

California Department of Insurance Statistical Analysis Division



2008 Commissioner's Report on Underserved Communities

(Experience Years 2006 and 2007)

CONTENTS

Introduction	i
About this Report	1-4
Definitions	5
Table A - ZIP Codes in “Underserved” Communities	6-10
Table B - Summary Statistics	11
Table C - Total Earned Exposure	12-37
• Section 1 – Real & Personal Property	12-20
• Section 2 – Private Passenger Auto	21-29
• Section 3 – Commercial Coverage	30-37
Table D - Service Office Data	38-47
Table E - Agent / Agency Data	48-54

INTRODUCTION

The Community Service Statement under California Code of Regulations (CCR) Section 2646.6, has the purpose of addressing the issue of availability and affordability of insurance in “underserved” communities and of promoting anti-discrimination so that all have equal access to insurance coverage in California.

The current Community Service Statement regulations require the California Department of Insurance to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers in California, for all ZIP codes and report on those that are considered as “underserved”.

The Commissioner collects and reports earned exposures for the following business lines:

- 1) Line 1- Fire
- 2) Line 4- Homeowners Multiple Peril
- 3) Lines 5.1 and 5.2 - Commercial Multiple Peril (both liability and non-liability portions)
- 4) Line 19.2 - Private Passenger Automobile Liability

The Commissioner also gathers and gives details on the number of agents and service offices in the “underserved” areas, with their corresponding data as a percentage to statewide totals, for each insurance company.

This report comprises two years worth of data; for experience years 2006 and 2007. It also represents about 99.6% and 99.8% of the total home, personal auto and commercial multiple peril and commercial fire market ^[1] for 2006 and 2007 respectively. There are 145 communities in California that are considered “underserved” as defined herein.

[1] 99.6% (2006) and 99.8% (2007) of the market represent the data that has been through an extensive validation process and are considered reasonable. The remaining % of the market either reported data that failed our validation or plainly did not comply with the regulation.

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-c) 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 ^[2], 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 145 ZIP codes that were “underserved” based on the criteria above.

Table B – Summary Statistics

The purpose of this table is to summarize the number of earned exposures statewide and in the “underserved” communities for each of the experience years (2006 and 2007) involved.

[2] Per capita income was estimated by Western Economic Research.

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, for each of the experience years involved, including the percentage of total earned exposures in the “underserved” communities to statewide data. This report represents 99.6% and 99.8% (for 2006 and 2007 experience year respectively) of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of three sections, with 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 two experience years (2006 and 2007) and reports the coverages that were written by the company (listed alphabetically).

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, for each of the experience years involved, including the percentage of service offices in the “underserved” communities to statewide data. 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, for each of the experience years involved, that are contracted to write insurance for the companies (listed alphabetically), and the percentage of agents or agencies in the “underserved” communities to statewide data. 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.

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, namely: captive, independent, and direct marketing. In addition, some companies provided the number of agents, whereas, others provided the number of agencies. Agent/agency information for those companies which write business using the direct marketing approach do not exist and therefore, are not found in this report.

Conclusion

Communities that are considered “underserved” are with no or little insurance protection. Absence of or inadequate insurance protection can be detrimental to people’s lives. To ensure that ALL individuals and families, as well as businesses or organizations get the insurance protection they need against the adverse financial consequences of losses, is one of the goals of California Department of Insurance. California Code of Regulations Section 2646.6 (CCR), paves the way for the department in its strong mission to continually identify these “underserved” communities, so they too, can acquire the insurance protection they need.

This report can not address the issue as to why some people do not have insurance. It is up to the community, insurance industry and the Department to make sure adequate coverage can be made available to all people. However, with this report, it is with hope that it can continue to encourage the insurance industry to invest and to make insurance accessible and affordable in the “underserved” communities, while the California Department of Insurance, continues with its utmost goal of trying to educate and help everyone benefit the protection and the peace of mind that insurance can offer.

Below are examples of how the department tackled or is dealing with the “underserved” communities:

What has the California Department of Insurance (CDI) done or is still doing to address these “underserved” or uninsured communities?

1) The California Low Cost Automobile program ("CLCA") which was enacted in 1999, to create an affordable insurance option for low-income, good drivers, has been enhanced and modified to cater all communities in California. Thousands of formerly uninsured drivers are now insured through the CLCA Program, thus providing access to an affordable insurance option for low-income households.

