

2005 Commissioner's Report on Underserved Communities

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

Section 1 - Real and Personal Property Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Homeowners	6,063,946	393,744	6.5%
	Dwll'g Owner Occp'd	473,974	181,309	38.3%
	Dwll'g Tenant Occp'd	595,752	126,571	21.2%
	Condominium	542,498	16,682	3.1%
	Tenant	602,747	23,745	3.9%
	Dwll'g Content Only	2,433	142	5.8%
	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Aegis Security Insurance Company	Dwll'g Owner Occp'd	6	1	13.0%
	Mobilehome	8,410	432	5.1%
AIG Centennial Ins Co	Homeowners	3,967	418	10.5%
	Condominium	343	9	2.7%
	Tenant	356	24	6.7%
Allied Property & Casualty Ins Co.	Homeowners	71,289	3,455	4.8%
	Dwll'g Owner Occp'd	1,231	92	7.5%
	Dwll'g Tenant Occp'd	21,713	966	4.4%
	Condominium	3,248	73	2.3%
	Tenant	2,324	61	2.6%
	Mobilehome	62	3	4.8%
Allstate Indemnity Company	Homeowners	14,800	2,602	17.6%
	Tenant	7,791	354	4.5%
Allstate Insurance Company	Homeowners	905,095	102,365	11.3%
	Dwll'g Owner Occp'd	52,291	22,626	43.3%
	Dwll'g Tenant Occp'd	40	1	3.5%
	Condominium	72,585	2,730	3.8%
	Tenant	65,355	2,654	4.1%
	Dwll'g Content Only	238	40	16.7%
	Mobilehome	21,598	1,055	4.9%
	Vacant Dwelling	1,865	735	39.4%
Amco Insurance Company	Homeowners	127,979	3,614	2.8%
	Dwll'g Owner Occp'd	2,831	396	14.0%
	Dwll'g Tenant Occp'd	48,095	2,390	5.0%
	Condominium	8,890	187	2.1%
	Tenant	3,978	108	2.7%
	Mobilehome	160	5	3.1%

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	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
American Int'l Ins Co of CA	Homeowners	5,422	68	1.3%
	Condominium	521	4	0.8%
	Tenant	505	5	1.0%
American Modern Home Insurance Co	Homeowners	5,188	227	4.4%
	Dwll'g Owner Occp'd	6,452	1,061	16.4%
	Dwll'g Tenant Occp'd	7,713	756	9.8%
	Mobilehome	8,963	192	2.1%
	Vacant Dwelling	331	25	7.4%
Amex Assurance	Homeowners	13,101	293	2.2%
	Condominium	1,619	66	4.1%
	Tenant	1,626	48	3.0%
Amica Mutual Insurance Company	Homeowners	12,538	246	2.0%
	Dwll'g Owner Occp'd	161	3	1.7%
	Dwll'g Tenant Occp'd	801	36	4.5%
	Condominium	2,381	63	2.6%
	Tenant	3,115	98	3.1%
Armed Forces Insurance Exchange	Homeowners	5,174	101	2.0%
	Condominium	355	4	1.1%
	Mobilehome	148	3	2.0%
Assurant Solutions	Homeowners	23,598	1,949	8.3%
	Dwll'g Owner Occp'd	12,319	1,630	13.2%
	Tenant	12,679	85	0.7%
	Mobilehome	9,123	785	8.6%
Auto Club of Southern California	Homeowners	312,247	13,417	4.3%
	Condominium	33,855	944	2.8%
	Tenant	18,893	760	4.0%

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	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Balboa Insurance Group	Homeowners	52,393	4,844	9.2%
	Dwll'g Owner Occp'd	17,423	1,245	7.1%
	Condominium	184	10	5.2%
	Tenant	12,472	1,272	10.2%
California Casualty Group	Homeowners	43,058	2,488	5.8%
	Condominium	6,318	261	4.1%
	Tenant	6,464	248	3.8%
	Mobilehome	365	10	2.7%
California FAIR Plan	Dwll'g Owner Occp'd	136,244	73,889	54.2%
	Dwll'g Tenant Occp'd	93,068	56,836	61.1%
	Dwll'g Content Only	663	66	10.0%
	Mobilehome	288	60	20.9%
	Vacant Dwelling	3,197	1,773	55.5%
California State Auto Association	Homeowners	342,699	8,763	2.6%
	Condominium	14,027	299	2.1%
	Tenant	28,688	564	2.0%
	Mobilehome	1,005	10	1.0%
Capital Insurance Group	Homeowners	69,430	1,283	1.8%
	Dwll'g Owner Occp'd	1,216	70	5.8%
	Dwll'g Tenant Occp'd	20,813	704	3.4%
	Condominium	3,195	57	1.8%
	Tenant	3,115	61	2.0%
Century-National Insurance Co.	Homeowners	202,714	19,344	9.5%
	Dwll'g Owner Occp'd	35,541	5,621	15.8%
	Condominium	395	24	6.0%
	Tenant	5	0	0.0%
	Mobilehome	7,575	419	5.5%
	Vacant Dwelling	11	1	5.2%

