

California Department of Insurance  
Statistical Analysis Division



2005  
Commissioner's Report  
on  
Underserved Communities

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## INTRODUCTION

The Community Service Statement 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 Community Service Statement, under 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 95% 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 2004. In 2003, the Commissioner's Report of Underserved Communities identified 146 ZIP codes. However, for this report, 13 new ZIP codes were added and 12 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 inched up to 14.4% in 2004 from approximately 14.3% in 2003 and the per capita income's 50th percentile (median) in the state of California is \$21,116<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 \$21,116 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 95%<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> 95% of the market represents data that has been through an extensive validation process and are considered reasonable. 5% 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**

This report exhibited little change from the 2004 Commissioner's Report on Underserved Communities. The report continues to show that large percentages 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.

The report shows that 38.6% of vehicles registered in the underserved communities are uninsured. Since the creation of the low cost auto program in 1999 by the legislature, Los Angeles and San Francisco county low-income good drivers had the option to purchase automobile liability insurance to meet California Financial Responsibility Laws and to provide piece of mind. In 2006, 14 additional counties were added. Commissioner Poizner is determined to promote and make available affordable auto liability insurance to all low-income good drivers. However, the addition of the counties will take time for its effect to be realized.

The Commissioner is also committed in conducting a number of outreach activities targeting low-income underserved communities in order to educate the public. The outreach activities will not only be geared towards auto insurance but other types of insurance as well.

There are many reasons why people do not get insurance and this report can not address that. It is expected that this report will encourage the industry to invest and make insurance accessible and affordable in the underserved communities while the California Department of Insurance continues working on educating the public and continues to push for products that are affordable.

## **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.

2005 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>56%</b>	<b>21,116</b>
<b>NEW *</b>		<b>UNDERSERVED</b>	<b>39%</b>	<b>90%</b>	<b>10,835</b>
90001	LOS ANGELES	LOS ANGELES	65%	99%	7,557
90002	LOS ANGELES	LOS ANGELES	58%	99%	8,353
90003	LOS ANGELES	LOS ANGELES	60%	99%	7,752
90004	LOS ANGELES	LOS ANGELES	42%	85%	15,915
90005	LOS ANGELES	LOS ANGELES	47%	92%	13,113
90006	LOS ANGELES	LOS ANGELES	55%	97%	9,428
90007	LOS ANGELES	LOS ANGELES	53%	85%	7,915
90010	LOS ANGELES *	LOS ANGELES	86%	87%	17,758
90011	LOS ANGELES	LOS ANGELES	64%	99%	7,616
90012	LOS ANGELES	LOS ANGELES	51%	89%	11,560
90013	LOS ANGELES	LOS ANGELES	80%	84%	9,224
90014	LOS ANGELES	LOS ANGELES	74%	81%	11,138
90015	LOS ANGELES	LOS ANGELES	66%	96%	9,532
90016	LOS ANGELES	LOS ANGELES	39%	97%	14,114
90017	LOS ANGELES	LOS ANGELES	68%	97%	8,043
90018	LOS ANGELES	LOS ANGELES	46%	97%	11,465
90019	LOS ANGELES	LOS ANGELES	38%	92%	16,905
90020	LOS ANGELES	LOS ANGELES	45%	91%	15,624
90021	LOS ANGELES	LOS ANGELES	86%	86%	9,855
90022	LOS ANGELES	LOS ANGELES	37%	98%	9,486
90023	LOS ANGELES	LOS ANGELES	51%	99%	8,192
90026	LOS ANGELES	LOS ANGELES	37%	87%	14,104
90029	LOS ANGELES	LOS ANGELES	45%	84%	10,212
90031	LOS ANGELES	LOS ANGELES	39%	95%	8,718
90032	LOS ANGELES	LOS ANGELES	31%	96%	12,001
90033	LOS ANGELES	LOS ANGELES	51%	98%	7,241
90037	LOS ANGELES	LOS ANGELES	57%	99%	8,304
90038	LOS ANGELES	LOS ANGELES	44%	79%	12,251
90040	LOS ANGELES	LOS ANGELES	50%	96%	10,943
90042	LOS ANGELES	LOS ANGELES	26%	88%	14,578
90043	LOS ANGELES	LOS ANGELES	34%	98%	19,087
90044	LOS ANGELES	LOS ANGELES	52%	99%	9,424
90047	LOS ANGELES	LOS ANGELES	39%	99%	15,409
90057	LOS ANGELES	LOS ANGELES	56%	95%	9,023
90058	LOS ANGELES	LOS ANGELES	87%	97%	7,708