2) CDI seeks to aggressively promote the CLCA program, through its Consumer Education and Outreach project, to “underserved” communities in order to make insurance affordable to more Californians. The outreach activities keep the public informed of available programs or information that will be beneficial for them. They are not only geared towards auto insurance but to other types of insurance as well.

3) COIN (CALIFORNIA ORGANIZED INVESTMENT NETWORK) was established in 1999 and is a collaborative effort among the California Department of Insurance, the insurance industry and the community. Its goal is to provide leadership in increasing insurance industry investment in “underserved” and rural communities throughout California. It has its shares of successes with insurance companies investing in California urban and rural communities with low-income families.

Contact Information

Any questions or comments regarding the methodology of the data collection presented in this report may be forwarded to:

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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.

Table A - ZIP Codes in Underserved Communities

145 ZIP Codes	City	County	'05 Uninsured Vehicle Rate	Minority Percentage	Per Capita Income
		STATEWIDE	16%	56%	21,075
NEW		UNDERSERVED	40%	90%	10,835
90001	LOS ANGELES	LOS ANGELES	62%	99%	7,557
90002	LOS ANGELES	LOS ANGELES	59%	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	54%	97%	9,428
90007	LOS ANGELES	LOS ANGELES	52%	85%	7,915
90010	LOS ANGELES	LOS ANGELES	88%	87%	17,758
90011	LOS ANGELES	LOS ANGELES	63%	99%	7,616
90012	LOS ANGELES	LOS ANGELES	51%	89%	11,560
90013	LOS ANGELES	LOS ANGELES	79%	84%	9,224
90014	LOS ANGELES	LOS ANGELES	68%	81%	11,138
90015	LOS ANGELES	LOS ANGELES	65%	96%	9,532
90016	LOS ANGELES	LOS ANGELES	40%	97%	14,114
90017	LOS ANGELES	LOS ANGELES	65%	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	87%	86%	9,855
90022	LOS ANGELES	LOS ANGELES	38%	98%	9,486
90023	LOS ANGELES	LOS ANGELES	54%	99%	8,192
90026	LOS ANGELES	LOS ANGELES	37%	87%	14,104
90029	LOS ANGELES	LOS ANGELES	46%	84%	10,212
90031	LOS ANGELES	LOS ANGELES	39%	95%	8,718
90032	LOS ANGELES	LOS ANGELES	32%	96%	12,001
90033	LOS ANGELES	LOS ANGELES	50%	98%	7,241
90037	LOS ANGELES	LOS ANGELES	57%	99%	8,304
90038	LOS ANGELES	LOS ANGELES	45%	79%	12,251
90040	LOS ANGELES	LOS ANGELES	50%	96%	10,943
90043	LOS ANGELES	LOS ANGELES	35%	98%	19,087
90044	LOS ANGELES	LOS ANGELES	52%	99%	9,424
90047	LOS ANGELES	LOS ANGELES	40%	99%	15,409
90057	LOS ANGELES	LOS ANGELES	56%	95%	9,023
90058	LOS ANGELES	LOS ANGELES	88%	97%	7,708

