29%	91%	11,924
90744	WILMINGTON	LOS ANGELES	35%	94%	10,830
90806	LONG BEACH	LOS ANGELES	25%	90%	12,065
90810	LONG BEACH	LOS ANGELES	27%	91%	12,860
90813	LONG BEACH	LOS ANGELES	43%	94%	7,699
91204	GLENDALE *	LOS ANGELES	32%	71%	14,110
91303	CANOGA PARK *	LOS ANGELES	31%	75%	15,269
91331	PACOIMA	LOS ANGELES	32%	93%	11,080
91340	SAN FERNANDO	LOS ANGELES	29%	94%	11,566
91343	NORTH HILLS *	LOS ANGELES	26%	74%	15,672
91352	SUN VALLEY	LOS ANGELES	41%	82%	13,327
91402	PANORAMA CITY	LOS ANGELES	34%	89%	11,570
91405	VAN NUYS *	LOS ANGELES	43%	76%	13,731
91406	VAN NUYS *	LOS ANGELES	29%	69%	16,497
91601	NORTH HOLLYWOOD *	LOS ANGELES	30%	68%	16,874

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<b>NEW *</b>		<b>UNDERSERVED</b>	<b>38%</b>	<b>90%</b>	<b>11,021</b>
91605	NORTH HOLLYWOOD	LOS ANGELES	57%	82%	12,014
91606	NORTH HOLLYWOOD *	LOS ANGELES	30%	72%	14,019
91706	BALDWIN PARK	LOS ANGELES	26%	93%	11,706
91731	EL MONTE	LOS ANGELES	29%	93%	10,701
91733	SOUTH EL MONTE	LOS ANGELES	35%	96%	9,866
91746	LA PUENTE	LOS ANGELES	29%	93%	12,142
91761	ONTARIO *	SAN BERNARDINO	26%	74%	15,829
91767	POMONA	LOS ANGELES	25%	79%	14,189
91950	NATIONAL CITY	SAN DIEGO	24%	86%	11,322
92102	SAN DIEGO	SAN DIEGO	28%	85%	11,480
92105	SAN DIEGO	SAN DIEGO	26%	86%	10,606
92113	SAN DIEGO	SAN DIEGO	37%	90%	7,631
92173	SAN YSIDRO	SAN DIEGO	34%	96%	9,533
92231	CALEXICO	IMPERIAL	34%	99%	11,225
92233	CALIPATRIA *	IMPERIAL	28%	74%	6,837
92236	COACHELLA	RIVERSIDE	29%	98%	7,877
92249	HEBER	IMPERIAL	34%	98%	9,147
92254	MECCA	RIVERSIDE	35%	97%	7,644
92309	BAKER *	SAN BERNARDINO	25%	67%	12,313
92324	COLTON *	SAN BERNARDINO	25%	78%	14,288
92401	SAN BERNARDINO *	SAN BERNARDINO	63%	81%	7,398
92408	SAN BERNARDINO *	SAN BERNARDINO	47%	78%	10,529
92410	SAN BERNARDINO *	SAN BERNARDINO	37%	83%	9,346
92411	SAN BERNARDINO	SAN BERNARDINO	27%	96%	9,129
92701	SANTA ANA	ORANGE	37%	94%	9,677
92703	SANTA ANA	ORANGE	30%	94%	9,198
92704	SANTA ANA	ORANGE	25%	87%	13,198
92707	SANTA ANA	ORANGE	25%	89%	13,037
92805	ANAHEIM *	ORANGE	47%	82%	12,590
93036	OXNARD *	VENTURA	55%	75%	17,453
93206	BUTTONWILLOW *	KERN	38%	68%	11,356
93219	EARLIMART	TULARE	28%	88%	8,581
93239	KETTLEMAN CITY *	KINGS	31%	100%	8,293
93241	LAMONT	KERN	28%	95%	8,023
93256	PIXLEY *	TULARE	27%	76%	8,586

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NEW *		UNDERSERVED	38%	90%	11,021
93272	TIPTON *	TULARE	38%	70%	10,333
93458	SANTA MARIA *	SANTA BARBARA	39%	85%	10,593
93608	CANTUA CREEK *	FRESNO	37%	93%	10,968
93609	CARUTHERS *	FRESNO	26%	67%	13,273
93615	CUTLER	TULARE	25%	93%	7,004
93616	DEL REY	FRESNO	26%	85%	10,688
93622	FIREBAUGH	FRESNO	26%	90%	9,196
93640	MENDOTA	FRESNO	35%	96%	7,954
93646	ORANGE COVE	FRESNO	30%	91%	7,992
93648	PARLIER	FRESNO	32%	95%	8,336
93656	RIVERDALE *	FRESNO	24%	72%	11,353
93660	SAN JOAQUIN	FRESNO	45%	95%	8,015
93668	TRANQUILLITY *	FRESNO	33%	74%	13,887
93701	FRESNO	FRESNO	50%	91%	5,886
93702	FRESNO	FRESNO	36%	89%	7,719
93703	FRESNO *	FRESNO	26%	74%	10,002
93706	FRESNO	FRESNO	38%	87%	8,791
93721	FRESNO	FRESNO	69%	81%	4,940
93725	FRESNO	FRESNO	50%	82%	11,155
93925	CHUALAR *	MONTEREY	26%	97%	12,837
94063	REDWOOD CITY *	SAN MATEO	29%	77%	17,406
94124	SAN FRANCISCO	SAN FRANCISCO	48%	95%	14,106
94134	SAN FRANCISCO *	SAN FRANCISCO	25%	88%	17,434
94601	OAKLAND	ALAMEDA	44%	93%	12,195
94603	OAKLAND	ALAMEDA	42%	97%	12,916
94606	OAKLAND	ALAMEDA	35%	88%	15,547
94607	OAKLAND	ALAMEDA	49%	93%	13,155
94612	OAKLAND *	ALAMEDA	54%	81%	17,031
94621	OAKLAND	ALAMEDA	55%	98%	10,994
94710	BERKELEY	ALAMEDA	28%	71%	18,435
94801	RICHMOND	CONTRA COSTA	38%	88%	13,400
95019	FREEDOM *	SANTA CRUZ	32%	85%	12,324
95110	SAN JOSE	SANTA CLARA	44%	83%	15,333
95112	SAN JOSE	SANTA CLARA	42%	76%	17,773
95116	SAN JOSE	SANTA CLARA	35%	92%	14,190

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<b>NEW *</b>		<b>UNDERSERVED</b>	<b>38%</b>	<b>90%</b>	<b>11,021</b>
95122	SAN JOSE *	SANTA CLARA	31%	94%	14,220
95202	STOCKTON	SAN JOAQUIN	40%	76%	8,976
95205	STOCKTON *	SAN JOAQUIN	34%	79%	10,410
95351	MODESTO *	STANISLAUS	25%	72%	10,787
95824	SACRAMENTO *	SACRAMENTO	28%	78%	10,840
95838	SACRAMENTO *	SACRAMENTO	25%	67%	11,773

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## Table B - Summary Statistics and Fact Sheet

Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>REAL and PERSONAL PROPERTY Coverage</b>			
Homeowners Multiple Peril	5,784,716	382,065	6.6%
Dwelling Fire - Owner Occupied	548,137	192,498	35.1%
Dwelling Fire - Tenant Occupied	436,676	105,882	24.2%
Condominium	519,493	15,932	3.1%
Tenant / Renters	588,753	27,055	4.6%
Dwelling Fire - Content Only	9,189	783	8.5%
Mobilehome	172,910	8,585	5.0%
Vacant Dwelling	8,409	3,292	39.2%
<b>PRIVATE PASSENGER AUTOMOBILE Coverage</b>			
Private Passenger Automobile	19,863,126	1,719,621	8.7%
Assigned Risk	66,102	25,167	38.1%
Low Cost Auto	4,395	2,511	57.1%
Motorcycle	336,652	14,534	4.3%
Motorhome	167,511	6,584	3.9%
<b>COMMERCIAL Coverage</b>			
Commercial Fire	177,983	46,606	26.2%
Commercial Multi-Peril - NonLiability	1,809,534	200,493	11.1%
Commercial Multi-Peril - Liability	974,338	115,295	11.8%

### FACTS

	In California	In Underserved Communities	Percentage in Underserved
Registered Vehicles	23,987,027	2,941,920	12.3%
Population	35,072,540	5,603,855	16.0%
Uninsured Motorist Rate	14.3%	37.9%	
Minority Percentage	55.0%	89.7%	
Per Capita Income (Median)	20,286	11,021	