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90059	LOS ANGELES	LOS ANGELES	52%	99%	8,809
90061	LOS ANGELES	LOS ANGELES	51%	99%	9,393
90062	LOS ANGELES	LOS ANGELES	45%	99%	12,640
90063	LOS ANGELES	LOS ANGELES	40%	99%	9,228
90065	LOS ANGELES	LOS ANGELES	27%	86%	16,260
90201	BELL	LOS ANGELES	36%	96%	8,783
90220	COMPTON	LOS ANGELES	42%	98%	11,309
90221	COMPTON	LOS ANGELES	50%	98%	9,527
90222	COMPTON	LOS ANGELES	51%	99%	10,617
90247	GARDENA	LOS ANGELES	39%	91%	14,832
90255	HUNTINGTON PARK	LOS ANGELES	36%	98%	9,354
90262	LYNWOOD	LOS ANGELES	38%	97%	8,989
90270	MAYWOOD	LOS ANGELES	39%	98%	8,742
90280	SOUTH GATE	LOS ANGELES	31%	95%	10,542
90301	INGLEWOOD	LOS ANGELES	70%	95%	13,317
90302	INGLEWOOD	LOS ANGELES	31%	95%	15,852
90303	INGLEWOOD	LOS ANGELES	34%	98%	12,979
90304	INGLEWOOD	LOS ANGELES	41%	97%	8,130
90501	TORRANCE	LOS ANGELES	30%	69%	19,110
90716	HAWAIIAN GARDENS	LOS ANGELES	30%	88%	11,231
90723	PARAMOUNT	LOS ANGELES	29%	92%	11,545
90744	WILMINGTON	LOS ANGELES	36%	94%	10,835
90806	LONG BEACH	LOS ANGELES	27%	90%	11,770
90810	LONG BEACH	LOS ANGELES	26%	91%	13,581
90813	LONG BEACH	LOS ANGELES	43%	94%	7,225
91204	GLENDALE	LOS ANGELES	34%	72%	13,309
91303	CANOGA PARK	LOS ANGELES	30%	74%	16,591
91331	PACOIMA	LOS ANGELES	32%	93%	10,820
91340	SAN FERNANDO	LOS ANGELES	31%	93%	11,172
91343	NORTH HILLS	LOS ANGELES	27%	74%	16,294
91352	SUN VALLEY	LOS ANGELES	44%	81%	14,031
91402	PANORAMA CITY	LOS ANGELES	33%	89%	11,048
91405	VAN NUYS	LOS ANGELES	44%	77%	13,503
91406	VAN NUYS	LOS ANGELES	29%	69%	16,901
91601	NORTH HOLLYWOOD	LOS ANGELES	30%	68%	17,554

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91605	NORTH HOLLYWOOD	LOS ANGELES	59%	82%	11,810
91606	NORTH HOLLYWOOD	LOS ANGELES	31%	72%	13,902
91706	BALDWIN PARK	LOS ANGELES	25%	93%	11,549
91731	EL MONTE	LOS ANGELES	28%	93%	10,227
91733	SOUTH EL MONTE	LOS ANGELES	34%	96%	9,612
91746	LA PUENTE	LOS ANGELES	28%	93%	12,063
91761	ONTARIO	SAN BERNARDINO	26%	74%	15,576
91766	POMONA *	LOS ANGELES	25%	88%	13,277
92102	SAN DIEGO	SAN DIEGO	28%	86%	11,324
92105	SAN DIEGO	SAN DIEGO	26%	86%	11,128
92113	SAN DIEGO	SAN DIEGO	36%	90%	7,379
92173	SAN YSIDRO	SAN DIEGO	31%	90%	8,185
92231	CALEXICO	IMPERIAL	33%	99%	9,531
92236	COACHELLA	RIVERSIDE	25%	96%	7,857
92249	HEBER	IMPERIAL	30%	99%	8,108
92254	MECCA	RIVERSIDE	29%	97%	6,363
92259	OCOTILLO *	IMPERIAL	35%	70%	3,189
92273	SEELEY *	IMPERIAL	28%	92%	9,557
92281	WESTMORLAND *	IMPERIAL	26%	91%	9,111
92335	FONTANA *	SAN BERNARDINO	25%	80%	10,949
92337	FONTANA *	SAN BERNARDINO	27%	80%	15,173
92401	SAN BERNARDINO	SAN BERNARDINO	59%	82%	6,756
92408	SAN BERNARDINO	SAN BERNARDINO	39%	78%	9,659
92410	SAN BERNARDINO	SAN BERNARDINO	38%	84%	9,089
92411	SAN BERNARDINO	SAN BERNARDINO	27%	96%	8,593
92701	SANTA ANA	ORANGE	37%	89%	11,137
92703	SANTA ANA	ORANGE	31%	94%	8,985
92704	SANTA ANA	ORANGE	26%	87%	12,950
92707	SANTA ANA	ORANGE	26%	88%	13,000
92805	ANAHEIM	ORANGE	50%	82%	13,003
93036	OXNARD	VENTURA	52%	75%	17,655
93219	EARLIMART	TULARE	29%	90%	7,194
93227	GOSHEN *	TULARE	49%	76%	10,576
93234	HURON *	FRESNO	39%	91%	5,352
93239	KETTLEMAN CITY	KINGS	33%	94%	7,448