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90059	LOS ANGELES	LOS ANGELES	51%	99%	8,809
90061	LOS ANGELES	LOS ANGELES	51%	99%	9,393
90062	LOS ANGELES	LOS ANGELES	46%	99%	12,640
90063	LOS ANGELES	LOS ANGELES	41%	99%	9,228
90065	LOS ANGELES	LOS ANGELES	28%	86%	16,260
90201	BELL	LOS ANGELES	35%	96%	8,783
90220	COMPTON	LOS ANGELES	42%	98%	11,309
90221	COMPTON	LOS ANGELES	50%	98%	9,527
90222	COMPTON	LOS ANGELES	50%	99%	10,617
90247	GARDENA	LOS ANGELES	45%	91%	14,832
90255	HUNTINGTON PARK	LOS ANGELES	36%	98%	9,354
90262	LYNWOOD	LOS ANGELES	37%	97%	8,989
90270	MAYWOOD	LOS ANGELES	38%	98%	8,742
90280	SOUTH GATE	LOS ANGELES	30%	95%	10,542
90301	INGLEWOOD	LOS ANGELES	63%	95%	13,317
90302	INGLEWOOD	LOS ANGELES	32%	95%	15,852
90303	INGLEWOOD	LOS ANGELES	35%	98%	12,979
90304	INGLEWOOD	LOS ANGELES	40%	97%	8,130
90501	TORRANCE	LOS ANGELES	34%	69%	19,110
90716	HAWAIIAN GARDENS	LOS ANGELES	32%	88%	11,231
90723	PARAMOUNT	LOS ANGELES	30%	92%	11,545
90744	WILMINGTON	LOS ANGELES	36%	94%	10,835
90806	LONG BEACH	LOS ANGELES	29%	90%	11,770
90810	LONG BEACH	LOS ANGELES	28%	91%	13,581
90813	LONG BEACH	LOS ANGELES	44%	94%	7,225
91204	GLENDALE	LOS ANGELES	35%	72%	13,309
91303	CANOGA PARK	LOS ANGELES	31%	74%	16,591
91331	PACOIMA	LOS ANGELES	33%	93%	10,820
91340	SAN FERNANDO	LOS ANGELES	33%	93%	11,172
91343	NORTH HILLS	LOS ANGELES	28%	74%	16,294
91352	SUN VALLEY	LOS ANGELES	43%	81%	14,031
91402	PANORAMA CITY	LOS ANGELES	35%	89%	11,048
91405	VAN NUYS	LOS ANGELES	36%	77%	13,503
91406	VAN NUYS	LOS ANGELES	30%	69%	16,901

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NEW		UNDERSERVED	40%	90%	10,835
91601	NORTH HOLLYWOOD	LOS ANGELES	31%	68%	17,554
91605	NORTH HOLLYWOOD	LOS ANGELES	62%	82%	11,810
91606	NORTH HOLLYWOOD	LOS ANGELES	33%	72%	13,902
91731	EL MONTE	LOS ANGELES	30%	93%	10,227
91733	SOUTH EL MONTE	LOS ANGELES	35%	96%	9,612
91746	LA PUENTE	LOS ANGELES	29%	93%	12,063
91761	ONTARIO	SAN BERNARDINO	28%	74%	15,576
91766	POMONA	LOS ANGELES	28%	88%	13,277
92102	SAN DIEGO	SAN DIEGO	29%	86%	11,324
92113	SAN DIEGO	SAN DIEGO	37%	90%	7,379
92173	SAN YSIDRO	SAN DIEGO	30%	90%	8,185
92231	CALEXICO	IMPERIAL	33%	99%	9,531
92236	COACHELLA	RIVERSIDE	29%	96%	7,857
92249	HEBER	IMPERIAL	31%	99%	8,108
92254	MECCA	RIVERSIDE	34%	97%	6,363
92259	OCOTILLO	IMPERIAL	37%	70%	3,189
92273	SEELEY	IMPERIAL	32%	92%	9,557
92335	FONTANA	SAN BERNARDINO	29%	80%	10,949
92337	FONTANA	SAN BERNARDINO	28%	80%	15,173
92401	SAN BERNARDINO	SAN BERNARDINO	62%	82%	6,756
92408	SAN BERNARDINO	SAN BERNARDINO	42%	78%	9,659
92410	SAN BERNARDINO	SAN BERNARDINO	40%	84%	9,089
92411	SAN BERNARDINO	SAN BERNARDINO	30%	96%	8,593
92701	SANTA ANA	ORANGE	40%	89%	11,137
92703	SANTA ANA	ORANGE	32%	94%	8,985
92704	SANTA ANA	ORANGE	28%	87%	12,950
92707	SANTA ANA	ORANGE	28%	88%	13,000
92801	ANAHEIM	ORANGE	26%	74%	14,355
92805	ANAHEIM	ORANGE	54%	82%	13,003
93036	OXNARD	VENTURA	47%	75%	17,655
93219	EARLIMART	TULARE	31%	90%	7,194
93227	GOSHEN	TULARE	51%	76%	10,576
93234	HURON	FRESNO	43%	91%	5,352
93239	KETTLEMAN CITY	KINGS	36%	94%	7,448