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	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Clarendon National Insurance Co.	Homeowners	40,948	2,390	5.8%
	Dwll'g Owner Occp'd	1,770	319	18.0%
	Dwll'g Tenant Occp'd	20,573	1,748	8.5%
	Condominium	2,702	136	5.0%
	Tenant	1,136	43	3.7%
CNA Insurance Companies	Homeowners	32,020	857	2.7%
	Dwll'g Owner Occp'd	9,139	274	3.0%
CSE Insurance Group	Homeowners	43,414	1,860	4.3%
	Dwll'g Owner Occp'd	4,364	915	21.0%
	Dwll'g Tenant Occp'd	15,955	1,556	9.8%
	Condominium	2,787	71	2.6%
	Tenant	2,198	90	4.1%
	Dwll'g Content Only	17	3	14.7%
	Vacant Dwelling	9	2	20.2%
Electric Insurance Company	Homeowners	1,283	43	3.3%
	Condominium	132	8	6.1%
	Tenant	153	2	1.4%
Empire Fire & Marine Insurance Co	Homeowners	1,686	21	1.2%
Employers Mutual Casualty Companies	Vacant Dwelling	1	0	0.0%
Farmers Insurance Group	Homeowners	989,489	81,986	8.3%
	Dwll'g Owner Occp'd	130,790	59,201	45.3%
	Dwll'g Tenant Occp'd	102,220	35,461	34.7%
	Condominium	109,868	3,708	3.4%
	Tenant	72,638	3,067	4.2%
	Mobilehome	15,527	615	4.0%

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	Tenant	602,747	23,745	3.9%
	Dwll'g Content Only	2,433	142	5.8%
	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Federal Insurance Company	Homeowners	10,053	134	1.3%
	Condominium	2,389	25	1.0%
	Tenant	767	15	2.0%
Fidelity National Insurance Company	Homeowners	23,950	1,142	4.8%
	Condominium	1,488	45	3.0%
	Tenant	639	18	2.8%
Fidelity National P & C Insurance	Homeowners	987	26	2.7%
Fireman's Fund Insurance Companies	Homeowners	55,716	2,110	3.8%
	Dwll'g Owner Occp'd	1,970	579	29.4%
	Dwll'g Tenant Occp'd	13,956	1,366	9.8%
	Condominium	8,214	96	1.2%
	Tenant	1,693	64	3.8%
First American Property & Casualty	Homeowners	19,855	966	4.9%
First American Specialty Insurance	Homeowners	114,451	8,921	7.8%
	Dwll'g Owner Occp'd	7,604	2,632	34.6%
	Dwll'g Tenant Occp'd	42,845	6,224	14.5%
	Condominium	4,060	163	4.0%
Foremost Insurance Group	Mobilehome	156,597	4,338	2.8%
Grange Insurance Group	Homeowners	18,630	409	2.2%
	Condominium	159	1	0.6%
	Tenant	530	15	2.8%
	Mobilehome	866	1	0.1%
Great American Spirit Company	Homeowners	1,855	31	1.7%
	Condominium	542	2	0.4%
	Tenant	810	5	0.7%

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	Dwll'g Content Only	2,433	142	5.8%
	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Homesite Ins. Company of California	Homeowners	13,380	627	4.7%
	Condominium	1,106	42	3.8%
	Tenant	3,350	614	18.3%
Horace Mann Insurance Company	Homeowners	9,222	451	4.9%
	Condominium	495	15	3.0%
	Tenant	363	9	2.5%
	Mobilehome	1	0	0.0%
Horace Mann Prop & Cas Ins Co	Homeowners	11,643	801	6.9%
	Condominium	304	11	3.5%
	Tenant	399	20	5.0%
	Mobilehome	59	2	4.0%
Kemper Auto & Home Companies	Homeowners	33,789	602	1.8%
	Dwll'g Owner Occp'd	544	33	6.1%
	Dwll'g Tenant Occp'd	7,257	313	4.3%
	Condominium	2,303	44	1.9%
	Tenant	1,500	26	1.7%
Liberty Mutual Group	Homeowners	115,771	6,415	5.5%
	Dwll'g Owner Occp'd	576	71	12.3%
	Dwll'g Tenant Occp'd	18,028	1,782	9.9%
	Condominium	10,226	333	3.3%
	Tenant	9,990	375	3.8%
	Dwll'g Content Only	232	5	2.2%
	Mobilehome	173	3	2.0%
Merastar Insurance Company	Homeowners	680	28	4.1%
	Condominium	77	6	7.5%
	Tenant	183	10	5.6%

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Merced Mutual Insurance Company	Homeowners	7,466	219	2.9%
	Condominium	11	1	6.2%
	Tenant	33	1	2.3%
Mercury Insurance Group	Homeowners	177,019	11,540	6.5%
	Dwll'g Owner Occp'd	386	43	11.2%
	Dwll'g Tenant Occp'd	9,315	1,003	10.8%
	Condominium	18,214	889	4.9%
	Tenant	12,885	623	4.8%
Metropolitan Direct P&C Ins Co	Homeowners	6,341	303	4.8%
	Condominium	1,822	102	5.6%
	Tenant	2,077	76	3.7%
	Mobilehome	13	0	0.0%
Mid-State Mutual Insurance Company	Homeowners	1,896	10	0.5%
Nationwide Insurance Group	Homeowners	12,659	404	3.2%
	Dwll'g Owner Occp'd	132	9	6.8%
	Dwll'g Tenant Occp'd	1,008	57	5.6%
	Condominium	1,555	43	2.8%
	Tenant	1,816	47	2.6%
	Mobilehome	71	3	4.3%
New Hampshire Insurance Company	Mobilehome	23,470	1,155	4.9%
Oregon Mutual Insurance Company	Homeowners	11,831	630	5.3%
	Dwll'g Owner Occp'd	66	5	6.9%
	Dwll'g Tenant Occp'd	1,641	137	8.3%
	Condominium	707	28	3.9%
	Tenant	265	12	4.5%
	Dwll'g Content Only	1	0	0.0%