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<b>NEW *</b>		<b>UNDERSERVED</b>	<b>39%</b>	<b>90%</b>	<b>10,835</b>
93241	LAMONT	KERN	27%	96%	7,470
93256	PIXLEY	TULARE	27%	76%	8,295
93261	RICHGROVE *	TULARE	35%	98%	5,695
93272	TIPTON	TULARE	39%	71%	10,430
93458	SANTA MARIA	SANTA BARBARA	37%	86%	9,931
93608	CANTUA CREEK	FRESNO	36%	89%	7,638
93616	DEL REY	FRESNO	28%	85%	10,343
93624	FIVE POINTS *	FRESNO	51%	92%	7,700
93640	MENDOTA	FRESNO	35%	97%	7,631
93646	ORANGE COVE	FRESNO	31%	92%	7,938
93648	PARLIER	FRESNO	31%	95%	7,753
93660	SAN JOAQUIN	FRESNO	43%	94%	7,119
93668	TRANQUILITY	FRESNO	32%	75%	12,234
93701	FRESNO	FRESNO	49%	91%	6,051
93702	FRESNO	FRESNO	36%	91%	7,161
93703	FRESNO	FRESNO	27%	74%	9,749
93706	FRESNO	FRESNO	37%	87%	8,895
93721	FRESNO	FRESNO	70%	83%	6,431
93725	FRESNO	FRESNO	50%	82%	11,060
93925	CHUALAR	MONTEREY	25%	93%	12,218
94063	REDWOOD CITY	SAN MATEO	28%	79%	17,732
94124	SAN FRANCISCO	SAN FRANCISCO	48%	94%	16,015
94134	SAN FRANCISCO	SAN FRANCISCO	25%	88%	18,440
94601	OAKLAND	ALAMEDA	43%	93%	12,659
94603	OAKLAND	ALAMEDA	41%	97%	13,673
94606	OAKLAND	ALAMEDA	36%	89%	16,678
94607	OAKLAND	ALAMEDA	47%	94%	13,800
94612	OAKLAND	ALAMEDA	53%	81%	17,665
94621	OAKLAND	ALAMEDA	54%	97%	11,875
94710	BERKELEY	ALAMEDA	28%	71%	20,868
94801	RICHMOND	CONTRA COSTA	38%	92%	12,191
95019	FREEDOM	SANTA CRUZ	36%	86%	11,839
95110	SAN JOSE	SANTA CLARA	50%	81%	16,803
95112	SAN JOSE	SANTA CLARA	41%	77%	18,610
95116	SAN JOSE	SANTA CLARA	35%	92%	13,967

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<b>NEW *</b>		<b>UNDERSERVED</b>	<b>39%</b>	<b>90%</b>	<b>10,835</b>
95122	SAN JOSE	SANTA CLARA	31%	95%	14,427
95202	STOCKTON	SAN JOAQUIN	44%	77%	8,643
95205	STOCKTON	SAN JOAQUIN	35%	79%	9,729
95231	FRENCH CAMP *	SAN JOAQUIN	27%	68%	15,730
95351	MODESTO	STANISLAUS	26%	71%	10,675
95387	WESTLEY *	STANISLAUS	55%	74%	11,255
95824	SACRAMENTO	SACRAMENTO	29%	78%	10,316

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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	6,063,946	393,744	6.5%
Dwelling Fire - Owner Occupied	473,974	181,309	38.3%
Dwelling Fire - Tenant Occupied	595,752	126,571	21.2%
Condominium	542,498	16,682	3.1%
Tenant / Renters	602,747	23,745	3.9%
Dwelling Fire - Content Only	2,433	142	5.8%
Mobilehome	302,212	10,806	3.6%
Vacant Dwelling	5,435	2,535	46.6%
<b>PRIVATE PASSENGER AUTOMOBILE Coverage</b>			
Private Passenger Automobile	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%
<b>COMMERCIAL Coverage</b>			
Commercial Fire	164,912	41,339	25.1%
Commercial Multi-Peril - NonLiability	1,535,138	177,671	11.6%
Commercial Multi-Peril - Liability	983,968	114,629	11.6%

### FACTS

	In California	In Underserved Communities	Percentage in Underserved
Registered Vehicles	24,672,633	3,013,580	12.2%
Population	35,275,844	5,614,734	15.9%
Uninsured Motorist Rate	14.4%	38.6%	
Minority Percentage	55.7%	89.9%	
Per Capita Income (Median)	21,116	10,835	

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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	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%

## 2005 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	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%
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%

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
<b>Total</b>	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%
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%

## 2005 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>6,063,946</b>	<b>393,744</b>	<b>6.5%</b>
	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%
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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%
<hr/>				
CNA Insurance Companies	Homeowners	32,020	857	2.7%
	Dwll'g Owner Occp'd	9,139	274	3.0%
<hr/>				
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%
<hr/>				
Electric Insurance Company	Homeowners	1,283	43	3.3%
	Condominium	132	8	6.1%
	Tenant	153	2	1.4%
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Empire Fire & Marine Insurance Co	Homeowners	1,686	21	1.2%
<hr/>				
Employers Mutual Casualty Companies	Vacant Dwelling	1	0	0.0%
<hr/>				
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%

## 2005 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	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%
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%

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
<b>Total</b>	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%
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%

2005 Commissioner's Report on Underserved Communities

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Section 1 - Real and Personal Property Coverage

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	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%
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%

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

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<b>Total</b>	<b>Homeowners</b>	<b>6,063,946</b>	<b>393,744</b>	<b>6.5%</b>
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	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%
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%

2005 Commissioner's Report on Underserved Communities

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Section 1 - Real and Personal Property Coverage