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NEW		UNDERSERVED	40%	90%	10,835
93241	LAMONT	KERN	33%	96%	7,470
93256	PIXLEY	TULARE	31%	76%	8,295
93261	RICHGROVE	TULARE	41%	98%	5,695
93266	STRATFORD	KINGS	28%	87%	11,486
93272	TIPTON	TULARE	40%	71%	10,430
93458	SANTA MARIA	SANTA BARBARA	40%	86%	9,931
93608	CANTUA CREEK	FRESNO	40%	89%	7,638
93624	FIVE POINTS	FRESNO	55%	92%	7,700
93640	MENDOTA	FRESNO	35%	97%	7,631
93646	ORANGE COVE	FRESNO	32%	92%	7,938
93648	PARLIER	FRESNO	31%	95%	7,753
93660	SAN JOAQUIN	FRESNO	44%	94%	7,119
93701	FRESNO	FRESNO	50%	91%	6,051
93702	FRESNO	FRESNO	38%	91%	7,161
93703	FRESNO	FRESNO	29%	74%	9,749
93706	FRESNO	FRESNO	39%	87%	8,895
93721	FRESNO	FRESNO	71%	83%	6,431
93725	FRESNO	FRESNO	43%	82%	11,060
93925	CHUALAR	MONTEREY	29%	93%	12,218
94063	REDWOOD CITY	SAN MATEO	31%	79%	17,732
94124	SAN FRANCISCO	SAN FRANCISCO	48%	94%	16,015
94601	OAKLAND	ALAMEDA	45%	93%	12,659
94603	OAKLAND	ALAMEDA	41%	97%	13,673
94606	OAKLAND	ALAMEDA	37%	89%	16,678
94607	OAKLAND	ALAMEDA	47%	94%	13,800
94612	OAKLAND	ALAMEDA	55%	81%	17,665
94621	OAKLAND	ALAMEDA	61%	97%	11,875
94710	BERKELEY	ALAMEDA	30%	71%	20,868
94801	RICHMOND	CONTRA COSTA	39%	92%	12,191
95019	FREEDOM	SANTA CRUZ	37%	86%	11,839
95110	SAN JOSE	SANTA CLARA	49%	81%	16,803
95111	SAN JOSE	SANTA CLARA	26%	86%	17,738
95112	SAN JOSE	SANTA CLARA	43%	77%	18,610
95116	SAN JOSE	SANTA CLARA	38%	92%	13,967

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NEW		UNDERSERVED	40%	90%	10,835
95122	SAN JOSE	SANTA CLARA	35%	95%	14,427
95202	STOCKTON	SAN JOAQUIN	48%	77%	8,643
95205	STOCKTON	SAN JOAQUIN	38%	79%	9,729
95231	FRENCH CAMP	SAN JOAQUIN	27%	68%	15,730
95351	MODESTO	STANISLAUS	29%	71%	10,675
95365	PLANADA	MERCED	28%	94%	8,190
95387	WESTLEY	STANISLAUS	58%	74%	11,255
95824	SACRAMENTO	SACRAMENTO	32%	78%	10,316
95838	SACRAMENTO	SACRAMENTO	26%	67%	12,322

2008 Commissioner's Report on Underserved Communities
Experience Years 2006 and 2007

11

Table B - Summary Statistics

Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
	2006	2007	2006	2007	2006	2007
REAL and PERSONAL PROPERTY Coverage						
Homeowners Multiple Peril	6,180,069	6,289,382	388,666	394,598	6.3%	6.3%
Tenant / Renters	750,493	885,324	31,832	40,699	4.2%	4.6%
Dwelling Fire - Tenant Occupied	640,328	672,334	129,175	126,491	20.2%	18.8%
Condominium	584,082	624,583	18,491	21,197	3.2%	3.4%
Dwelling Fire - Owner Occupied	461,145	425,297	160,142	147,297	34.7%	34.6%
Mobilehome	308,444	306,683	12,227	12,213	4.0%	4.0%
Dwelling Fire - Content Only	10,738	10,972	532	573	5.0%	5.2%
Vacant Dwelling	3,822	3,715	1,183	1,051	31.0%	28.3%
PRIVATE PASSENGER AUTOMOBILE Coverage						
Private Passenger Automobile	21,671,163	23,347,942	1,872,584	2,291,392	8.6%	9.8%
Motorcycle	504,371	654,185	21,873	29,291	4.3%	4.5%
Motorhome	194,385	229,143	6,723	7,726	3.5%	3.4%
Assigned Risk	16,441	8,505	5,315	2,556	32.3%	30.0%
Low Cost Auto	9,570	8,243	4,770	3,817	49.8%	46.3%
COMMERCIAL Coverage						
Commercial Multi-Peril - NonLiability	1,734,807	1,792,304	203,575	208,737	11.7%	11.6%
Commercial Multi-Peril - Liability	1,060,118	1,153,576	125,459	138,756	11.8%	12.0%
Commercial Fire	203,817	213,037	47,021	43,274	23.1%	20.3%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2006	2007	2006	2007	2006	2007
Total	Homeowners	6,180,069	6,289,382	388,666	394,598	6.29%	6.27%
	Tenant	750,493	885,324	31,832	40,699	4.24%	4.60%
	Dwll'g Tenant Occp'd	640,328	672,334	129,175	126,491	20.17%	18.81%
	Condominium	584,082	624,583	18,491	21,197	3.17%	3.39%
	Dwll'g Owner Occp'd	461,145	425,297	160,142	147,297	34.73%	34.63%
	Mobilehome	308,444	306,683	12,227	12,213	3.96%	3.98%
	Dwll'g Content Only	10,738	10,972	532	573	4.96%	5.22%
	Vacant Dwelling	3,822	3,715	1,183	1,051	30.96%	28.29%