## 2004 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Homeowners	5,784,716	382,065	6.6%
	Dwll'g Owner Occp'd	548,137	192,498	35.1%
	Dwll'g Tenant Occp'd	436,676	105,882	24.2%
	Condominium	519,493	15,932	3.1%
	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Aegis Security Ins Co	Mobilehome	7,430	415	5.6%
AIG Ins Cos	Homeowners	4,577	474	10.3%
	Condominium	467	15	3.2%
	Tenant	603	47	7.7%
Allied Prop & Cas Ins Co	Homeowners	64,293	2,872	4.5%
	Dwll'g Owner Occp'd	1,248	79	6.3%
	Dwll'g Tenant Occp'd	20,607	953	4.6%
	Condominium	2,819	48	1.7%
	Tenant	2,225	55	2.5%
	Mobilehome	81	3	3.8%
Allstate Ind Co	Homeowners	16,690	2,892	17.3%
	Tenant	5,127	268	5.2%
Allstate Ins Co	Homeowners	876,225	100,943	11.5%
	Dwll'g Owner Occp'd	118,219	41,040	34.7%
	Dwll'g Tenant Occp'd	75	3	3.4%
	Condominium	70,273	2,587	3.7%
	Tenant	65,932	2,603	3.9%
	Dwll'g Content Only	491	91	18.5%
	Mobilehome	23,290	1,108	4.8%
	Vacant Dwelling	5,340	1,527	28.6%
Amco Ins Co	Homeowners	126,546	4,043	3.2%
	Dwll'g Owner Occp'd	3,105	432	13.9%
	Dwll'g Tenant Occp'd	50,153	2,888	5.8%
	Condominium	8,239	164	2.0%
	Tenant	4,094	118	2.9%
	Mobilehome	174	5	2.8%

## 2004 Commissioner's Report on Underserved Communities

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

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
American Family Home Ins Co	Homeowners	683	67	9.8%
	Dwll'g Owner Occp'd	133	11	8.0%
	Mobilehome	11,575	1,405	12.1%
American Intl Ins Co Of CA	Homeowners	3,685	55	1.5%
	Condominium	336	3	0.9%
	Tenant	679	5	0.7%
American Modern Home Ins Co	Homeowners	5,188	229	4.4%
	Dwll'g Owner Occp'd	6,452	1,065	16.5%
	Dwll'g Tenant Occp'd	7,713	792	10.3%
	Mobilehome	8,963	190	2.1%
	Vacant Dwelling	327	25	7.6%
American Security Group	Homeowners	13,594	1,435	10.6%
	Dwll'g Owner Occp'd	7,450	1,226	16.5%
	Dwll'g Tenant Occp'd	57	-2	-4.0%
	Tenant	10,208	41	0.4%
	Mobilehome	10,356	907	8.8%
Amex Assur Co	Homeowners	8,395	175	2.1%
	Condominium	1,009	39	3.9%
	Tenant	1,148	31	2.7%
Amica Mut Ins Co	Homeowners	12,039	259	2.2%
	Dwll'g Owner Occp'd	157	1	0.7%
	Dwll'g Tenant Occp'd	785	33	4.2%
	Condominium	2,263	59	2.6%
	Tenant	3,140	98	3.1%
Armed Forces Ins Exchange	Homeowners	4,701	94	2.0%
	Condominium	319	4	1.2%
	Mobilehome	141	2	1.3%

## 2004 Commissioner's Report on Underserved Communities

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
Balboa Life & Casualty Group	Homeowners	47,581	5,047	10.6%
	Dwll'g Owner Occp'd	17,319	1,522	8.8%
	Condominium	253	16	6.2%
	Tenant	13,497	1,462	10.8%
California Casualty Group	Homeowners	46,360	2,808	6.1%
	Condominium	6,492	297	4.6%
	Tenant	7,009	281	4.0%
	Mobilehome	387	12	3.0%
California FAIR Plan	Dwll'g Owner Occp'd	126,954	68,905	54.3%
	Dwll'g Tenant Occp'd	86,314	53,517	62.0%
	Dwll'g Content Only	5,920	595	10.0%
	Mobilehome	293	67	23.0%
	Vacant Dwelling	2,743	1,741	63.5%
California Ins Group	Homeowners	53,206	1,120	2.1%
	Dwll'g Owner Occp'd	1,067	66	6.2%
	Dwll'g Tenant Occp'd	17,161	634	3.7%
	Condominium	2,367	42	1.8%
	Tenant	2,258	44	2.0%
California State Auto Asn Inter-Ins	Homeowners	317,912	9,180	2.9%
	Condominium	12,172	263	2.2%
	Tenant	24,212	536	2.2%
	Mobilehome	5,559	66	1.2%
Century-Natl Ins Co	Homeowners	133,672	12,228	9.1%
	Dwll'g Owner Occp'd	35,926	6,082	16.9%
	Condominium	463	27	5.7%
	Mobilehome	7,159	431	6.0%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
CNA Ins Group	Homeowners	28,840	910	3.2%
	Dwll'g Owner Occp'd	7,954	276	3.5%
CSE Ins Group	Homeowners	47,555	2,167	4.6%
	Dwll'g Owner Occp'd	4,781	998	20.9%
	Dwll'g Tenant Occp'd	17,125	1,729	10.1%
	Condominium	2,920	79	2.7%
	Tenant	2,500	98	3.9%
Electric Ins Co	Homeowners	1,199	47	3.9%
	Condominium	131	8	6.0%
	Tenant	181	2	1.2%
Farmers Home Mutual Group	Homeowners	19,551	2,250	11.5%
	Condominium	81	5	6.6%
Farmers Ins Cos	Homeowners	963,930	80,434	8.3%
	Dwll'g Owner Occp'd	120,762	57,733	47.8%
	Dwll'g Tenant Occp'd	100,026	35,345	35.3%
	Condominium	108,872	3,702	3.4%
	Tenant	70,129	2,896	4.1%
	Mobilehome	17,952	801	4.5%
Federal Ins Co	Homeowners	7,933	124	1.6%
	Condominium	2,215	18	0.8%
	Tenant	653	12	1.8%
Fidelity Natl Ins Co	Homeowners	12,192	479	3.9%
	Condominium	819	11	1.3%
	Tenant	84	3	4.0%

## 2004 Commissioner's Report on Underserved Communities

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

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Homeowners	5,784,716	382,065	6.6%
	Dwll'g Owner Occp'd	548,137	192,498	35.1%
	Dwll'g Tenant Occp'd	436,676	105,882	24.2%
	Condominium	519,493	15,932	3.1%
	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Firemans Ins Group	Homeowners	55,889	2,343	4.2%
	Dwll'g Owner Occp'd	2,317	619	26.7%
	Dwll'g Tenant Occp'd	14,214	1,447	10.2%
	Condominium	7,980	98	1.2%
	Tenant	1,667	73	4.4%
Foremost Ins Cos	Homeowners	135,145	3,845	2.8%
Grange Ins Group	Homeowners	21,157	625	3.0%
	Dwll'g Owner Occp'd	746	25	3.3%
	Dwll'g Tenant Occp'd	6,231	293	4.7%
	Condominium	148	2	1.5%
	Tenant	643	16	2.5%
	Dwll'g Content Only	69	1	1.5%
	Mobilehome	918	4	0.4%
Great American Spirit Ins Co	Homeowners	2,316	48	2.1%
	Condominium	701	4	0.6%
	Tenant	1,384	11	0.8%
Hartford Ins Group	Homeowners	72,099	4,341	6.0%
	Dwll'g Owner Occp'd	1,315	302	23.0%
	Dwll'g Tenant Occp'd	11,401	1,150	10.1%
	Condominium	9,187	256	2.8%
	Tenant	5,604	207	3.7%
Homesite Ins Co Of CA	Homeowners	10,570	540	5.1%
	Condominium	837	39	4.7%
	Tenant	2,917	565	19.4%