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Pacific Property & Casualty Company	Homeowners	10,016	428	4.3%
	Dwll'g Owner Occp'd	59	3	4.6%
	Dwll'g Tenant Occp'd	5,306	360	6.8%
	Condominium	421	7	1.7%
	Tenant	745	26	3.4%
	Vacant Dwelling	20	0	0.0%
Pacific Specialty Insurance Company	Homeowners	64,023	8,368	13.1%
	Dwll'g Owner Occp'd	19,683	5,827	29.6%
	Dwll'g Tenant Occp'd	25,297	5,094	20.1%
	Condominium	3,747	194	5.2%
	Tenant	3,233	291	9.0%
	Mobilehome	7,875	566	7.2%
Philadelphia Indemnity Insurance Co	Mobilehome	2,558	49	1.9%
QBE Insurance Corporation	Tenant	11,273	549	4.9%
Safeco Insurance Companies	Homeowners	162,796	7,248	4.5%
	Dwll'g Owner Occp'd	5,643	1,472	26.1%
	Dwll'g Tenant Occp'd	55,607	5,107	9.2%
	Condominium	20,682	615	3.0%
	Tenant	15,471	637	4.1%
Sequoia Insurance Company	Homeowners	9,719	91	0.9%
	Dwll'g Owner Occp'd	33	0	0.0%
	Dwll'g Tenant Occp'd	1,191	19	1.6%
	Condominium	163	2	1.2%
	Tenant	204	3	1.4%
Sirius America Insurance Company	Homeowners	1,399	145	10.3%
	Condominium	123	5	3.7%
	Tenant	1,571	125	8.0%

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State Farm Insurance Companies	Homeowners	1,240,690	64,453	5.2%
	Condominium	139,730	3,719	2.7%
	Tenant	170,322	7,080	4.2%
	Mobilehome	36,768	1,039	2.8%
State National Insurance Co	Homeowners	8,598	255	3.0%
Sutter Insurance Group	Homeowners	1,752	210	12.0%
	Dwll'g Owner Occp'd	365	52	14.1%
	Dwll'g Tenant Occp'd	817	64	7.8%
	Mobilehome	537	59	11.1%
The Hartford	Homeowners	73,724	4,262	5.8%
	Dwll'g Owner Occp'd	1,179	265	22.5%
	Dwll'g Tenant Occp'd	11,911	1,063	8.9%
	Condominium	9,517	266	2.8%
	Tenant	5,788	200	3.5%
Tokio Marine & Nichido Fire Insurance	Homeowners	12,612	1,769	14.0%
	Dwll'g Owner Occp'd	401	186	46.4%
	Dwll'g Tenant Occp'd	1,567	391	24.9%
	Condominium	885	174	19.7%
	Tenant	2,269	145	6.4%
Topa Insurance Company	Homeowners	18,383	2,833	15.4%
	Tenant	3,687	164	4.5%
Travelers Property & Casualty	Homeowners	173,003	7,215	4.2%
	Dwll'g Owner Occp'd	19,143	1,783	9.3%
	Dwll'g Tenant Occp'd	88	3	2.9%
	Condominium	15,359	508	3.3%
	Tenant	22,204	761	3.4%
	Dwll'g Content Only	998	26	2.6%

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Unigard Insurance Group	Homeowners	20,553	573	2.8%
	Dwll'g Owner Occp'd	1,018	124	12.2%
	Dwll'g Tenant Occp'd	12,241	837	6.8%
	Condominium	1,200	33	2.7%
	Tenant	957	28	2.9%
	Dwll'g Content Only	285	2	0.7%
United Services Automobile Association	Homeowners	105,345	1,234	1.2%
	Dwll'g Owner Occp'd	1,074	25	2.3%
	Dwll'g Tenant Occp'd	33,618	989	2.9%
	Condominium	15,801	227	1.4%
	Tenant	40,263	742	1.8%
USAA Casualty Insurance Company	Homeowners	69,036	1,355	2.0%
	Dwll'g Owner Occp'd	401	11	2.7%
	Dwll'g Tenant Occp'd	11,747	458	3.9%
	Condominium	12,911	307	2.4%
	Tenant	43,541	1,509	3.5%
Valley Insurance Company	Homeowners	7,007	118	1.7%
	Dwll'g Owner Occp'd	13	0	0.0%
	Dwll'g Tenant Occp'd	457	13	2.8%
	Condominium	99	0	0.0%
	Tenant	138	0	0.0%
Vigilant Insurance Company	Homeowners	662	6	0.9%
	Condominium	267	0	0.0%
	Tenant	48	0	0.0%
Wawanesa Insurance Group	Homeowners	30,817	1,377	4.5%
	Condominium	4,392	126	2.9%

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	Mobilehome	302,212	10,806	3.6%
	Vacant Dwelling	5,435	2,535	46.6%
Western Mutual Insurance Group	Homeowners	79,728	2,959	3.7%
	Dwll'g Owner Occp'd	1,907	848	44.4%
	Dwll'g Tenant Occp'd	4,981	572	11.5%
Workmen's Auto Insurance Co.	Homeowners	4,607	118	2.6%
	Condominium	124	2	1.5%
	Tenant	244	11	4.7%
Zurich US	Homeowners	2,755	323	11.7%
	Dwll'g Tenant Occp'd	5,884	267	4.5%