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<b>Total</b>	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%
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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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>6,063,946</b>	<b>393,744</b>	<b>6.5%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>473,974</b>	<b>181,309</b>	<b>38.3%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>595,752</b>	<b>126,571</b>	<b>21.2%</b>
	<b>Condominium</b>	<b>542,498</b>	<b>16,682</b>	<b>3.1%</b>
	<b>Tenant</b>	<b>602,747</b>	<b>23,745</b>	<b>3.9%</b>
	<b>Dwll'g Content Only</b>	<b>2,433</b>	<b>142</b>	<b>5.8%</b>
	<b>Mobilehome</b>	<b>302,212</b>	<b>10,806</b>	<b>3.6%</b>
	<b>Vacant Dwelling</b>	<b>5,435</b>	<b>2,535</b>	<b>46.6%</b>
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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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	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%
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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### Table C - Number and Percentage of Total Earned Exposure per Company

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	21,025,267	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%
<hr/>				
Aegis Security Insurance Company	Pvt Passenger Auto	11,377	2,615	23.0%
<hr/>				
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%
<hr/>				
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%
<hr/>				
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%
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American Home Assurance Company	Pvt Passenger Auto	39,490	3,193	8.1%

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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	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%
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

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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	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%
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

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

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	21,025,267	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%
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Horace Mann Insurance Company	Pvt Passenger Auto	21,582	1,525	7.1%
	Motorcycle	60	3	4.3%
	Motorhome	64	1	1.6%
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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%
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Hudson Insurance Company	Pvt Passenger Auto	75,269	23,205	30.8%
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Infinity Property & Casualty Group	Pvt Passenger Auto	440,363	162,590	36.9%
	Assigned Risk	479	189	39.5%
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Insurance Company of the State of PA	Pvt Passenger Auto	5,932	91	1.5%
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Insurance Company of the West Group	Pvt Passenger Auto	70,740	7,818	11.1%
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Insurance Corp of Hannover	Pvt Passenger Auto	3,336	254	7.6%
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Integon Preferred Insurance Company	Pvt Passenger Auto	12,847	487	3.8%
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Kemper Auto & Home Companies	Pvt Passenger Auto	50,159	663	1.3%
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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%
<hr/>				
Lincoln General Insurance Company	Pvt Passenger Auto	68,708	25,463	37.1%
	Motorcycle	5,962	362	6.1%
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Merastar Insurance Company	Pvt Passenger Auto	5,136	432	8.4%

2005 Commissioner's Report on Underserved Communities

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	21,025,267	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%
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

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>21,025,267</b>	<b>1,770,190</b>	<b>8.4%</b>
	<b>Assigned Risk</b>	<b>50,922</b>	<b>19,026</b>	<b>37.4%</b>
	<b>Low Cost Auto</b>	<b>7,144</b>	<b>3,820</b>	<b>53.5%</b>
	<b>Motorcycle</b>	<b>408,635</b>	<b>16,926</b>	<b>4.1%</b>
	<b>Motorhome</b>	<b>186,368</b>	<b>6,719</b>	<b>3.6%</b>
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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### Table C - Number and Percentage of Total Earned Exposure per Company

#### Section 2 - Private Passenger Automobile Coverage

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	21,025,267	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%
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%

2005 Commissioner's Report on Underserved Communities

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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	Pvt Passenger Auto	21,025,267	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%
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
<b>Total</b>	<b>Commercial Fire</b>	<b>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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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### 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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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### 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

## 2005 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

## 2005 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

## 2005 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

## 2005 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>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

**2005 Commissioner's Report on Underserved Communities**

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

<b>Company</b>	<b>Coverage</b>	<b>Total Earned Exposures for California</b>	<b>Total Earned Exposures for Underserved Communities</b>	<b>Percentage of Total Earned Exposures in Underserved Communities</b>
<b>Total</b>	<b>Commercial Fire</b>	<b>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
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%

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 Insurance Group	Personal	16	4	25.0%
ACE USA	Commercial	9	2	22.2%
Aegis Security Insurance Company	Personal	1	0	0.0%
AIU Insurance Company	Personal	1	0	0.0%
Alea North America Insurance Co	Commercial	2	0	0.0%
Allied Mutual Insurance Company	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Allied Property & Casualty Ins Co.	Personal	3	0	0.0%
Allstate Indemnity Company	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Allstate Insurance Company	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Allstate Property & Casualty	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Amco Insurance Company	Personal	3	0	0.0%
	Commercial	3	0	0.0%
American Hardware Mutual Insurance	Commercial	12	0	0.0%
American Home Assurance Company	Personal	1	0	0.0%
	Commercial	6	2	33.3%
American Int'l Ins Co of CA	Personal	5	2	40.0%
Amica Mutual Insurance Company	Personal	2	0	0.0%
Anchor General Insurance Company	Personal	1	0	0.0%
Arch Insurance Company	Commercial	2	0	0.0%