2004 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Homeowners	5,784,716	382,065	6.6%
	Dwll'g Owner Occp'd	548,137	192,498	35.1%
	Dwll'g Tenant Occp'd	436,676	105,882	24.2%
	Condominium	519,493	15,932	3.1%
	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Horace Mann Ins Co	Homeowners	8,497	439	5.2%
	Condominium	428	12	2.8%
	Tenant	342	11	3.1%
	Dwll'g Content Only	808	24	2.9%
Horace Mann Prop & Cas Ins Co	Homeowners	12,049	882	7.3%
	Condominium	315	8	2.6%
	Tenant	411	20	4.7%
	Dwll'g Content Only	655	45	6.9%
	Mobilehome	67	1	1.5%
ICW Ins Group	Homeowners	36,808	2,440	6.6%
	Dwll'g Owner Occp'd	1,977	212	10.7%
Interins Exch Of The Automobile Club	Homeowners	299,165	13,217	4.4%
	Condominium	33,197	968	2.9%
	Tenant	16,058	684	4.3%
Liberty Mutual Group	Homeowners	113,265	6,994	6.2%
	Dwll'g Owner Occp'd	703	86	12.2%
	Dwll'g Tenant Occp'd	21,604	2,382	11.0%
	Condominium	9,806	332	3.4%
	Tenant	10,093	422	4.2%
	Dwll'g Content Only	291	4	1.4%
	Mobilehome	168	5	3.0%
Lumbermens Mutual Casualty Gp (Personal)	Homeowners	26,696	589	2.2%
	Dwll'g Owner Occp'd	509	32	6.2%
	Dwll'g Tenant Occp'd	6,365	263	4.1%
	Condominium	2,278	53	2.3%
	Tenant	1,300	25	1.9%

2004 Commissioner's Report on Underserved Communities

Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
Merastar Ins Co	Homeowners	556	22	4.0%
	Condominium	65	5	7.8%
	Tenant	167	10	6.0%
Mercury Ins Group	Homeowners	146,167	8,771	6.0%
	Condominium	15,561	710	4.6%
	Tenant	11,663	577	4.9%
Metropolitan Drt Prop & Cas Ins Co	Homeowners	6,300	352	5.6%
	Condominium	1,473	101	6.9%
	Tenant	1,858	83	4.5%
Mid-State Mut Ins Co	Homeowners	2,079	13	0.6%
Nationwide Ins Group	Homeowners	15,387	510	3.3%
	Dwll'g Owner Occp'd	157	10	6.2%
	Dwll'g Tenant Occp'd	1,270	82	6.5%
	Condominium	1,625	46	2.8%
	Tenant	2,042	54	2.7%
	Mobilehome	85	4	4.6%
New Hampshire Ins Co	Mobilehome	28,292	1,401	5.0%
Oregon Mut Ins Co	Homeowners	14,141	850	6.0%
	Dwll'g Owner Occp'd	120	17	14.4%
	Dwll'g Tenant Occp'd	2,196	206	9.4%
	Condominium	807	34	4.2%
	Tenant	317	14	4.5%
Pacific Prop & Cas Co	Homeowners	7,288	338	4.6%
	Dwll'g Tenant Occp'd	1,723	118	6.8%
	Condominium	308	5	1.7%
	Tenant	619	25	4.1%

## 2004 Commissioner's Report on Underserved Communities

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

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
Pacific Specialty Ins Co	Homeowners	84,261	12,403	14.7%
	Condominium	3,362	166	4.9%
	Tenant	25,070	4,757	19.0%
	Mobilehome	8,464	537	6.3%
Philadelphia Ind Ins Co	Mobilehome	2,558	54	2.1%
Safeco Ins Group	Homeowners	196,563	9,852	5.0%
	Dwll'g Owner Occp'd	66,560	8,793	13.2%
	Condominium	24,324	733	3.0%
	Tenant	22,737	892	3.9%
Sequoia Ins Co	Homeowners	9,302	108	1.2%
	Dwll'g Tenant Occp'd	1,268	49	3.9%
	Condominium	154	4	2.3%
	Tenant	193	1	0.5%
State Farm Ins Group	Homeowners	1,250,649	66,953	5.4%
	Condominium	139,443	3,794	2.7%
	Tenant	175,548	7,286	4.2%
	Mobilehome	38,284	1,086	2.8%
Sutter Ins Co	Homeowners	3,618	300	8.3%
	Dwll'g Owner Occp'd	399	60	15.1%
	Dwll'g Tenant Occp'd	1,063	94	8.8%
	Mobilehome	713	81	11.3%
Tokio Marine & Fire Ins Co Ltd Us Br	Homeowners	12,571	1,851	14.7%
	Dwll'g Owner Occp'd	411	192	46.7%
	Dwll'g Tenant Occp'd	1,574	418	26.5%
	Condominium	842	170	20.2%
	Tenant	2,219	146	6.6%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Homeowners</b>	<b>5,784,716</b>	<b>382,065</b>	<b>6.6%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>548,137</b>	<b>192,498</b>	<b>35.1%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>436,676</b>	<b>105,882</b>	<b>24.2%</b>
	<b>Condominium</b>	<b>519,493</b>	<b>15,932</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>588,753</b>	<b>27,055</b>	<b>4.6%</b>
	<b>Dwll'g Content Only</b>	<b>9,189</b>	<b>783</b>	<b>8.5%</b>
	<b>Mobilehome</b>	<b>172,910</b>	<b>8,585</b>	<b>5.0%</b>
	<b>Vacant Dwelling</b>	<b>8,409</b>	<b>3,292</b>	<b>39.2%</b>
<hr/>				
Travelers Ins Cos	Homeowners	127,596	5,565	4.4%
	Dwll'g Owner Occp'd	16,375	1,572	9.6%
	Dwll'g Tenant Occp'd	103	5	4.9%
	Condominium	11,182	329	2.9%
	Tenant	15,095	552	3.7%
	Dwll'g Content Only	768	22	2.8%
<hr/>				
Unigard Ins Group	Homeowners	23,023	743	3.2%
	Dwll'g Owner Occp'd	1,454	188	12.9%
	Dwll'g Tenant Occp'd	15,728	1,101	7.0%
	Condominium	1,405	40	2.9%
	Tenant	1,321	40	3.1%
	Dwll'g Content Only	188	2	1.2%
<hr/>				
United Services Auto Assoc	Homeowners	103,930	1,284	1.2%
	Dwll'g Owner Occp'd	984	19	2.0%
	Dwll'g Tenant Occp'd	33,916	1,139	3.4%
	Condominium	15,485	225	1.4%
	Tenant	35,931	676	1.9%
<hr/>				
Unitrin Ins Group	Homeowners	3,469	68	2.0%
	Dwll'g Owner Occp'd	79	6	7.5%
	Dwll'g Tenant Occp'd	835	43	5.1%
	Condominium	263	6	2.4%
	Tenant	192	5	2.8%
<hr/>				
USAA Cas Ins Co	Homeowners	63,880	1,352	2.1%
	Dwll'g Owner Occp'd	290	8	2.8%
	Dwll'g Tenant Occp'd	10,759	451	4.2%
	Condominium	11,752	274	2.3%
	Tenant	39,419	1,292	3.3%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Homeowners	5,784,716	382,065	6.6%
	Dwll'g Owner Occp'd	548,137	192,498	35.1%
	Dwll'g Tenant Occp'd	436,676	105,882	24.2%
	Condominium	519,493	15,932	3.1%
	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Valley Ins Co	Homeowners	3,253	107	3.3%
	Dwll'g Tenant Occp'd	94	4	3.8%
	Tenant	59	3	5.8%
Vigilant Ins Co	Homeowners	726	7	1.0%
Wawanesa Ins Group	Homeowners	27,100	1,112	4.1%
	Condominium	3,964	129	3.2%
Western Mutual Ins Group	Homeowners	65,848	2,361	3.6%
	Dwll'g Owner Occp'd	2,216	923	41.7%
	Dwll'g Tenant Occp'd	4,903	666	13.6%
Workmens Auto Ins Co	Homeowners	2,824	71	2.5%
	Condominium	93	4	3.8%
	Tenant	211	10	4.7%
Zurich Ins Cos	Homeowners	3,984	442	11.1%
	Dwll'g Tenant Occp'd	1,413	82	5.8%