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Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Pvt Passenger Auto	21,025,267	1,770,190	8.4%
	Assigned Risk	50,922	19,026	37.4%
	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
<hr/>				
21st Century Insurance Group	Pvt Passenger Auto	1,519,971	172,473	11.3%
	Assigned Risk	2,976	1,334	44.8%
	Motorcycle	6,161	386	6.3%
	Motorhome	5,410	353	6.5%
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Aegis Security Insurance Company	Pvt Passenger Auto	11,377	2,615	23.0%
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AIG Centennial Ins Co	Pvt Passenger Auto	73,980	4,585	6.2%
	Assigned Risk	3,059	1,113	36.4%
	Low Cost Auto	909	523	57.5%
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AIU Insurance Company	Pvt Passenger Auto	3,339	270	8.1%
<hr/>				
Allied Mutual Insurance Company	Pvt Passenger Auto	42,062	1,634	3.9%
	Motorcycle	171	13	7.4%
	Motorhome	387	19	5.0%
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Allied Property & Casualty Ins Co.	Pvt Passenger Auto	111,824	4,241	3.8%
	Motorcycle	940	7	0.7%
	Motorhome	1,505	17	1.1%
<hr/>				
Allstate Indemnity Company	Pvt Passenger Auto	1,173,350	131,984	11.2%
<hr/>				
Allstate Insurance Company	Pvt Passenger Auto	562,367	28,389	5.0%
	Assigned Risk	3,579	1,357	37.9%
	Motorcycle	30,316	735	2.4%
	Motorhome	15,162	672	4.4%
<hr/>				
Allstate Property & Casualty	Pvt Passenger Auto	54,334	7,341	13.5%
<hr/>				
Amco Insurance Company	Pvt Passenger Auto	120,245	2,397	2.0%
	Motorcycle	616	6	0.9%
	Motorhome	1,531	20	1.3%
<hr/>				
American Home Assurance Company	Pvt Passenger Auto	39,490	3,193	8.1%

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	Assigned Risk	50,922	19,026	37.4%
	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
American Int'l Ins Co of CA	Pvt Passenger Auto	54,912	4,277	7.8%
	Assigned Risk	11,681	4,223	36.2%
	Low Cost Auto	3,430	1,754	51.1%
American Modern Home Insurance Co	Motorcycle	2,310	163	7.1%
	Motorhome	2,124	87	4.1%
Amex Assurance	Pvt Passenger Auto	157,140	9,513	6.1%
	Assigned Risk	114	40	35.3%
	Motorhome	391	6	1.6%
Amica Mutual Insurance Company	Pvt Passenger Auto	46,539	884	1.9%
	Motorhome	203	4	2.0%
Anchor General Insurance Company	Pvt Passenger Auto	37,989	4,479	11.8%
Auto Club of Southern California	Pvt Passenger Auto	1,804,473	122,354	6.8%
	Motorcycle	31,447	1,122	3.6%
	Motorhome	26,910	1,176	4.4%
California Casualty Group	Pvt Passenger Auto	161,670	6,251	3.9%
	Motorcycle	3,590	62	1.7%
	Motorhome	1,737	33	1.9%
California State Auto Association	Pvt Passenger Auto	1,777,244	54,358	3.1%
	Motorcycle	7	0	0.0%
	Motorhome	13,782	290	2.1%
Capital Insurance Group	Pvt Passenger Auto	63,779	1,655	2.6%
	Motorhome	449	4	0.8%
Century-National Insurance Co.	Pvt Passenger Auto	6,540	445	6.8%
Clarendon National Insurance Co.	Pvt Passenger Auto	56,546	12,260	21.7%
	Assigned Risk	241	85	35.4%

2005 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
CNA Insurance Companies	Pvt Passenger Auto	61,495	3,629	5.9%
Coast National Insurance Company	Pvt Passenger Auto	407,994	89,566	22.0%
Commerce West Insurance Company	Pvt Passenger Auto	51,331	5,099	9.9%
	Assigned Risk	205	70	34.0%
CSE Insurance Group	Pvt Passenger Auto	59,448	3,515	5.9%
	Assigned Risk	306	127	41.5%
	Motorhome	264	11	4.0%
Deerbrook Insurance Company	Pvt Passenger Auto	20,523	2,977	14.5%
Depositors Insurance Company	Pvt Passenger Auto	16,327	362	2.2%
	Motorcycle	26	0	0.0%
	Motorhome	159	2	1.1%
Electric Insurance Company	Pvt Passenger Auto	5,929	237	4.0%
	Assigned Risk	29	15	50.4%
	Motorcycle	100	7	7.4%
	Motorhome	771	34	4.4%
Esurance Property & Casualty	Pvt Passenger Auto	43,086	2,467	5.7%
Farmers Insurance Group	Pvt Passenger Auto	1,955,201	117,248	6.0%
	Assigned Risk	5,000	1,890	37.8%
	Motorcycle	27,423	956	3.5%
	Motorhome	5,771	168	2.9%
Fidelity National Insurance Company	Pvt Passenger Auto	4,170	195	4.7%
Financial Indemnity Company	Pvt Passenger Auto	92,858	8,748	9.4%
	Assigned Risk	1	1	40.0%
	Motorcycle	4,362	224	5.1%
	Motorhome	95	6	6.5%