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
AEGIS SECURITY INS COMPANY	Mobilehome	5,532	5,129	331	298	6%	6%
	Homeowners	4,510	5,492	541	648	12%	12%
	Condominium	176	240	6	8	3%	3%
	Dwll'g Owner Occp'd	159	148	50	46	31%	31%
	Tenant	29	39	1	1	3%	3%
AIIC OF CALIFORNIA, INC	Homeowners	10,386	13,003	129	169	1%	1%
ALLIED PROPERTY & CASUALTY INS	Homeowners	76,000	71,296	4,129	3,420	5%	5%
	Dwll'g Tenant Occp'd	24,092	26,731	1,198	1,418	5%	5%
	Condominium	3,767	3,699	106	69	3%	2%
	Tenant	2,532	2,434	62	54	2%	2%
	Dwll'g Owner Occp'd	1,209	1,081	86	55	7%	5%
	Mobilehome	52	42	3	3	6%	7%
ALLSTATE INDEMNITY COMPANY	Homeowners	9,988	4,964	1,550	688	16%	14%
	Tenant	7,167	7,795	314	391	4%	5%
ALLSTATE INSURANCE COMPANY	Homeowners	891,273	846,934	93,294	88,793	10%	10%
	Tenant	80,083	91,706	3,497	4,640	4%	5%
	Condominium	79,247	81,236	2,958	3,133	4%	4%
	Mobilehome	19,579	18,764	1,099	1,070	6%	6%
	Dwll'g Owner Occp'd	653	585	178	171	27%	29%
	Vacant Dwelling	20	13	5	3	26%	22%
AMCO INSURANCE COMPANY	Homeowners	132,555	157,223	4,036	5,759	3%	4%
	Dwll'g Tenant Occp'd	53,159	66,597	2,752	4,058	5%	6%
	Condominium	10,709	12,171	238	287	2%	2%
	Tenant	4,091	4,268	115	137	3%	3%
	Dwll'g Owner Occp'd	2,804	3,179	353	460	13%	14%
	Mobilehome	121	100	5	3	4%	3%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
AMERICAN FAMILY HOME INSURANCE	Dwll'g Owner Occp'd	0	18,433	0	1,940		11%
AMERICAN MODERN HOME INSURANCE	Tenant	23,991	45,830	1,029	2,273	4%	5%
	Mobilehome	22,193	22,019	559	576	3%	3%
	Dwll'g Tenant Occp'd	7,327	6,952	698	676	10%	10%
	Dwll'g Owner Occp'd	4,697	6,156	746	756	16%	12%
	Homeowners	3,466	3,105	107	78	3%	3%
	Vacant Dwelling	549	479	31	22	6%	5%
AMEX ASSURANCE	Homeowners	17,332	5,452	411	133	2%	2%
	Tenant	2,473	780	80	29	3%	4%
	Condominium	2,438	782	87	33	4%	4%
AMICA MUTUAL INSURANCE COMPANY	Homeowners	12,802	13,045	244	230	2%	2%
	Tenant	3,531	4,008	91	112	3%	3%
	Condominium	2,555	2,657	60	62	2%	2%
	Dwll'g Tenant Occp'd	863	951	36	34	4%	4%
	Dwll'g Owner Occp'd	162	157	3	3	2%	2%
ARMED FORCES INSURANCE EXCHANGE	Homeowners	4,741	4,547	74	65	2%	1%
	Condominium	283	264	2	3	1%	1%
	Mobilehome	128	69	2	1	2%	2%