## 2004 Commissioner's Report on Underserved Communities

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	<b>19,863,126</b>	<b>1,719,621</b>	<b>8.7%</b>
	Assigned Risk	<b>66,102</b>	<b>25,167</b>	<b>38.1%</b>
	Low Cost Auto	<b>4,395</b>	<b>2,511</b>	<b>57.1%</b>
	Motorcycle	<b>336,652</b>	<b>14,534</b>	<b>4.3%</b>
	Motorhome	<b>167,511</b>	<b>6,584</b>	<b>3.9%</b>
21st Century Ins Cos	Pvt Passenger Auto	1,269,329	139,897	11.0%
	Assigned Risk	3,224	1,251	38.8%
	Motorcycle	3,683	221	6.0%
	Motorhome	4,746	326	6.9%
Aegis Security Ins Co	Pvt Passenger Auto	14,581	3,486	23.9%
AIG Ins Cos	Pvt Passenger Auto	94,131	5,692	6.0%
	Assigned Risk	4,027	1,557	38.7%
	Low Cost Auto	871	521	59.8%
Allied Prop & Cas Ins Co	Pvt Passenger Auto	100,809	3,375	3.3%
	Motorcycle	765	5	0.6%
	Motorhome	1,380	18	1.3%
Allstate Ind Co	Pvt Passenger Auto	1,044,960	121,306	11.6%
Allstate Ins Co	Pvt Passenger Auto	608,122	33,978	5.6%
	Assigned Risk	8,449	3,260	38.6%
	Motorcycle	34,336	928	2.7%
	Motorhome	15,503	744	4.8%
Allstate Prop & Cas Ins Co	Pvt Passenger Auto	100,015	14,039	14.0%
Amco Ins Co	Pvt Passenger Auto	117,093	2,828	2.4%
	Motorcycle	512	4	0.7%
	Motorhome	1,514	19	1.3%
American Home Assur Co	Pvt Passenger Auto	47,391	4,052	8.6%
American Intl Ins Co Of CA	Pvt Passenger Auto	45,228	3,426	7.6%
	Assigned Risk	15,090	5,700	37.8%
	Low Cost Auto	2,279	1,258	55.2%
American Modern Home Ins Co	Motorcycle	2,310	168	7.3%
	Motorhome	2,124	87	4.1%

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
American Security Group	Pvt Passenger Auto	15,097	1,125	7.4%
	Motorcycle	164	4	2.6%
Amex Assur Co	Pvt Passenger Auto	109,575	6,681	6.1%
	Assigned Risk	114	42	36.5%
	Motorhome	274	7	2.5%
Amica Mut Ins Co	Pvt Passenger Auto	45,536	1,002	2.2%
	Motorhome	216	4	1.7%
Anchor General Ins Co	Pvt Passenger Auto	30,561	4,227	13.8%
Argonaut Ins Co	Pvt Passenger Auto	6,359	265	4.2%
California Casualty Group	Pvt Passenger Auto	164,747	6,873	4.2%
	Motorcycle	3,110	51	1.6%
	Motorhome	1,769	42	2.4%
California Ins Group	Pvt Passenger Auto	34,582	1,016	2.9%
	Motorhome	845	7	0.8%
California State Auto Asn Inter-Ins	Pvt Passenger Auto	1,764,874	61,583	3.5%
	Motorhome	14,332	340	2.4%
Century-Natl Ins Co	Pvt Passenger Auto	5,838	437	7.5%
CNA Ins Group	Pvt Passenger Auto	88,289	6,925	7.8%
Coast Natl Ins Co	Pvt Passenger Auto	358,960	81,550	22.7%
Commerce West Ins Co	Pvt Passenger Auto	51,322	5,471	10.7%
	Assigned Risk	197	76	38.8%
Converium Ins North Amer Inc	Pvt Passenger Auto	3,211	1,192	37.1%

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
CSE Ins Group	Pvt Passenger Auto	65,035	4,361	6.7%
	Assigned Risk	164	66	40.1%
	Motorhome	277	12	4.2%
Deerbrook Ins Co	Pvt Passenger Auto	19,386	3,282	16.9%
Depositors Ins Co	Pvt Passenger Auto	16,775	347	2.1%
	Motorhome	154	2	1.0%
Diamond State Ins Co	Pvt Passenger Auto	3,144	349	11.1%
Electric Ins Co	Pvt Passenger Auto	6,365	286	4.5%
	Motorcycle	97	7	7.2%
	Motorhome	719	34	4.7%
Ensurance Prop & Cas Ins Co	Pvt Passenger Auto	25,881	1,613	6.2%
Executive Risk Ind Inc	Pvt Passenger Auto	49,734	19,057	38.3%
Farmers Ins Cos	Pvt Passenger Auto	1,989,063	122,133	6.1%
	Assigned Risk	7,681	2,947	38.4%
	Motorcycle	27,983	1,014	3.6%
	Motorhome	7,739	251	3.2%
Fidelity Natl Ins Co	Pvt Passenger Auto	389	5	1.3%
Financial Ind Co	Pvt Passenger Auto	100,835	9,429	9.4%
	Motorcycle	6,694	384	5.7%
	Motorhome	218	15	7.0%
Firemans Ins Group	Pvt Passenger Auto	20,915	345	1.6%
	Motorhome	224	2	0.8%
Foremost Ins Cos	Motorcycle	33,591	1,531	4.6%
	Motorhome	16,569	773	4.7%

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

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>19,863,126</b>	<b>1,719,621</b>	<b>8.7%</b>
	<b>Assigned Risk</b>	<b>66,102</b>	<b>25,167</b>	<b>38.1%</b>
	<b>Low Cost Auto</b>	<b>4,395</b>	<b>2,511</b>	<b>57.1%</b>
	<b>Motorcycle</b>	<b>336,652</b>	<b>14,534</b>	<b>4.3%</b>
	<b>Motorhome</b>	<b>167,511</b>	<b>6,584</b>	<b>3.9%</b>
Geico Cas Co	Pvt Passenger Auto	29,884	874	2.9%
Geico General Ins Co	Pvt Passenger Auto	308,134	10,665	3.5%
	Motorhome	1,141	30	2.6%
Geico Ind Co	Pvt Passenger Auto	73,075	3,151	4.3%
	Motorcycle	11,084	416	3.7%
	Motorhome	165	2	1.1%
GMAC Ins Co Online Inc	Pvt Passenger Auto	5,703	266	4.7%
Government Employees Ins Co	Pvt Passenger Auto	203,886	7,782	3.8%
	Assigned Risk	1,531	611	39.9%
	Motorhome	1,105	36	3.2%
Grange Ins Group	Pvt Passenger Auto	23,620	150	0.6%
	Motorhome	425	4	0.9%
Granite State Ins Co	Pvt Passenger Auto	129,371	37,097	28.7%
Great American Ins Co	Pvt Passenger Auto	6,015	136	2.3%
Greenwich Ins Co	Pvt Passenger Auto	27,449	4,769	17.4%
Harbor Specialty Ins Co	Pvt Passenger Auto	65,178	8,961	13.7%
Hartford Ins Group	Pvt Passenger Auto	357,050	19,601	5.5%
	Motorhome	2,916	70	2.4%
Horace Mann Ins Co	Pvt Passenger Auto	20,217	1,498	7.4%
	Motorcycle	62	2	3.2%
	Motorhome	65	2	3.1%
Horace Mann Prop & Cas Ins Co	Pvt Passenger Auto	17,556	1,847	10.5%
Hudson Ins Co	Pvt Passenger Auto	42,557	10,839	25.5%

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

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
ICW Ins Group	Pvt Passenger Auto	68,340	6,132	9.0%
Infinity Ins Cos	Pvt Passenger Auto	465,189	177,816	38.2%
	Assigned Risk	973	381	39.2%
Insurance Co Of The State Of PA	Pvt Passenger Auto	582	6	1.0%
Insurance Corp Of Hannover	Pvt Passenger Auto	8,183	846	10.3%
Integon Preferred Ins Co	Pvt Passenger Auto	11,256	569	5.1%
Interins Exch Of The Automobile Club	Pvt Passenger Auto	1,692,819	116,874	6.9%
Liberty Mutual Group	Pvt Passenger Auto	227,778	9,875	4.3%
	Assigned Risk	527	214	40.6%
	Motorcycle	691	18	2.6%
	Motorhome	1,114	15	1.4%
Lincoln General Ins Co	Pvt Passenger Auto	71,165	26,199	36.8%
	Motorcycle	5,080	284	5.6%
Lumbermens Mutual Casualty Gp (Personal)	Pvt Passenger Auto	43,837	636	1.5%
Merastar Ins Co	Pvt Passenger Auto	6,277	587	9.4%
Mercury Ins Group	Pvt Passenger Auto	1,708,641	203,876	11.9%
	Assigned Risk	3,685	1,348	36.6%
	Low Cost Auto	225	126	55.9%
Metropolitan Drt Prop & Cas Ins Co	Pvt Passenger Auto	47,529	3,010	6.3%
	Motorhome	195	7	3.5%
MIC General Ins Corp	Pvt Passenger Auto	17,814	1,770	9.9%
	Motorhome	560	45	8.0%