# 2005 Commissioner's Report on Underserved Communities

## 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>
Assurant Solutions	Personal	69	9	13.0%
	Commercial	1	0	0.0%
Auto Club of Southern California	Personal	70	7	10.0%
Axis Reinsurance Company	Commercial	2	1	50.0%
Balboa Insurance Group	Personal	3	0	0.0%
	Commercial	2	0	0.0%
Business Alliance Insurance Company	Commercial	1	0	0.0%
California State Auto Association	Personal	85	0	0.0%
Capital Insurance Group	Personal	9	0	0.0%
	Commercial	10	0	0.0%
Century-National Insurance Co.	Personal	2	2	100.0%
Clarendon National Insurance Co.	Personal	5	0	0.0%
CNA Insurance Companies	Personal	6	0	0.0%
	Commercial	6	0	0.0%
Coast National Insurance Company	Personal	1	0	0.0%
Commerce West Insurance Company	Personal	1	0	0.0%
Contractors Bonding & Insurance Company	Commercial	3	0	0.0%
Crusader Insurance Company	Commercial	1	0	0.0%
CSE Insurance Group	Personal	406	16	3.9%
	Commercial	406	16	3.9%
Deerbrook Insurance Company	Personal	5	0	0.0%
	Commercial	5	0	0.0%
Depositors Insurance Company	Personal	3	0	0.0%
Diamond State Ins Co.	Commercial	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>
Empire Fire & Marine Insurance Co	Personal	1	0	0.0%
Employers Mutual Casualty Companies	Personal	1	0	0.0%
	Commercial	41	1	2.4%
Esurance Property & Casualty	Personal	2	0	0.0%
Everest National Ins Co	Commercial	3	2	66.7%
Farmers Insurance Group	Personal	6,005	386	6.4%
	Commercial	6,001	386	6.4%
Federal Insurance Company	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Federated Mutual Insurance Group	Commercial	38	0	0.0%
Financial Indemnity Company	Personal	2,191	268	12.2%
Financial Pacific Insurance Company	Commercial	1	0	0.0%
Fireman's Fund Insurance Companies	Personal	171	13	7.6%
	Commercial	258	15	5.8%
First American Property & Casualty	Personal	1	1	100.0%
First American Specialty Insurance	Personal	1	1	100.0%
Florists Mutual Insurance Company	Commercial	8	0	0.0%
Folksamerica Reinsurance Company	Commercial	7	0	0.0%
Foremost Insurance Group	Personal	12,190	584	4.8%
GEICO Casualty Company	Personal	1	0	0.0%
GEICO General Insurance Company	Personal	1	0	0.0%
GEICO Indemnity Co	Personal	1	0	0.0%
General Fire & Casualty Company	Commercial	25	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>
Gerling America Insurance Company	Commercial	1	0	0.0%
GMAC Insurance Company Online Inc	Personal	3	0	0.0%
Golden Eagle Insurance Corporation	Commercial	3	0	0.0%
Government Employees Insurance Co	Personal	1	0	0.0%
Grange Insurance Group	Personal	1	0	0.0%
Granite State Insurance Company	Personal	1	0	0.0%
Great American Assurance Co	Commercial	8	0	0.0%
Great American Insurance Co of NY	Commercial	9	1	11.1%
Great American Insurance Company	Personal	24	1	4.2%
	Commercial	9	1	11.1%
Great American Spirit Company	Personal	21	0	0.0%
Great Divide Insurance Company	Commercial	38	2	5.3%
Great Northern Insurance Company	Commercial	7	2	28.6%
Greenwich Insurance Company	Personal	1	0	0.0%
Guideone Mutual Insurance Co	Commercial	1	0	0.0%
Guideone Specialty Mutual Co.	Commercial	1	0	0.0%
Harbor Specialty Insurance Co.	Personal	1	0	0.0%
Homesite Ins. Company of California	Personal	1	0	0.0%
Horace Mann Insurance Company	Personal	1	0	0.0%
Horace Mann Prop & Cas Ins Co	Personal	1	0	0.0%
Hudson Insurance Company	Personal	4	1	25.0%

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>
Infinity Property & Casualty Group	Personal	34	2	5.9%
Insurance Company of the State of PA	Personal	1	0	0.0%
Insurance Company of the West Group	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Insurance Corp of Hannover	Personal	917	171	18.6%
Integon Preferred Insurance Company	Personal	219	20	9.1%
Kemper Auto & Home Companies	Personal	449	24	5.3%
Liberty Mutual Group	Personal	25	1	4.0%
	Commercial	7	1	14.3%
Lincoln General Insurance Company	Personal	2	0	0.0%
Lumbermens Underwriting Alliance	Commercial	2	0	0.0%
Magna Carta Companies	Commercial	1	0	0.0%
Markel Insurance Company	Commercial	48	8	16.7%
Merced Mutual Insurance Company	Personal	98	1	1.0%
Mercury Insurance Group	Personal	67	0	0.0%
	Commercial	9	0	0.0%
MIC General Insurance Corporation	Personal	5	1	20.0%
Mid-State Mutual Insurance Company	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Mitsui Sumitomo Insurance Group	Commercial	8	0	0.0%
National American Ins Co of Calif.	Personal	2	1	50.0%
National General Insurance Company	Personal	13	2	15.4%
Nationwide Insurance Group	Personal	3	0	0.0%