ASSURANT SOLUTIONS	Homeowners	27,816	26,650	1,882	1,708	7%	6%
	Tenant	16,374	21,883	328	760	2%	3%
	Mobilehome	13,540	19,130	1,093	1,401	8%	7%
	Dwll'g Owner Occp'd	12,034	10,024	1,605	1,298	13%	13%
AUTO CLUB SOUTHERN CALIFORNIA	Homeowners	337,785	350,806	14,494	15,279	4%	4%
	Condominium	37,739	39,733	1,146	1,286	3%	3%
	Tenant	35,253	42,335	1,960	2,418	6%	6%
	Dwll'g Tenant Occp'd	5,766	8,649	436	696	8%	8%
BALBOA INSURANCE GROUP	Homeowners	144,776	89,131	10,357	6,487	7%	7%
	Dwll'g Owner Occp'd	56,155	21,381	4,702	1,695	8%	8%
	Tenant	18,803	15,392	1,950	1,461	10%	9%
	Condominium	6,723	3,909	324	201	5%	5%
CALIFORNIA CASUALTY	Homeowners	36,648	35,204	1,942	1,817	5%	5%
	Tenant	5,902	6,406	227	241	4%	4%
	Condominium	5,836	5,648	233	228	4%	4%
	Mobilehome	300	286	7	7	2%	2%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
CALIFORNIA FAIR PLAN	Dwll'g Owner Occp'd	143,168	119,961	74,720	62,032	52%	52%
	Dwll'g Tenant Occp'd	91,194	76,866	55,184	46,392	61%	60%
	Vacant Dwelling	2,853	2,532	1,098	951	38%	38%
	Dwll'g Content Only	533	459	45	38	9%	8%
	Mobilehome	488	572	72	86	15%	15%
CALIFORNIA MUTUAL INSURANCE COMPANY	Homeowners	1,699	1,651	33	35	2%	2%
CALIFORNIA STATE AUTO ASSOC	Homeowners	384,826	392,090	10,022	10,145	3%	3%
	Tenant	46,012	55,603	975	1,257	2%	2%
	Condominium	18,243	20,325	485	578	3%	3%
CALIFORNIA STATE AUTO GROUP	Dwll'g Tenant Occp'd	19,705	29,150	1,105	1,624	6%	6%
CAPITAL INSURANCE GROUP	Homeowners	71,829	67,915	1,317	1,199	2%	2%
	Dwll'g Tenant Occp'd	22,078	21,148	732	674	3%	3%
	Condominium	3,041	2,848	69	59	2%	2%
	Tenant	2,975	2,819	73	63	2%	2%
	Dwll'g Owner Occp'd	1,053	991	52	50	5%	5%
CENTURY-NATIONAL INSURANCE COMPANY	Homeowners	111,879	96,317	10,549	9,143	9%	9%
	Dwll'g Tenant Occp'd	22,389	21,327	2,451	2,254	11%	11%
	Mobilehome	7,098	6,843	412	403	6%	6%
	Dwll'g Owner Occp'd	4,197	3,755	1,695	1,528	40%	41%
	Condominium	311	279	14	14	5%	5%
CSE INSURANCE GROUP	Homeowners	38,944	36,337	1,523	1,413	4%	4%
	Dwll'g Tenant Occp'd	13,549	12,757	1,169	1,164	9%	9%
	Dwll'g Owner Occp'd	3,698	3,517	631	593	17%	17%
	Condominium	2,348	2,166	57	56	2%	3%
	Tenant	1,611	1,464	64	57	4%	4%
	Vacant Dwelling	35	125	4	7	10%	6%