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

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
National Alliance Ins Co	Pvt Passenger Auto	13,977	496	3.6%
	Motorhome	4,676	170	3.6%
National American Ins Co Of CA	Pvt Passenger Auto	35,102	5,849	16.7%
	Assigned Risk	82	28	34.1%
National General Ins Co	Pvt Passenger Auto	137,254	5,309	3.9%
	Motorcycle	17,184	515	3.0%
	Motorhome	31,669	1,043	3.3%
Nationwide Ins Group	Pvt Passenger Auto	126,200	5,262	4.2%
	Assigned Risk	1,044	379	36.3%
	Motorcycle	2,052	39	1.9%
	Motorhome	1,788	63	3.5%
Nationwide Ins Group (Allied Division)	Pvt Passenger Auto	39,836	1,967	4.9%
	Motorcycle	137	8	5.7%
	Motorhome	396	24	6.1%
Northwestern Pacific Ind Co	Pvt Passenger Auto	7,452	144	1.9%
Ocean Harbor Cas Ins Co	Pvt Passenger Auto	1,843	676	36.7%
Oregon Mut Ins Co	Pvt Passenger Auto	5,411	386	7.1%
Pacific Pioneer Ins Co	Pvt Passenger Auto	817	54	6.5%
	Assigned Risk	566	209	36.9%
Pacific Prop & Cas Co	Pvt Passenger Auto	10,130	410	4.0%
	Motorcycle	390	6	1.5%
	Motorhome	407	2	0.5%
Pacific Specialty Ins Co	Pvt Passenger Auto	4,067	741	18.2%
	Motorcycle	60,683	4,174	6.9%
	Motorhome	1,197	176	14.7%

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
Permanent General Assur Corp	Pvt Passenger Auto	68,461	8,507	12.4%
Progressive Ins Group	Pvt Passenger Auto	342,290	22,773	6.7%
	Assigned Risk	1,167	456	39.1%
	Low Cost Auto	74	46	61.7%
	Motorcycle	105,777	4,297	4.1%
	Motorhome	20,027	1,030	5.1%
QBE Ins Corp	Pvt Passenger Auto	8,196	2,733	33.3%
QBE Reins Corp	Pvt Passenger Auto	5,507	1,924	34.9%
Republic Ind Co of CA	Pvt Passenger Auto	27,679	7,457	26.9%
	Assigned Risk	111	46	41.5%
Response Worldwide Ins Co	Pvt Passenger Auto	3,649	169	4.6%
Safeco Ins Group	Pvt Passenger Auto	331,798	13,941	4.2%
	Assigned Risk	1,320	412	31.2%
	Motorhome	20,026	993	5.0%
Safeway Direct Ins Co	Pvt Passenger Auto	6,320	955	15.1%
Safeway Ins Co	Pvt Passenger Auto	58,056	23,180	39.9%
Sequoia Ins Co	Pvt Passenger Auto	16,212	213	1.3%
	Motorhome	219	2	1.0%
Sirius Amer Ins Co	Pvt Passenger Auto	12,380	1,924	15.5%
Southern Ins Co	Pvt Passenger Auto	3,324	598	18.0%
Starnet Ins Co	Pvt Passenger Auto	42,856	9,188	21.4%

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

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
State Farm Ins Group	Pvt Passenger Auto	2,759,880	145,573	5.3%
	Assigned Risk	8,300	3,215	38.7%
	Low Cost Auto	630	363	57.6%
Sterling Cas Ins Co	Pvt Passenger Auto	72,300	15,322	21.2%
Sutter Ins Co	Pvt Passenger Auto	9,881	862	8.7%
Tokio Marine & Fire Ins Co Ltd Us Br	Pvt Passenger Auto	14,477	1,656	11.4%
Travelers Ins Cos	Pvt Passenger Auto	72,533	4,984	6.9%
	Motorhome	194	10	5.0%
Trinity Universal Ins Co	Pvt Passenger Auto	4,953	389	7.9%
United Services Auto Assoc	Pvt Passenger Auto	394,196	6,711	1.7%
	Motorcycle	11,297	232	2.1%
	Motorhome	6,632	86	1.3%
Unitrin Direct Ins Co	Pvt Passenger Auto	12,777	1,252	9.8%
Unitrin Direct Property & Cas Co	Pvt Passenger Auto	21,460	604	2.8%
Unitrin Ins Group	Pvt Passenger Auto	6,819	106	1.6%
USAA Cas Ins Co	Pvt Passenger Auto	326,604	8,210	2.5%
	Assigned Risk	1,974	744	37.7%
	Motorcycle	8,724	223	2.6%
	Motorhome	3,836	88	2.3%
USAA General Ind Co	Pvt Passenger Auto	8,451	223	2.6%
	Motorcycle	246	5	2.0%
	Motorhome	75	1	1.2%
Valley Ins Co	Pvt Passenger Auto	7,756	39	0.5%

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	19,863,126	1,719,621	8.7%
	Assigned Risk	66,102	25,167	38.1%
	Low Cost Auto	4,395	2,511	57.1%
	Motorcycle	336,652	14,534	4.3%
	Motorhome	167,511	6,584	3.9%
Viking Ins Co Of WI	Pvt Passenger Auto	236,238	41,436	17.5%
Wawanesa Ins Group	Pvt Passenger Auto	324,660	27,882	8.6%
	Assigned Risk	473	170	35.9%
Western General Ins Co	Pvt Passenger Auto	32,917	6,054	18.4%
Western United Ins Co	Pvt Passenger Auto	105,210	13,017	12.4%
	Assigned Risk	5,406	2,054	38.0%
	Low Cost Auto	316	196	62.2%
	Motorhome	87	4	4.2%
Workmens Auto Ins Co	Pvt Passenger Auto	45,963	2,979	6.5%

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### Table C - Number and Percentage of Total Earned Exposure per Company Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Ace American Ins Co	Comm MP - NonLiab	1,708	114	6.7%
	Comm MP - Liability	840	72	8.6%
Alea North America Ins Co	Comm MP - Liability	142	16	11.4%
Allianz Global Risks US Ins Co	Commercial Fire	1,681	195	11.6%
Allstate Ins Co	Comm MP - NonLiab	5,950	568	9.5%
	Comm MP - Liability	5,557	536	9.6%
Amco Ins Co	Commercial Fire	1,463	85	5.8%
	Comm MP - NonLiab	47,590	3,746	7.9%
	Comm MP - Liability	90,259	6,378	7.1%
American Alt Ins Corp	Comm MP - NonLiab	956	45	4.7%
	Comm MP - Liability	643	24	3.8%
American Hardware Mut Ins Co	Comm MP - NonLiab	1,265	200	15.8%
American Modern Home Ins Co	Commercial Fire	253	5	2.1%
Arch Ins Co	Comm MP - Liability	67	8	11.9%
Atlantic Mut Ins Co	Comm MP - NonLiab	3,034	421	13.9%
	Comm MP - Liability	2,603	356	13.7%
Balboa Life & Casualty Group	Commercial Fire	27,451	6,130	22.3%
Business Alliance Ins Co	Comm MP - NonLiab	2,639	530	20.1%
	Comm MP - Liability	2,639	530	20.1%
California FAIR Plan	Commercial Fire	47,577	28,811	60.6%
California Ins Group	Commercial Fire	551	32	5.9%
	Comm MP - NonLiab	26,381	2,347	8.9%
	Comm MP - Liability	26,835	2,363	8.8%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Centennial Ins Co	Comm MP - NonLiab	705	146	20.7%
	Comm MP - Liability	672	127	18.9%
CNA Ins Group	Commercial Fire	135	25	18.2%
	Comm MP - NonLiab	31,376	5,352	17.1%
	Comm MP - Liability	12,060	1,794	14.9%
Contractors Bonding & Ins Co	Comm MP - NonLiab	1,642	279	17.0%
	Comm MP - Liability	2,934	169	5.8%
Crusader Ins Co	Comm MP - NonLiab	17,672	5,999	33.9%
	Comm MP - Liability	17,672	5,999	33.9%
CSE Ins Group	Commercial Fire	455	28	6.1%
	Comm MP - NonLiab	6,413	736	11.5%
	Comm MP - Liability	2,532	290	11.5%
Dentists Ins Co	Comm MP - NonLiab	6,725	378	5.6%
EMC Ins Group	Commercial Fire	4,124	457	11.1%
Farmers Ins Cos	Commercial Fire	905	208	23.0%
	Comm MP - NonLiab	216,184	27,668	12.8%
	Comm MP - Liability	68,359	11,629	17.0%
Federal Ins Co	Comm MP - NonLiab	14,541	1,715	11.8%
	Comm MP - Liability	11,446	1,210	10.6%
Federated Mutual Ins Group	Commercial Fire	1,764	264	15.0%
	Comm MP - NonLiab	2,837	356	12.6%
	Comm MP - Liability	1,629	203	12.5%
Financial Pacific Ins Co	Comm MP - NonLiab	9,247	526	5.7%
	Comm MP - Liability	10,703	550	5.1%
Firemans Ins Group	Commercial Fire	83	10	11.6%
	Comm MP - NonLiab	42,589	4,964	11.7%
	Comm MP - Liability	37,144	4,181	11.3%