# 2005 Commissioner's Report on Underserved Communities

## 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>
New Hampshire Insurance Company	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Northwestern Pacific Indemnity	Personal	7	2	28.6%
Occidental Fire & Casualty Co of NC	Personal	916	176	19.2%
Ocean Harbor Insurance Company	Personal	1	0	0.0%
Oregon Mutual Insurance Company	Personal	224	4	1.8%
	Commercial	224	4	1.8%
Pacific Indemnity Company	Commercial	7	2	28.6%
Pacific Property & Casualty Company	Personal	43	2	4.7%
Pacific Specialty Insurance Company	Personal	5,554	516	9.3%
	Commercial	4,211	470	11.2%
Peerless Insurance Company	Commercial	3	0	0.0%
Penn-America Insurance Company	Commercial	5	0	0.0%
Permanent General Assurance Corp	Personal	9	0	0.0%
Philadelphia Indemnity Insurance Co	Personal	37	0	0.0%
	Commercial	1,360	75	5.5%
Progressive Insurance Company	Personal	20	1	5.0%
QBE Insurance Corporation	Personal	1,166	245	21.0%
	Commercial	327	19	5.8%
QBE Reinsurance Corporation	Personal	977	325	33.3%
Ranger Insurance Company	Commercial	12	0	0.0%
Redland Insurance Company	Personal	2	0	0.0%
Republic Indemnity Company of CA	Personal	37	2	5.4%

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>
Response Worldwide Insurance Company	Personal	1	0	0.0%
Riverport Insurance Company	Commercial	1	0	0.0%
Safeco Insurance Companies	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Safeway Direct Insurance Company	Personal	1	0	0.0%
Safeway Insurance Company	Personal	1	0	0.0%
Sentry Insurance (a Mutual Company)	Commercial	29	0	0.0%
Sentry Select Insurance	Commercial	9	0	0.0%
Sequoia Insurance Company	Personal	2	0	0.0%
	Commercial	15	0	0.0%
Sirius America Insurance Company	Personal	986	198	20.1%
	Commercial	167	21	12.6%
Sompo Japan Insurance Company of America	Commercial	1	1	100.0%
St Paul Travelers	Commercial	13	3	23.1%
Star Insurance Company	Commercial	10	0	0.0%
State Farm Insurance Companies	Personal	1,913	73	3.8%
	Commercial	1,913	73	3.8%
State National Insurance Co	Personal	116	33	28.4%
	Commercial	26	6	23.1%
Sterling Casualty Insurance	Personal	772	225	29.1%
Sutter Insurance Group	Personal	1	0	0.0%
The Hartford	Personal	36	0	0.0%
	Commercial	41	1	2.4%
The Hartford Steam Boiler Inspection	Commercial	1	1	100.0%

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The Netherlands Insurance Company	Commercial	3	0	0.0%
Tokio Marine & Nichido Fire Insurance	Personal	13	0	0.0%
	Commercial	14	0	0.0%
Topa Insurance Company	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Travelers Property & Casualty	Personal	9	1	11.1%
	Commercial	9	1	11.1%
Unigard Insurance Group	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Unitrin Direct Insurance Company	Personal	1	0	0.0%
Unitrin Direct Property & Casualty	Personal	1	0	0.0%
Valley Insurance Company	Personal	440	24	5.5%
Vigilant Insurance Company	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Viking Insurance Co of Wisconsin	Personal	2	0	0.0%
Wausau Insurance Companies	Commercial	3	0	0.0%
Wawanesa Insurance Group	Personal	1	0	0.0%
Western General Insurance Company	Personal	3	0	0.0%
Western Mutual Insurance Group	Personal	1	0	0.0%
Western United Insurance	Personal	1,234	240	19.4%
Workmen's Auto Insurance Co.	Personal	2	1	50.0%
XL Insurance America, Inc.	Commercial	1	1	100.0%
Zurich US	Personal	7	0	0.0%
	Commercial	19	0	0.0%

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## Table E - Agent / Agency Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Reported Agent / Agency</b>	<b>Number of Agents / Agencies in California *</b>	<b>Number of Agents / Agencies in Underserved Communities</b>	<b>Percentage in California that are in the Underserved Communities</b>
21st Century Insurance Group	Personal	Agent	582	0	0.0%
ACE USA	Commercial	Agent	738	53	7.2%
Aegis Security Insurance Company	Personal	Agency	1	0	0.0%
Alea North America Insurance Co	Commercial	Agent	1	0	0.0%
Allied Mutual Insurance Company	Personal	Agent	1,160	45	3.9%
	Commercial	Agent	1,160	45	3.9%
Allied Property & Casualty Ins Co.	Personal	Agent	714	27	3.8%
Allstate Indemnity Company	Personal	Agency	1,325	77	5.8%
	Commercial	Agency	1,325	77	5.8%
Allstate Insurance Company	Personal	Agency	1,325	77	5.8%
	Commercial	Agency	1,325	77	5.8%
Allstate Property & Casualty	Personal	Agency	1,325	77	5.8%
	Commercial	Agency	1,325	77	5.8%
Amco Insurance Company	Personal	Agent	1,160	45	3.9%
	Commercial	Agent	1,160	45	3.9%
American Alternative Insurance Corp	Commercial	Agency	71	10	14.1%
American Hardware Mutual Insurance	Commercial	Agent	12	0	0.0%
American Int'l Ins Co of CA	Personal	Agency	130	5	3.8%
American Modern Home Insurance Co	Personal	Agent	13	0	0.0%
Amica Mutual Insurance Company	Personal	Agent	53	0	0.0%
Arch Insurance Company	Commercial	Agency	2	0	0.0%
Assurant Solutions	Personal	Agency	69	9	13.0%
	Commercial	Agency	1	0	0.0%
Auto Club of Southern California	Personal	Agent	604	34	5.6%