2005 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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	Assigned Risk	50,922	19,026	37.4%
	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
Fireman's Fund Insurance Companies	Pvt Passenger Auto	25,820	432	1.7%
	Motorhome	176	2	1.0%
Foremost Insurance Group	Motorcycle	53,824	2,319	4.3%
	Motorhome	26,074	956	3.7%
GEICO Casualty Company	Pvt Passenger Auto	34,477	961	2.8%
GEICO General Insurance Company	Pvt Passenger Auto	298,533	9,611	3.2%
	Motorhome	1,146	23	2.0%
GEICO Indemnity Co	Pvt Passenger Auto	81,845	3,162	3.9%
	Motorcycle	14,463	476	3.3%
	Motorhome	207	3	1.4%
GMAC Insurance Company Online Inc	Pvt Passenger Auto	6,485	263	4.1%
Government Employees Insurance Co	Pvt Passenger Auto	198,415	6,620	3.3%
	Assigned Risk	1,402	535	38.1%
	Motorhome	1,086	26	2.3%
Grange Insurance Group	Pvt Passenger Auto	22,615	121	0.5%
	Motorcycle	6	0	0.0%
	Motorhome	386	1	0.2%
Granite State Insurance Company	Pvt Passenger Auto	188,241	55,525	29.5%
Great American Insurance Company	Pvt Passenger Auto	4,752	87	1.8%
Greenwich Insurance Company	Pvt Passenger Auto	11,307	1,744	15.4%
Harbor Specialty Insurance Co.	Pvt Passenger Auto	52,567	8,895	16.9%
	Assigned Risk	52	19	37.3%

2005 Commissioner's Report on Underserved Communities

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Section 2 - Private Passenger Automobile Coverage

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	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
Horace Mann Insurance Company	Pvt Passenger Auto	21,582	1,525	7.1%
	Motorcycle	60	3	4.3%
	Motorhome	64	1	1.6%
Horace Mann Prop & Cas Ins Co	Pvt Passenger Auto	15,545	1,602	10.3%
	Motorcycle	44	3	5.9%
	Motorhome	42	3	7.0%
Hudson Insurance Company	Pvt Passenger Auto	75,269	23,205	30.8%
Infinity Property & Casualty Group	Pvt Passenger Auto	440,363	162,590	36.9%
	Assigned Risk	479	189	39.5%
Insurance Company of the State of PA	Pvt Passenger Auto	5,932	91	1.5%
Insurance Company of the West Group	Pvt Passenger Auto	70,740	7,818	11.1%
Insurance Corp of Hannover	Pvt Passenger Auto	3,336	254	7.6%
Integon Preferred Insurance Company	Pvt Passenger Auto	12,847	487	3.8%
Kemper Auto & Home Companies	Pvt Passenger Auto	50,159	663	1.3%
Liberty Mutual Group	Pvt Passenger Auto	249,452	9,713	3.9%
	Assigned Risk	591	246	41.6%
	Low Cost Auto	129	73	56.7%
	Motorcycle	800	18	2.2%
	Motorhome	1,260	20	1.6%
Lincoln General Insurance Company	Pvt Passenger Auto	68,708	25,463	37.1%
	Motorcycle	5,962	362	6.1%
Merastar Insurance Company	Pvt Passenger Auto	5,136	432	8.4%

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Section 2 - Private Passenger Automobile Coverage

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	Assigned Risk	50,922	19,026	37.4%
	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
Mercury Insurance Group	Pvt Passenger Auto	2,036,542	197,624	9.7%
	Assigned Risk	3,535	1,258	35.6%
	Low Cost Auto	522	279	53.4%
Metropolitan Direct P&C Ins Co	Pvt Passenger Auto	69,524	4,233	6.1%
	Motorcycle	70	0	0.2%
	Motorhome	315	10	3.2%
MIC General Insurance Corporation	Pvt Passenger Auto	19,541	1,795	9.2%
	Motorhome	598	36	5.9%
National American Ins Co of Calif.	Pvt Passenger Auto	28,726	5,213	18.1%
	Assigned Risk	88	20	23.0%
	Low Cost Auto	9	8	87.3%
National General Insurance Company	Pvt Passenger Auto	149,266	5,677	3.8%
	Motorcycle	15,694	446	2.8%
	Motorhome	34,791	1,059	3.0%
Nationwide Insurance Group	Pvt Passenger Auto	112,795	4,076	3.6%
	Assigned Risk	1,085	383	35.3%
	Motorcycle	2,145	37	1.7%
	Motorhome	1,701	44	2.6%
Northwestern Pacific Indemnity	Pvt Passenger Auto	9,654	215	2.2%
Occidental Fire & Casualty Co of NC	Pvt Passenger Auto	12,799	1,621	12.7%
Ocean Harbor Insurance Company	Pvt Passenger Auto	5,391	1,907	35.4%
Oregon Mutual Insurance Company	Pvt Passenger Auto	4,717	282	6.0%
	Assigned Risk	7	5	77.4%
	Low Cost Auto	1	0	16.7%
	Motorhome	6	1	13.5%

2005 Commissioner's Report on Underserved Communities

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	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
Pacific Specialty Insurance Company	Pvt Passenger Auto	2,717	488	18.0%
	Assigned Risk	44	16	35.3%
	Motorcycle	63,716	4,284	6.7%
	Motorhome	1,071	182	17.0%
Permanent General Assurance Corp	Pvt Passenger Auto	76,407	9,572	12.5%
Progressive Insurance Company	Pvt Passenger Auto	431,687	28,065	6.5%
	Assigned Risk	1,115	411	36.9%
	Low Cost Auto	130	73	55.9%
	Motorcycle	121,635	4,807	4.0%
	Motorhome	23,921	1,130	4.7%
QBE Insurance Corporation	Pvt Passenger Auto	55,501	18,519	33.4%
QBE Reinsurance Corporation	Pvt Passenger Auto	4,759	1,768	37.2%
Redland Insurance Company	Pvt Passenger Auto	10,857	3,900	35.9%
Republic Indemnity Company of CA	Pvt Passenger Auto	29,973	7,037	23.5%
	Assigned Risk	57	17	30.3%
Response Worldwide Insurance Company	Pvt Passenger Auto	3,265	141	4.3%
Safeco Insurance Companies	Pvt Passenger Auto	296,863	13,567	4.6%
	Assigned Risk	822	291	35.4%
	Motorcycle	728	26	3.6%
	Motorhome	1,855	55	3.0%
Safeway Direct Insurance Company	Pvt Passenger Auto	5,272	812	15.4%
Safeway Insurance Company	Pvt Passenger Auto	46,930	20,078	42.8%
Sequoia Insurance Company	Pvt Passenger Auto	16,547	197	1.2%
	Motorhome	221	4	1.7%