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### Table C - Number and Percentage of Total Earned Exposure per Company Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Florists Mut Ins Co	Comm MP - NonLiab	1,104	77	7.0%
	Comm MP - Liability	915	66	7.2%
Folksamerica Rein Co	Comm MP - NonLiab	2,949	749	25.4%
	Comm MP - Liability	2,958	683	23.1%
Gerling Amer Ins Co	Commercial Fire	148	4	2.5%
Golden Eagle Ins Corp	Comm MP - NonLiab	3,375	388	11.5%
	Comm MP - Liability	4,040	487	12.1%
Grange Ins Group	Commercial Fire	2,783	54	2.0%
	Comm MP - NonLiab	516	3	0.6%
Granite State Ins Co	Comm MP - NonLiab	18,159	3,896	21.5%
	Comm MP - Liability	8,703	1,975	22.7%
Great American Alliance Ins Co	Comm MP - NonLiab	735	110	15.0%
	Comm MP - Liability	540	78	14.5%
Great American Assur Co	Commercial Fire	275	45	16.2%
	Comm MP - NonLiab	2,971	406	13.7%
	Comm MP - Liability	2,254	315	14.0%
Great American Ins Co	Comm MP - NonLiab	1,175	194	16.5%
	Comm MP - Liability	885	139	15.7%
Great American Ins Co of NY	Comm MP - NonLiab	2,018	249	12.3%
	Comm MP - Liability	847	87	10.2%
Great Divide Ins Co	Commercial Fire	2,421	639	26.4%
Great Northern Ins Co	Comm MP - NonLiab	2,327	233	10.0%
	Comm MP - Liability	1,993	169	8.5%
Greenwich Ins Co	Comm MP - NonLiab	8,364	1,183	14.1%
	Comm MP - Liability	6,325	805	12.7%

## 2004 Commissioner's Report on Underserved Communities

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### Table C - Number and Percentage of Total Earned Exposure per Company Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Guideone Mut Ins Co	Comm MP - NonLiab	11,448	1,847	16.1%
	Comm MP - Liability	5,150	841	16.3%
Guideone Specialty Mut Ins Co	Comm MP - NonLiab	11,406	1,290	11.3%
	Comm MP - Liability	1,520	174	11.4%
Hartford Ins Group	Comm MP - NonLiab	314,438	37,237	11.8%
	Comm MP - Liability	124,709	15,424	12.4%
Hartford Steam Boil Inspec & Ins Co	Comm MP - NonLiab	131	24	18.5%
Hudson Ins Co	Comm MP - NonLiab	378	114	30.2%
	Comm MP - Liability	377	125	33.2%
ICW Ins Group	Commercial Fire	281	31	10.9%
	Comm MP - NonLiab	557	69	12.4%
Insurance Corp Of Hannover	Comm MP - NonLiab	2,123	321	15.1%
	Comm MP - Liability	1,769	267	15.1%
Liberty Ins Underwriters Inc	Comm MP - NonLiab	138	12	8.7%
Liberty Mutual Group	Commercial Fire	77	6	7.8%
	Comm MP - NonLiab	7,051	1,319	18.7%
	Comm MP - Liability	1,255	263	21.0%
Lumbermens Mutual Casualty Gp (Commercial)	Comm MP - NonLiab	15,504	2,378	15.3%
	Comm MP - Liability	12,907	1,994	15.5%
Lumbermens Underwriting Alliance	Commercial Fire	399	30	7.5%
Markel Ins Co	Comm MP - NonLiab	5,813	790	13.6%
	Comm MP - Liability	10,606	1,590	15.0%
Mid-State Mut Ins Co	Comm MP - NonLiab	1,210	58	4.8%
	Comm MP - Liability	1,036	57	5.5%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Mitsui Sumitomo Ins Group	Comm MP - NonLiab	6,052	1,158	19.1%
	Comm MP - Liability	5,886	1,010	17.2%
Nationwide Ins Group (Allied Division)	Commercial Fire	3,696	261	7.1%
	Comm MP - NonLiab	13,962	925	6.6%
	Comm MP - Liability	12,275	679	5.5%
Netherlands Ins Co The	Comm MP - NonLiab	962	75	7.7%
	Comm MP - Liability	1,022	87	8.5%
New Hampshire Ins Co	Comm MP - NonLiab	20,449	2,267	11.1%
	Comm MP - Liability	6,032	348	5.8%
North American Elite Ins Co	Comm MP - NonLiab	7,707	971	12.6%
Northland Ins Co	Commercial Fire	2,463	393	16.0%
Oregon Mut Ins Co	Commercial Fire	6,705	872	13.0%
	Comm MP - NonLiab	10,076	1,118	11.1%
	Comm MP - Liability	3,124	377	12.1%
Pacific Ind Co	Comm MP - NonLiab	1,070	160	14.9%
	Comm MP - Liability	963	149	15.5%
Pacific Specialty Ins Co	Comm MP - NonLiab	944	161	17.0%
	Comm MP - Liability	1,185	194	16.4%
Peerless Ins Co	Commercial Fire	3,908	543	13.9%
	Comm MP - NonLiab	25,437	4,853	19.1%
	Comm MP - Liability	30,469	5,866	19.3%
Penn-Amer Ins Co	Commercial Fire	933	224	24.0%
	Comm MP - NonLiab	26,185	5,419	20.7%
	Comm MP - Liability	14,774	3,100	21.0%
Philadelphia Ind Ins Co	Comm MP - NonLiab	8,475	560	6.6%
	Comm MP - Liability	14,352	1,200	8.4%

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### Table C - Number and Percentage of Total Earned Exposure per Company Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Public Service Mut Ins Co	Comm MP - NonLiab	1,597	314	19.7%
	Comm MP - Liability	1,612	317	19.6%
QBE Ins Corp	Comm MP - NonLiab	938	145	15.5%
	Comm MP - Liability	666	104	15.6%
Riverport Ins Co of CA	Commercial Fire	4,441	1,065	24.0%
Safeco Ins Group	Commercial Fire	7,898	728	9.2%
	Comm MP - NonLiab	30,051	3,198	10.6%
	Comm MP - Liability	47,914	6,831	14.3%
Sentry Ins A Mut Co	Commercial Fire	2,500	339	13.6%
	Comm MP - NonLiab	4,989	465	9.3%
	Comm MP - Liability	6,193	555	9.0%
Sentry Select Ins Co	Commercial Fire	1,845	228	12.4%
Sequoia Ins Co	Comm MP - NonLiab	11,459	515	4.5%
	Comm MP - Liability	12,204	535	4.4%
Sirius Amer Ins Co	Comm MP - NonLiab	4,390	251	5.7%
	Comm MP - Liability	4,642	269	5.8%
Sompo Japan Ins Co of Amer	Comm MP - NonLiab	1,907	524	27.5%
	Comm MP - Liability	794	247	31.1%
St Paul Ins Group	Commercial Fire	8,407	1,020	12.1%
	Comm MP - NonLiab	17,159	1,474	8.6%
	Comm MP - Liability	13,842	1,079	7.8%
Starnet Ins Co	Comm MP - NonLiab	745	150	20.2%
	Comm MP - Liability	648	106	16.4%
State Farm Ins Group	Comm MP - NonLiab	122,955	13,423	10.9%
	Comm MP - Liability	122,955	13,423	10.9%