	Dwll'g Content Only	6	6	2	2	33%	35%
ELECTRIC INSURANCE COMPANY	Homeowners	1,376	1,490	45	52	3%	4%
	Tenant	156	153	2	3	1%	2%
	Condominium	151	155	6	8	4%	5%
EMPIRE FIRE AND MARINE INSURANCE	Homeowners	20,352	20,785	355	405	2%	2%
ENCOMPANYMPASS INSURANCE COMPANY	Homeowners	25,442	23,988	597	555	2%	2%
	Dwll'g Owner Occp'd	8,922	8,789	460	436	5%	5%
	Dwll'g Content Only	8,147	7,963	429	405	5%	5%
	Condominium	2,938	2,835	43	49	1%	2%
	Tenant	1,536	1,606	42	33	3%	2%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
FARMERS INSURANCE GROUP	Homeowners	1,025,297	1,080,474	88,667	91,796	9%	8%
	Dwll'g Owner Occp'd	155,909	159,176	61,517	62,786	39%	39%
	Dwll'g Tenant Occp'd	116,383	126,861	38,960	42,232	33%	33%
	Condominium	108,844	118,820	3,795	4,365	3%	4%
	Tenant	81,660	97,903	3,921	4,603	5%	5%
	Mobilehome	1,604	491	94	14	6%	3%
FEDERAL INSURANCE COMPANY	Homeowners	12,448	13,220	148	159	1%	1%
	Condominium	2,437	2,470	24	28	1%	1%
	Tenant	933	979	29	29	3%	3%
FIDELITY NATIONAL INSURANCE COMPANY	Homeowners	48,417	49,677	2,960	3,492	6%	7%
	Dwll'g Tenant Occp'd	8,223	8,654	593	629	7%	7%
	Tenant	2,709	2,254	59	71	2%	3%
	Condominium	2,686	2,676	90	103	3%	4%
	Dwll'g Owner Occp'd	1,445	2,190	243	428	17%	20%
FIREMAN'S FUND INSURANCE COMPANY	Homeowners	59,516	58,296	1,911	1,801	3%	3%
	Dwll'g Tenant Occp'd	14,137	13,801	1,223	1,123	9%	8%
	Condominium	8,457	8,369	93	96	1%	1%
	Dwll'g Owner Occp'd	1,905	1,760	531	478	28%	27%
	Tenant	1,750	1,717	52	56	3%	3%
FIRST AMERICAN PROP & CASUALTY	Homeowners	21,401	20,607	1,102	1,042	5%	5%
	Tenant	937	2,984	20	129	2%	4%
FIRST AMERICAN SPECIALTY INS	Homeowners	90,450	83,511	7,503	6,846	8%	8%
	Dwll'g Tenant Occp'd	37,145	35,667	5,507	5,313	15%	15%
	Dwll'g Owner Occp'd	5,845	5,625	1,915	1,821	33%	32%
	Condominium	5,038	4,892	207	205	4%	4%
FOREMOST INSURANCE GROUP	Mobilehome	167,760	165,674	5,173	5,251	3%	3%
	Dwll'g Owner Occp'd	4,891	8,454	682	1,161	14%	14%
	Dwll'g Tenant Occp'd	3,340	5,622	518	834	16%	15%
	Vacant Dwelling	403	566	50	68	12%	12%
	Homeowners	0	55	0	2		4%
GARRISON PROP & CAS INS COMPANY	Tenant	0	802	0	41		5%
	Homeowners	0	301	0	8		3%
	Condominium	0	73	0	2		3%
	Dwll'g Tenant Occp'd	0	64	0	1		2%