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	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
Sirius America Insurance Company	Pvt Passenger Auto	10,624	1,800	16.9%
Starnet Insurance Company	Pvt Passenger Auto	22,674	4,889	21.6%
State Farm Insurance Companies	Pvt Passenger Auto	2,793,232	150,246	5.4%
	Assigned Risk	6,855	2,538	37.0%
	Low Cost Auto	1,428	794	55.6%
State National Insurance Co	Pvt Passenger Auto	9,692	1,026	10.6%
Sterling Casualty Insurance	Pvt Passenger Auto	92,520	17,623	19.0%
Sutter Insurance Group	Pvt Passenger Auto	4,457	342	7.7%
The Hartford	Pvt Passenger Auto	340,002	15,607	4.6%
	Motorhome	3,375	80	2.4%
Tokio Marine & Nichido Fire Insurance	Pvt Passenger Auto	16,840	1,827	10.8%
Topa Insurance Company	Pvt Passenger Auto	32,792	4,250	13.0%
Travelers Property & Casualty	Pvt Passenger Auto	90,592	4,636	5.1%
	Assigned Risk	21	10	47.6%
	Motorhome	305	11	3.4%
Unigard Insurance Group	Pvt Passenger Auto	36,884	760	2.1%
	Motorhome	261	2	0.8%
United Services Automobile Association	Pvt Passenger Auto	400,035	6,473	1.6%
	Motorcycle	12,279	229	1.9%
	Motorhome	6,479	74	1.1%
Unitrin Direct Insurance Company	Pvt Passenger Auto	25,659	2,261	8.8%
Unitrin Direct Property & Casualty	Pvt Passenger Auto	22,686	541	2.4%

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	Low Cost Auto	7,144	3,820	53.5%
	Motorcycle	408,635	16,926	4.1%
	Motorhome	186,368	6,719	3.6%
USAA Casualty Insurance Company	Pvt Passenger Auto	342,850	8,368	2.4%
	Assigned Risk	1,948	751	38.6%
	Motorcycle	9,490	233	2.5%
	Motorhome	4,147	87	2.1%
USAA General Indemnity Company	Pvt Passenger Auto	8,590	192	2.2%
	Motorcycle	247	4	1.6%
	Motorhome	86	5	5.5%
Valley Insurance Company	Pvt Passenger Auto	6,470	31	0.5%
	Motorhome	59	0	0.0%
Viking Insurance Co of Wisconsin	Pvt Passenger Auto	267,032	41,522	15.5%
Wawanesa Insurance Group	Pvt Passenger Auto	356,715	28,305	7.9%
	Assigned Risk	428	151	35.2%
	Motorcycle	6	0	0.0%
Western General Insurance Company	Pvt Passenger Auto	36,111	6,392	17.7%
	Assigned Risk	44	20	44.7%
Western United Insurance	Pvt Passenger Auto	103,109	12,929	12.5%
	Assigned Risk	5,160	1,910	37.0%
	Low Cost Auto	585	317	54.2%
	Motorhome	90	5	6.0%
Workmen's Auto Insurance Co.	Pvt Passenger Auto	34,309	2,481	7.2%

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

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	164,912	41,339	25.1%
	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
ACE USA	Comm MP - NonLiab	1,804	120	6.6%
	Comm MP - Liability	911	77	8.5%
Alea North America Insurance Co	Comm MP - Liability	3,112	422	13.6%
Allied Mutual Insurance Company	Commercial Fire	4,453	301	6.8%
	Comm MP - NonLiab	14,641	981	6.7%
	Comm MP - Liability	11,961	629	5.3%
Allstate Insurance Company	Commercial Fire	9	1	9.5%
	Comm MP - NonLiab	6,802	605	8.9%
	Comm MP - Liability	4,477	473	10.6%
Amco Insurance Company	Comm MP - NonLiab	105,953	8,375	7.9%
	Comm MP - Liability	102,168	7,673	7.5%
American Alternative Insurance Corp	Comm MP - NonLiab	2,405	114	4.7%
	Comm MP - Liability	2,025	94	4.7%
American Hardware Mutual Insurance	Comm MP - NonLiab	1,365	206	15.1%
American Home Assurance Company	Commercial Fire	47	4	8.7%
	Comm MP - NonLiab	24	0	0.0%
American Modern Home Insurance Co	Commercial Fire	253	5	2.1%
Arch Insurance Company	Comm MP - NonLiab	62	9	14.8%
	Comm MP - Liability	54	10	19.2%
Assurant Solutions	Comm MP - NonLiab	23	0	0.0%
	Comm MP - Liability	20	0	0.0%
Atlantic Mutual Insurance Company	Comm MP - NonLiab	659	73	11.1%
	Comm MP - Liability	380	53	14.0%
Axis Reinsurance Company	Commercial Fire	961	99	10.3%
Balboa Insurance Group	Commercial Fire	24,872	5,375	21.6%