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Table C - Number and Percentage of Total Earned Exposure per Company  
Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>177,983</b>	<b>46,606</b>	<b>26.2%</b>
	<b>Comm MP - NonLiab</b>	<b>1,809,534</b>	<b>200,493</b>	<b>11.1%</b>
	<b>Comm MP - Liability</b>	<b>974,338</b>	<b>115,295</b>	<b>11.8%</b>
Tokio Marine & Fire Ins Co Ltd Us Br	Commercial Fire	146	23	15.4%
	Comm MP - NonLiab	2,857	772	27.0%
	Comm MP - Liability	3,200	881	27.5%
Travelers Ins Cos	Commercial Fire	26,732	1,947	7.3%
	Comm MP - NonLiab	522,667	41,795	8.0%
	Comm MP - Liability	164,076	13,492	8.2%
Unigard Ins Group	Commercial Fire	2,433	269	11.1%
	Comm MP - NonLiab	11,788	1,266	10.7%
	Comm MP - Liability	9,362	1,146	12.2%
Valley Ins Co	Commercial Fire	776	49	6.3%
Vigilant Ins Co	Comm MP - NonLiab	2,554	268	10.5%
	Comm MP - Liability	1,634	184	11.3%
Zurich Ins Cos	Commercial Fire	12,275	1,589	12.9%
	Comm MP - NonLiab	98,820	9,232	9.3%
	Comm MP - Liability	10,990	1,146	10.4%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
21st Century Ins Cos	Personal	20	4	20.0%
Ace American Ins Co	Commercial	6	1	16.7%
Allied Prop & Cas Ins Co	Personal	3	0	0.0%
Allstate Ind Co	Personal	1,294	88	6.8%
	Commercial	1,294	88	6.8%
Allstate Ins Co	Personal	1,294	88	6.8%
	Commercial	1,294	88	6.8%
Allstate Prop & Cas Ins Co	Personal	1,294	88	6.8%
	Commercial	1,294	88	6.8%
Amco Ins Co	Personal	3	0	0.0%
	Commercial	3	0	0.0%
American Hardware Mut Ins Co	Commercial	15	0	0.0%
American Home Assur Co	Personal	1	0	0.0%
	Commercial	6	2	33.3%
American Intl Ins Co Of CA	Personal	4	1	25.0%
American Security Group	Personal	1,842	116	6.3%
AXIS Reins Co	Commercial	1	1	100.0%
Balboa Life & Casualty Group	Personal	1	0	0.0%
California Ins Group	Personal	6	0	0.0%
	Commercial	7	0	0.0%
California State Auto Asn Inter-Ins	Personal	122	3	2.5%
Century-Natl Ins Co	Personal	2	2	100.0%
CNA Ins Group	Personal	4	0	0.0%
	Commercial	4	0	0.0%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Coast Natl Ins Co	Personal	1	0	0.0%
Commerce West Ins Co	Personal	1	0	0.0%
Contractors Bonding & Ins Co	Commercial	4	0	0.0%
Converium Ins North Amer Inc	Personal	2	0	0.0%
CSE Ins Group	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Depositors Ins Co	Personal	3	0	0.0%
EMC Ins Group	Commercial	40	1	2.5%
Executive Risk Ind Inc	Personal	1	0	0.0%
Farmers Ins Cos	Personal	5,677	303	5.3%
	Commercial	5,673	303	5.3%
Federal Ins Co	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Fidelity Natl Ins Co	Personal	1	0	0.0%
Financial Ind Co	Personal	2,203	269	12.2%
Financial Pacific Ins Co	Commercial	1	0	0.0%
Firemans Ins Group	Personal	493	28	5.7%
	Commercial	1,017	62	6.1%
Foremost Ins Cos	Personal	31	1	3.2%
Geico General Ins Co	Personal	1	0	0.0%
GMAC Ins Co Online Inc	Personal	5	1	20.0%
Golden Eagle Ins Corp	Commercial	3	0	0.0%
Government Employees Ins Co	Personal	1	0	0.0%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Grange Ins Group	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Granite State Ins Co	Personal	1	1	100.0%
	Commercial	6	2	33.3%
Great American Alliance Ins Co	Commercial	11	3	27.3%
Great American Assur Co	Commercial	11	3	27.3%
Great American Ins Co	Personal	24	1	4.2%
	Commercial	11	3	27.3%
Great American Ins Co of NY	Commercial	11	3	27.3%
Great American Spirit Ins Co	Personal	21	1	4.8%
Great Divide Ins Co	Commercial	38	1	2.6%
Great Northern Ins Co	Commercial	7	2	28.6%
Greenwich Ins Co	Commercial	7	0	0.0%
Guideone Mut Ins Co	Commercial	1	0	0.0%
Guideone Specialty Mut Ins Co	Commercial	1	0	0.0%
Hartford Ins Group	Personal	3	0	0.0%
	Commercial	8	1	12.5%
Hartford Steam Boil Inspec & Ins Co	Commercial	1	1	100.0%
Homesite Ins Co Of CA	Personal	1	0	0.0%
Hudson Ins Co	Personal	661	162	24.5%
	Commercial	3	0	0.0%
ICW Ins Group	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Infinity Ins Cos	Personal	8,019	1,502	18.7%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Integon Preferred Ins Co	Personal	211	9	4.3%
Interins Exch Of The Automobile Club	Personal	78	8	10.3%
Liberty Mutual Group	Personal	23	1	4.3%
	Commercial	7	1	14.3%
Lumbermens Mutual Casualty Gp (Personal)	Personal	382	20	5.2%
Mercury Ins Group	Personal	70	0	0.0%
MIC General Ins Corp	Personal	5	1	20.0%
Mitsui Sumitomo Ins Group	Commercial	3	0	0.0%
National Alliance Ins Co	Personal	5	1	20.0%
National American Ins Co Of CA	Personal	2	1	50.0%
National General Ins Co	Personal	13	2	15.4%
	Commercial	3	0	0.0%
Nationwide Ins Group (Allied Division)	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Netherlands Ins Co The	Commercial	3	0	0.0%
Northwestern Pacific Ind Co	Personal	7	2	28.6%
Ocean Harbor Cas Ins Co	Personal	1	0	0.0%
Oregon Mut Ins Co	Personal	224	7	3.1%
	Commercial	224	7	3.1%
Pacific Ind Co	Commercial	7	2	28.6%
Pacific Prop & Cas Co	Personal	43	1	2.3%
Pacific Specialty Ins Co	Personal	5,120	431	8.4%
	Commercial	2,220	260	11.7%
Peerless Ins Co	Commercial	3	0	0.0%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Permanent General Assur Corp	Personal	9	1	11.1%
Philadelphia Ind Ins Co	Commercial	1,363	64	4.7%
Progressive Ins Group	Personal	13	1	7.7%
Public Service Mut Ins Co	Commercial	1	0	0.0%
QBE Ins Corp	Personal	2	0	0.0%
Republic Ind Co of CA	Personal	15	2	13.3%
Safeco Ins Group	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Safeway Ins Co	Personal	1	0	0.0%
Sequoia Ins Co	Personal	1	0	0.0%
	Commercial	10	0	0.0%
Sirius Amer Ins Co	Personal	590	111	18.8%
	Commercial	167	11	6.6%
Southern Ins Co	Personal	2	0	0.0%
St Paul Ins Group	Commercial	13	3	23.1%
State Farm Ins Group	Personal	1,937	69	3.6%
	Commercial	1,937	69	3.6%
Sterling Cas Ins Co	Personal	1,122	247	22.0%
Tokio Marine & Fire Ins Co Ltd Us Br	Personal	9	0	0.0%
	Commercial	7	0	0.0%
Travelers Ins Cos	Personal	9	1	11.1%
	Commercial	9	1	11.1%
Unigard Ins Group	Personal	3	0	0.0%
	Commercial	3	0	0.0%

Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Unitrin Direct Ins Co	Personal	1	0	0.0%
Unitrin Direct Property & Cas Co	Personal	1	0	0.0%
Unitrin Ins Group	Personal	391	20	5.1%
Valley Ins Co	Personal	52	2	3.8%
	Commercial	66	2	3.0%
Vigilant Ins Co	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Viking Ins Co Of WI	Personal	2	0	0.0%
Western Mutual Ins Group	Personal	1	0	0.0%
Western United Ins Co	Personal	1,060	185	17.5%
Workmens Auto Ins Co	Personal	2	1	50.0%
XL Ins Amer Inc	Commercial	1	1	100.0%
Zurich Ins Cos	Commercial	18	0	0.0%

\* Service office consist of sales / marketing and/or claim services. In some instances, an office will perform services for both personal and commercial lines.