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Balboa Insurance Group	Personal	Agency	15	1	6.7%
	Commercial	Agency	4	0	0.0%
California State Auto Association	Personal	Agent	530	0	0.0%
Capital Insurance Group	Personal	Agent	868	27	3.1%
	Commercial	Agent	868	27	3.1%
Century-National Insurance Co.	Personal	Agent	175	77	44.0%
Clarendon National Insurance Co.	Personal	Agency	3,852	637	16.5%
CNA Insurance Companies	Personal	Agent	573	99	17.3%
	Commercial	Agent	573	99	17.3%
Coast National Insurance Company	Personal	Agent	1,305	276	21.1%
Commerce West Insurance Company	Personal	Agent	907	53	5.8%
Contractors Bonding & Insurance Company	Commercial	Agency	106	8	7.5%
Crusader Insurance Company	Commercial	Agency	3	0	0.0%
CSE Insurance Group	Personal	Agency	403	16	4.0%
	Commercial	Agency	403	16	4.0%
Deerbrook Insurance Company	Personal	Agency	7	0	0.0%
	Commercial	Agency	7	0	0.0%
Depositors Insurance Company	Personal	Agent	1,153	44	3.8%
Diamond State Ins Co.	Commercial	Agency	6	1	16.7%
Empire Fire & Marine Insurance Co	Personal	Agent	4	0	0.0%
Employers Mutual Casualty Companies	Personal	Agency	1	0	0.0%
	Commercial	Agency	41	1	2.4%
Everest National Ins Co	Commercial	Agency	1	0	0.0%
Farmers Insurance Group	Personal	Agent	5,966	383	6.4%
	Commercial	Agent	5,966	383	6.4%

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Federal Insurance Company	Personal	Agency	187	12	6.4%
	Commercial	Agency	285	29	10.2%
Federated Mutual Insurance Group	Commercial	Agent	34	0	0.0%
Fidelity National Insurance Company	Personal	Agent	8	0	0.0%
Fidelity National P & C Insurance	Personal	Agent	8	0	0.0%
Financial Indemnity Company	Personal	Agency	2,191	268	12.2%
Financial Pacific Insurance Company	Commercial	Agency	107	1	0.9%
Fireman's Fund Insurance Companies	Personal	Agency	169	12	7.1%
	Commercial	Agency	253	15	5.9%
First American Property & Casualty	Personal	Agency	10	10	100.0%
First American Specialty Insurance	Personal	Agency	568	30	5.3%
Florists Mutual Insurance Company	Commercial	Agent	67	0	0.0%
Folksamerica Reinsurance Company	Commercial	Agent	310	18	5.8%
Foremost Insurance Group	Personal	Agent	12,152	582	4.8%
General Fire & Casualty Company	Commercial	Agency	33	0	0.0%
Golden Eagle Insurance Corporation	Commercial	Agency	449	23	5.1%
Grange Insurance Group	Personal	Agency	84	1	1.2%
Great American Assurance Co	Commercial	Agent	632	29	4.6%
Great American Insurance Co of NY	Commercial	Agent	675	64	9.5%
Great American Insurance Company	Personal	Agent	764	60	7.9%
	Commercial	Agent	675	56	8.3%
Great American Spirit Company	Personal	Agent	764	59	7.7%
Great Divide Insurance Company	Commercial	Agency	15	0	0.0%

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Great Northern Insurance Company	Commercial	Agency	247	23	9.3%
Greenwich Insurance Company	Personal	Agency	1	0	0.0%
Guideone Mutual Insurance Co	Commercial	Agency	56	2	3.6%
Guideone Specialty Mutual Co.	Commercial	Agency	56	2	3.6%
Harbor Specialty Insurance Co.	Personal	Agency	22	0	0.0%
Homesite Ins. Company of California	Personal	Agency	50	10	20.0%
Horace Mann Insurance Company	Personal	Agent	51	2	3.9%
Horace Mann Prop & Cas Ins Co	Personal	Agent	51	2	3.9%
Hudson Insurance Company	Personal	Agent	1,088	325	29.9%
Infinity Property & Casualty Group	Personal	Agency	3,964	720	18.2%
Insurance Company of the West Group	Personal	Agency	1,480	98	6.6%
	Commercial	Agency	1,480	98	6.6%
Insurance Corp of Hannover	Personal	Agency	917	171	18.6%
Integon Preferred Insurance Company	Personal	Agency	69	6	8.7%
Kemper Auto & Home Companies	Personal	Agency	445	24	5.4%
Liberty Mutual Group	Personal	Agent	160	4	2.5%
	Commercial	Agent	10	1	10.0%
Lincoln General Insurance Company	Personal	Agency	2,619	263	10.0%
Lumbermens Underwriting Alliance	Commercial	Agent	3	0	0.0%
Magna Carta Companies	Commercial	Agency	86	4	4.7%
Markel Insurance Company	Commercial	Agency	381	31	8.1%
Merced Mutual Insurance Company	Personal	Agency	97	1	1.0%