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	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
Business Alliance Insurance Company	Comm MP - NonLiab	5,416	1,190	22.0%
	Comm MP - Liability	5,416	1,190	22.0%
California FAIR Plan	Commercial Fire	39,168	22,953	58.6%
Capital Insurance Group	Commercial Fire	457	25	5.5%
	Comm MP - NonLiab	25,848	1,000	3.9%
	Comm MP - Liability	26,131	1,020	3.9%
Centennial Insurance Company	Comm MP - NonLiab	362	28	7.8%
	Comm MP - Liability	175	21	12.1%
Clarendon National Insurance Co.	Commercial Fire	215	39	18.0%
	Comm MP - NonLiab	1,151	165	14.3%
	Comm MP - Liability	1,207	202	16.7%
CNA Insurance Companies	Commercial Fire	9	3	36.5%
	Comm MP - NonLiab	47,709	6,944	14.6%
	Comm MP - Liability	22,403	2,793	12.5%
Contractors Bonding & Insurance Company	Comm MP - NonLiab	1,158	220	19.0%
	Comm MP - Liability	2,782	158	5.7%
Crusader Insurance Company	Commercial Fire	15	6	37.9%
	Comm MP - NonLiab	19,694	6,224	31.6%
	Comm MP - Liability	19,694	6,224	31.6%
CSE Insurance Group	Commercial Fire	450	24	5.4%
	Comm MP - NonLiab	2,877	319	11.1%
	Comm MP - Liability	2,850	317	11.1%
Diamond State Ins Co.	Comm MP - NonLiab	798	64	8.0%
	Comm MP - Liability	646	31	4.9%
Empire Fire & Marine Insurance Co	Comm MP - NonLiab	7,138	1,487	20.8%
	Comm MP - Liability	1,100	76	6.9%
Employers Mutual Casualty Companies	Commercial Fire	3,658	406	11.1%

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	Comm MP - Liability	983,968	114,629	11.6%
Everest National Ins Co	Comm MP - NonLiab	5,641	383	6.8%
	Comm MP - Liability	6,751	383	5.7%
Farmers Insurance Group	Commercial Fire	817	189	23.2%
	Comm MP - NonLiab	246,241	30,235	12.3%
	Comm MP - Liability	66,906	11,173	16.7%
Federal Insurance Company	Comm MP - NonLiab	17,321	1,970	11.4%
	Comm MP - Liability	14,179	1,440	10.2%
Federated Mutual Insurance Group	Commercial Fire	1,680	280	16.7%
	Comm MP - NonLiab	2,758	346	12.5%
	Comm MP - Liability	1,514	197	13.0%
Financial Pacific Insurance Company	Comm MP - NonLiab	5,138	206	4.0%
	Comm MP - Liability	7,493	306	4.1%
Fireman's Fund Insurance Companies	Commercial Fire	45	9	20.3%
	Comm MP - NonLiab	44,305	5,152	11.6%
	Comm MP - Liability	42,887	4,774	11.1%
Florists Mutual Insurance Company	Comm MP - NonLiab	1,201	79	6.6%
	Comm MP - Liability	981	63	6.4%
Folksamerica Reinsurance Company	Comm MP - NonLiab	2,453	579	23.6%
	Comm MP - Liability	2,518	610	24.2%
General Fire & Casualty Company	Comm MP - NonLiab	1,576	77	4.9%
	Comm MP - Liability	1,505	77	5.1%
Gerling America Insurance Company	Commercial Fire	61	8	12.2%
Golden Eagle Insurance Corporation	Comm MP - NonLiab	5,200	572	11.0%
	Comm MP - Liability	5,589	653	11.7%
Great American Assurance Co	Comm MP - NonLiab	2,776	365	13.1%
	Comm MP - Liability	2,237	286	12.8%

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

Section 3 - Commercial Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
Total	Commercial Fire	164,912	41,339	25.1%
	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
Great American Insurance Co of NY	Comm MP - NonLiab	1,589	242	15.2%
	Comm MP - Liability	394	87	22.2%
Great American Insurance Company	Comm MP - NonLiab	1,208	160	13.3%
	Comm MP - Liability	1,017	97	9.5%
Great Divide Insurance Company	Commercial Fire	1,503	361	24.0%
Great Northern Insurance Company	Comm MP - NonLiab	1,255	122	9.7%
	Comm MP - Liability	780	64	8.2%
Guideone Mutual Insurance Co	Comm MP - NonLiab	10,907	1,488	13.6%
	Comm MP - Liability	5,134	775	15.1%
Guideone Specialty Mutual Co.	Comm MP - NonLiab	11,008	1,839	16.7%
	Comm MP - Liability	1,756	198	11.3%
Insurance Company of the West Group	Commercial Fire	227	50	22.0%
	Comm MP - NonLiab	628	68	10.7%
Liberty Insurance Underwriters Inc.	Comm MP - NonLiab	303	41	13.6%
Liberty Mutual Group	Commercial Fire	903	102	11.3%
	Comm MP - NonLiab	9,556	1,991	20.8%
	Comm MP - Liability	1,286	298	23.2%
Lumbermens Underwriting Alliance	Commercial Fire	308	27	8.8%
Magna Carta Companies	Comm MP - NonLiab	1,734	315	18.2%
	Comm MP - Liability	1,739	315	18.1%
Markel Insurance Company	Comm MP - NonLiab	5,000	717	14.3%
	Comm MP - Liability	9,142	1,414	15.5%
Mercury Insurance Group	Comm MP - NonLiab	15,596	2,050	13.1%
	Comm MP - Liability	13,655	1,804	13.2%