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
21st Century Ins Cos	Personal	Agent	287	0	0.0%
Ace American Ins Co	Commercial	Agent	738	47	6.4%
Allied Prop & Cas Ins Co	Personal	Agent	483	18	3.7%
Allstate Ind Co	Personal	Agency	1,363	93	6.8%
	Commercial	Agency	1,363	93	6.8%
Allstate Ins Co	Personal	Agency	1,363	93	6.8%
	Commercial	Agency	1,363	93	6.8%
Allstate Prop & Cas Ins Co	Personal	Agency	1,363	93	6.8%
	Commercial	Agency	1,363	93	6.8%
Amco Ins Co	Personal	Agent	1,105	47	4.3%
	Commercial	Agent	1,105	47	4.3%
American Alt Ins Corp	Commercial	Agency	56	7	12.5%
American Family Home Ins Co	Personal	Agent	19	2	10.5%
American Hardware Mut Ins Co	Commercial	Agent	15	0	0.0%
American Intl Ins Co Of CA	Personal	Agency	94	7	7.4%
American Security Group	Personal	Agency	1,842	116	6.3%
Balboa Life & Casualty Group	Personal	Agency	3	1	33.3%
California Ins Group	Personal	Agent	419	16	3.8%
	Commercial	Agent	440	16	3.6%
California State Auto Asn Inter-Ins	Personal	Agent	502	0	0.0%
Century-Natl Ins Co	Personal	Agent	181	102	56.4%
CNA Ins Group	Personal	Agent	215	12	5.6%
	Commercial	Agent	215	12	5.6%
Coast Natl Ins Co	Personal	Agent	1,310	309	23.6%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
Commerce West Ins Co	Personal	Agent	1,508	242	16.0%
Contractors Bonding & Ins Co	Commercial	Agency	93	3	3.2%
Converium Ins North Amer Inc	Personal	Agency	3,707	608	16.4%
CSE Ins Group	Personal	Agency	399	10	2.5%
	Commercial	Agency	399	10	2.5%
Depositors Ins Co	Personal	Agent	1,096	33	3.0%
EMC Ins Group	Commercial	Agency	40	1	2.5%
Executive Risk Ind Inc	Personal	Agency	115	34	29.6%
Farmers Ins Cos	Personal	Agent	5,642	301	5.3%
	Commercial	Agent	5,642	301	5.3%
Federal Ins Co	Personal	Agent	181	12	6.6%
	Commercial	Agent	293	24	8.2%
Fidelity Natl Ins Co	Personal	Agent	10	0	0.0%
Financial Ind Co	Personal	Agency	2,203	269	12.2%
Financial Pacific Ins Co	Commercial	Agency	198	3	1.5%
Firemans Ins Group	Personal	Agency	491	27	5.5%
	Commercial	Agency	1,012	62	6.1%
Folksamerica Rein Co	Commercial	Agency	113	7	6.2%
Foremost Ins Cos	Personal	Agent	10,404	469	4.5%
Golden Eagle Ins Corp	Commercial	Agency	483	26	5.4%
Grange Ins Group	Personal	Agency	12	0	0.0%
	Commercial	Agency	12	0	0.0%
Great American Alliance Ins Co	Commercial	Agent	621	41	6.6%
Great American Assur Co	Commercial	Agent	621	41	6.6%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
Great American Ins Co	Personal	Agent	710	42	5.9%
	Commercial	Agent	621	41	6.6%
Great American Ins Co of NY	Commercial	Agent	621	41	6.6%
Great American Spirit Ins Co	Personal	Agent	710	42	5.9%
Great Divide Ins Co	Commercial	Agent	15	0	0.0%
Great Northern Ins Co	Commercial	Agency	261	21	8.0%
Greenwich Ins Co	Commercial	Agency	294	17	5.8%
Guideone Mut Ins Co	Commercial	Agency	56	1	1.8%
Guideone Specialty Mut Ins Co	Commercial	Agency	56	1	1.8%
Hartford Ins Group	Personal	Agent	2,274	212	9.3%
	Commercial	Agent	1,235	80	6.5%
Hartford Steam Boil Inspec & Ins Co	Commercial	Agency	1	1	100.0%
Horace Mann Ins Co	Personal	Agent	57	2	3.5%
Horace Mann Prop & Cas Ins Co	Personal	Agent	57	2	3.5%
Hudson Ins Co	Personal	Agency	652	160	24.5%
	Commercial	Agency	2	0	0.0%
ICW Ins Group	Personal	Agency	1,522	96	6.3%
	Commercial	Agency	1,522	96	6.3%
Infinity Ins Cos	Personal	Agency	7,994	1,500	18.8%
Integon Preferred Ins Co	Personal	Agency	40	2	5.0%
Interins Exch Of The Automobile Club	Personal	Agent	717	43	6.0%
Liberty Mutual Group	Personal	Agent	142	4	2.8%
	Commercial	Agent	9	0	0.0%
Lincoln General Ins Co	Personal	Agency	1,259	106	8.4%

# 2004 Commissioner's Report on Underserved Communities

## Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
Lumbermens Mutual Casualty Gp (Personal)	Personal	Agent	379	20	5.3%
Markel Ins Co	Commercial	Agency	368	17	4.6%
Mercury Ins Group	Personal	Agency	1,606	77	4.8%
Mitsui Sumitomo Ins Group	Commercial	Agency	260	21	8.1%
National American Ins Co Of CA	Personal	Agency	1	0	0.0%
National General Ins Co	Personal	Agency	8	1	12.5%
Nationwide Ins Group (Allied Division)	Personal	Agent	1,105	34	3.1%
	Commercial	Agent	1,105	34	3.1%
Netherlands Ins Co The	Commercial	Agency	483	26	5.4%
Northwestern Pacific Ind Co	Personal	Agency	174	12	6.9%
Ocean Harbor Cas Ins Co	Personal	Agency	150	25	16.7%
Oregon Mut Ins Co	Personal	Agency	218	6	2.8%
	Commercial	Agency	218	6	2.8%
Pacific Ind Co	Commercial	Agency	261	21	8.0%
Pacific Prop & Cas Co	Personal	Agent	43	1	2.3%
Pacific Specialty Ins Co	Personal	Agent	5,120	431	8.4%
	Commercial	Agent	2,220	260	11.7%
Peerless Ins Co	Commercial	Agency	483	26	5.4%
Permanent General Assur Corp	Personal	Agent	36	6	16.7%
Philadelphia Ind Ins Co	Commercial	Agent	1,368	64	4.7%
Progressive Ins Group	Personal	Agent	2,751	219	8.0%
Public Service Mut Ins Co	Commercial	Agency	86	3	3.5%

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Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
QBE Ins Corp	Personal	Agency	885	180	20.3%
	Commercial	Agency	166	11	6.6%
Republic Ind Co of CA	Personal	Agency	717	119	16.6%
Safeco Ins Group	Personal	Agent	1,411	70	5.0%
	Commercial	Agent	1,411	70	5.0%
Safeway Ins Co	Personal	Agent	359	103	28.7%
Sequoia Ins Co	Personal	Agent	58	2	3.4%
	Commercial	Agent	196	6	3.1%
Sirius Amer Ins Co	Personal	Agency	1	0	0.0%
	Commercial	Agency	1	0	0.0%
Sompo Japan Ins Co of Amer	Commercial	Agency	37	9	24.3%
Southern Ins Co	Personal	Agency	3,706	608	16.4%
St Paul Ins Group	Commercial	Agency	417	33	7.9%
State Farm Ins Group	Personal	Agent	1,874	68	3.6%
	Commercial	Agent	1,874	68	3.6%
Sterling Cas Ins Co	Personal	Agency	22	3	13.6%
Sutter Ins Co	Personal	Agency	312	22	7.1%
Tokio Marine & Fire Ins Co Ltd Us Br	Personal	Agency	32	10	31.3%
	Commercial	Agency	31	11	35.5%
Travelers Ins Cos	Personal	Agency	813	52	6.4%
	Commercial	Agency	813	52	6.4%
Unigard Ins Group	Personal	Agency	344	12	3.5%
	Commercial	Agency	319	12	3.8%
Unitrin Direct Ins Co	Personal	Agency	1	0	0.0%
Unitrin Direct Property & Cas Co	Personal	Agency	1	0	0.0%

Table E - Agent / Agency Data per Company

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *	Number of Agents / Agencies in Underserved Communities	Percentage in California that are in the Underserved Communities
Unitrin Ins Group	Personal	Agency	387	20	5.2%
Valley Ins Co	Personal	Agency	52	2	3.8%
	Commercial	Agency	66	2	3.0%
Vigilant Ins Co	Personal	Agency	178	12	6.7%
	Commercial	Agency	264	21	8.0%
Viking Ins Co Of WI	Personal	Agency	1,281	220	17.2%
Western Mutual Ins Group	Personal	Agency	12	1	8.3%
Western United Ins Co	Personal	Agency	2,735	447	16.3%
Workmens Auto Ins Co	Personal	Agency	209	11	5.3%
Zurich Ins Cos	Personal	Agent	157	9	5.7%
	Commercial	Agent	1,686	110	6.5%

\* In some instances, an agent / agency is licensed to sell both personal and commercial lines.