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Mercury Insurance Group	Personal	Agency	1,606	98	6.1%
	Commercial	Agency	661	32	4.8%
Mid-State Mutual Insurance Company	Personal	Agent	127	0	0.0%
	Commercial	Agent	121	0	0.0%
Mitsui Sumitomo Insurance Group	Commercial	Agency	392	30	7.7%
National American Ins Co of Calif.	Personal	Agency	1	0	0.0%
National General Insurance Company	Personal	Agency	8	1	12.5%
Northwestern Pacific Indemnity	Personal	Agency	183	12	6.6%
Occidental Fire & Casualty Co of NC	Personal	Agency	915	176	19.2%
Ocean Harbor Insurance Company	Personal	Agency	150	29	19.3%
Oregon Mutual Insurance Company	Personal	Agency	218	4	1.8%
	Commercial	Agency	218	4	1.8%
Pacific Indemnity Company	Commercial	Agency	250	23	9.2%
Pacific Property & Casualty Company	Personal	Agent	43	2	4.7%
Pacific Specialty Insurance Company	Personal	Agency	5,554	516	9.3%
	Commercial	Agency	4,211	470	11.2%
Peerless Insurance Company	Commercial	Agency	449	23	5.1%
Penn-America Insurance Company	Commercial	Agency	5	0	0.0%
Permanent General Assurance Corp	Personal	Agent	36	0	0.0%
Philadelphia Indemnity Insurance Co	Personal	Agent	37	0	0.0%
	Commercial	Agent	1,365	75	5.5%
Progressive Insurance Company	Personal	Agent	3,281	307	9.4%
QBE Insurance Corporation	Personal	Agency	1,166	245	21.0%
	Commercial	Agency	322	19	5.9%

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QBE Reinsurance Corporation	Personal	Agency	976	325	33.3%
Ranger Insurance Company	Commercial	Agency	12	0	0.0%
Redland Insurance Company	Personal	Agency	2	0	0.0%
Republic Indemnity Company of CA	Personal	Agency	854	87	10.2%
Riverport Insurance Company	Commercial	Agency	1	0	0.0%
Safeco Insurance Companies	Personal	Agency	1,615	89	5.5%
	Commercial	Agency	1,615	89	5.5%
Safeway Insurance Company	Personal	Agent	1,152	442	38.4%
Sentry Insurance (a Mutual Company)	Commercial	Agent	29	0	0.0%
Sentry Select Insurance	Commercial	Agent	9	0	0.0%
Sequoia Insurance Company	Personal	Agency	32	1	3.1%
	Commercial	Agency	135	4	3.0%
Sirius America Insurance Company	Personal	Agency	1	0	0.0%
	Commercial	Agency	1	0	0.0%
Sompo Japan Insurance Company of America	Commercial	Agency	28	9	32.1%
St Paul Travelers	Commercial	Agency	417	35	8.4%
Star Insurance Company	Commercial	Agency	10	0	0.0%
State Farm Insurance Companies	Personal	Agent	1,872	72	3.8%
	Commercial	Agent	1,872	72	3.8%
State National Insurance Co	Personal	Agent	137	49	35.8%
	Commercial	Agent	26	6	23.1%
Sutter Insurance Group	Personal	Agency	312	19	6.1%
The Hartford	Personal	Agent	2,701	290	10.7%
	Commercial	Agent	1,529	139	9.1%

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The Hartford Steam Boiler Inspection	Commercial	Agency	1	1	100.0%
The Netherlands Insurance Company	Commercial	Agency	449	23	5.1%
Tokio Marine & Nichido Fire Insurance	Personal	Agent	32	12	37.5%
	Commercial	Agent	32	12	37.5%
Topa Insurance Company	Personal	Agency	45	0	0.0%
	Commercial	Agency	72	4	5.6%
Travelers Property & Casualty	Personal	Agency	811	52	6.4%
	Commercial	Agency	811	52	6.4%
Unigard Insurance Group	Personal	Agency	344	12	3.5%
	Commercial	Agency	319	12	3.8%
Unitrin Direct Insurance Company	Personal	Agency	1	0	0.0%
Unitrin Direct Property & Casualty	Personal	Agency	1	0	0.0%
Valley Insurance Company	Personal	Agency	437	24	5.5%
Vigilant Insurance Company	Personal	Agency	184	12	6.5%
	Commercial	Agency	252	23	9.1%
Viking Insurance Co of Wisconsin	Personal	Agent	1,096	183	16.7%
Wausau Insurance Companies	Commercial	Agent	3	0	0.0%
Western General Insurance Company	Personal	Agency	1	0	0.0%
Western Mutual Insurance Group	Personal	Agency	12	1	8.3%
Western United Insurance	Personal	Agent	3,095	581	18.8%
Workmen's Auto Insurance Co.	Personal	Agency	209	13	6.2%
Zurich US	Personal	Agent	313	17	5.4%
	Commercial	Agent	1,750	122	7.0%