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	Comm MP - Liability	983,968	114,629	11.6%
Mid-State Mutual Insurance Company	Comm MP - NonLiab	1,160	89	7.7%
	Comm MP - Liability	1,176	53	4.5%
Mitsui Sumitomo Insurance Group	Comm MP - NonLiab	7,127	1,238	17.4%
	Comm MP - Liability	5,641	961	17.0%
New Hampshire Insurance Company	Comm MP - NonLiab	2,488	214	8.6%
	Comm MP - Liability	1,897	105	5.5%
North American Elite	Comm MP - NonLiab	7,391	979	13.2%
Oregon Mutual Insurance Company	Commercial Fire	6,797	860	12.7%
	Comm MP - NonLiab	9,508	1,072	11.3%
	Comm MP - Liability	3,598	422	11.7%
Pacific Indemnity Company	Comm MP - NonLiab	392	78	19.9%
	Comm MP - Liability	348	73	21.0%
Pacific Specialty Insurance Company	Comm MP - NonLiab	1,016	170	16.8%
	Comm MP - Liability	1,324	205	15.5%
Peerless Insurance Company	Commercial Fire	5,939	754	12.7%
	Comm MP - NonLiab	25,703	4,741	18.4%
	Comm MP - Liability	32,412	5,919	18.3%
Penn-America Insurance Company	Commercial Fire	626	139	22.1%
	Comm MP - NonLiab	19,042	3,645	19.1%
	Comm MP - Liability	10,450	2,076	19.9%
Philadelphia Indemnity Insurance Co	Comm MP - NonLiab	20,040	1,803	9.0%
	Comm MP - Liability	17,162	1,359	7.9%
QBE Insurance Corporation	Comm MP - NonLiab	3,886	579	14.9%
	Comm MP - Liability	2,776	368	13.2%
Ranger Insurance Company	Comm MP - NonLiab	253	25	9.7%
	Comm MP - Liability	440	32	7.3%

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	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
Riverport Insurance Company	Commercial Fire	4,312	1,090	25.3%
Safeco Insurance Companies	Commercial Fire	6,604	719	10.9%
	Comm MP - NonLiab	48,060	6,691	13.9%
	Comm MP - Liability	44,260	6,265	14.2%
Sentry Insurance (a Mutual Company)	Commercial Fire	2,913	421	14.4%
	Comm MP - NonLiab	4,752	461	9.7%
	Comm MP - Liability	5,814	537	9.2%
Sentry Select Insurance	Commercial Fire	1,849	231	12.5%
Sequoia Insurance Company	Comm MP - NonLiab	12,414	624	5.0%
	Comm MP - Liability	11,574	534	4.6%
Sirius America Insurance Company	Comm MP - NonLiab	3,895	228	5.8%
	Comm MP - Liability	4,054	228	5.6%
Sompo Japan Insurance Company of America	Commercial Fire	377	70	18.6%
	Comm MP - NonLiab	2,672	508	19.0%
	Comm MP - Liability	1,191	234	19.6%
St Paul Travelers	Commercial Fire	8,876	1,128	12.7%
	Comm MP - NonLiab	24,806	2,513	10.1%
	Comm MP - Liability	21,331	2,031	9.5%
Star Insurance Company	Comm MP - NonLiab	1,334	87	6.5%
	Comm MP - Liability	838	54	6.5%
State Farm Insurance Companies	Comm MP - NonLiab	132,097	13,599	10.3%
	Comm MP - Liability	132,097	13,599	10.3%
State National Insurance Co	Comm MP - NonLiab	38	8	20.5%
	Comm MP - Liability	39	9	22.5%
The Dentists Insurance Company	Comm MP - NonLiab	7,052	393	5.6%

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	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
The Hartford	Commercial Fire	9	4	45.0%
	Comm MP - NonLiab	334,673	38,537	11.5%
	Comm MP - Liability	143,907	17,082	11.9%
The Hartford Steam Boiler Inspection	Comm MP - NonLiab	97	15	15.8%
The Netherlands Insurance Company	Comm MP - NonLiab	1,295	80	6.2%
	Comm MP - Liability	1,513	110	7.3%
Tokio Marine & Nichido Fire Insurance	Commercial Fire	179	29	16.0%
	Comm MP - NonLiab	3,405	780	22.9%
	Comm MP - Liability	3,897	954	24.5%
Topa Insurance Company	Commercial Fire	596	134	22.4%
	Comm MP - NonLiab	6,274	1,003	16.0%
	Comm MP - Liability	11,454	1,728	15.1%
Travelers Property & Casualty	Commercial Fire	6,463	888	13.7%
	Comm MP - NonLiab	98,283	10,425	10.6%
	Comm MP - Liability	113,741	11,587	10.2%
Unigard Insurance Group	Commercial Fire	1,530	237	15.5%
	Comm MP - NonLiab	5,594	677	12.1%
	Comm MP - Liability	2,644	374	14.2%
United States Fire Insurance Company	Commercial Fire	9,976	1,552	15.6%
Valley Insurance Company	Commercial Fire	1,279	71	5.5%
Vigilant Insurance Company	Comm MP - NonLiab	2,827	294	10.4%
	Comm MP - Liability	1,902	208	10.9%
Wausau Insurance Companies	Commercial Fire	13,137	1,262	9.6%
	Comm MP - NonLiab	4,777	533	11.2%
	Comm MP - Liability	994	94	9.4%
XL Insurance America, Inc.	Commercial Fire	182	14	7.6%

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	Comm MP - NonLiab	1,535,138	177,671	11.6%
	Comm MP - Liability	983,968	114,629	11.6%
Zurich US	Commercial Fire	13,158	1,470	11.2%
	Comm MP - NonLiab	103,508	8,465	8.2%
	Comm MP - Liability	10,523	949	9.0%