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

**Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
GRANGE INSURANCE GROUP	Homeowners	14,299	11,602	263	148	2%	1%
	Mobilehome	918	869	3	1	0%	0%
	Tenant	521	474	11	7	2%	1%
	Condominium	177		1			
HOMESITE INS. COMPANY OF CA.	Homeowners	17,556	18,076	992	1,020	6%	6%
	Tenant	3,665	4,316	462	370	13%	9%
	Condominium	1,677	1,976	80	103	5%	5%
HORACE MANN INSURANCE COMPANY	Homeowners	10,092	10,712	474	514	5%	5%
	Condominium	561	623	15	11	3%	2%
	Tenant	500	680	18	23	4%	3%
HORACE MANN PROP & CAS INS COMPANY	Homeowners	9,603	8,710	762	712	8%	8%
	Tenant	402	475	17	17	4%	4%
	Condominium	289	285	7	8	3%	3%
	Mobilehome	38	32	1	1	3%	3%
IDS PROPERTY CASUALTY INSURANCE	Homeowners	648	14,315	13	358	2%	3%
	Tenant	96	2,243	2	68	2%	3%
	Condominium	87	2,176	2	83	2%	4%
KEMPER AUTO AND HOME COMPANY	Homeowners	57,805	51,113	1,083	926	2%	2%
	Dwll'g Tenant Occp'd	10,129	10,638	427	461	4%	4%
	Condominium	3,185	2,822	60	54	2%	2%
	Tenant	2,083	1,919	30	39	1%	2%
	Dwll'g Owner Occp'd	670	691	33	30	5%	4%
LIBERTY MUTUAL INSURANCE GROUP	Homeowners	117,235	120,970	5,745	5,780	5%	5%
	Dwll'g Tenant Occp'd	15,408	16,479	1,275	1,384	8%	8%
	Tenant	11,359	13,481	488	610	4%	5%
	Condominium	11,081	12,023	349	377	3%	3%
	Dwll'g Owner Occp'd	625	649	67	71	11%	11%
	Dwll'g Content Only	321	327	9	11	3%	3%
	Mobilehome	224	101	5	3	2%	3%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
LINCOLN GENERAL INSURANCE COMPANY	Homeowners	2,052	3,974	157	301	8%	8%
MERCED MUTUAL INSURANCE COMPANY	Homeowners	7,933	7,784	243	242	3%	3%
	Tenant	19	21	0	0	1%	0%
	Condominium	10	6	1	1	6%	14%
MERCURY INSURANCE GROUP	Homeowners	216,814	224,805	14,815	15,559	7%	7%
	Condominium	23,338	24,991	1,207	1,332	5%	5%
	Tenant	16,883	19,574	878	1,130	5%	6%
	Dwll'g Tenant Occp'd	12,756	12,926	1,405	1,425	11%	11%
	Dwll'g Owner Occp'd	374	372	47	46	13%	12%
METROPOLITAN DIRECT P&C INS COMPANY	Homeowners	5,471	5,322	249	244	5%	5%
	Tenant	2,409	2,721	110	115	5%	4%
	Condominium	2,132	2,205	112	119	5%	5%
	Mobilehome	25	25	0	1	2%	4%
NATIONWIDE INS COMPANY OF AMERICA	Homeowners	3,258	9,248	285	1,203	9%	13%
	Tenant	318	1,010	12	52	4%	5%
	Condominium	167	535	9	47	5%	9%
NATIONWIDE INSURANCE GROUP	Homeowners	12,715	12,413	414	397	3%	3%
	Tenant	2,134	2,397	56	78	3%	3%
	Condominium	1,772	1,859	46	49	3%	3%
	Dwll'g Tenant Occp'd	1,263	1,434	84	97	7%	7%
	Dwll'g Owner Occp'd	117	119	8	8	7%	7%
	Mobilehome	61	57	2	2	3%	3%
NEW HAMPSHIRE INSURANCE COMPANY	Mobilehome	23,534	18,540	1,343	981	6%	5%
OREGON MUTUAL INSURANCE COMPANY	Homeowners	8,944	8,111	439	398	5%	5%
	Dwll'g Tenant Occp'd	2,216	2,085	147	137	7%	7%
	Condominium	553	507	19	17	3%	3%
	Tenant	182	154	6	6	3%	4%
	Dwll'g Owner Occp'd	116	109	3	3	3%	3%
PACIFIC PROPERTY AND CASUALTY	Homeowners	11,321	9,279	362	319	3%	3%
	Tenant	807	809	24	21	3%	3%
	Condominium	522	507	6	6	1%	1%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
PACIFIC SPECIALTY INSURANCE COMPANY	Homeowners	51,595	47,059	7,268	6,501	14%	14%
	Dwll'g Tenant Occp'd	19,409	16,687	4,160	3,592	21%	22%
	Dwll'g Owner Occp'd	17,869	14,409	5,265	4,237	29%	29%
	Mobilehome	7,390	7,082	792	784	11%	11%
	Tenant	2,996	2,529	324	246	11%	10%
	Condominium	2,718	2,544	139	137	5%	5%
QBE INSURANCE COMPANY CORPORATION	Tenant	25,220	17,710	1,149	976	5%	6%
SAFECO INSURANCE COMPANY	Homeowners	148,281	153,002	6,398	7,182	4%	5%
	Dwll'g Tenant Occp'd	61,622	71,191	5,171	6,260	8%	9%
	Tenant	19,726	24,059	937	1,296	5%	5%
	Condominium	19,652	19,679	571	589	3%	3%
	Dwll'g Owner Occp'd	4,755	4,429	1,200	1,117	25%	25%
SEQUOIA INSURANCE GROUP	Homeowners	7,606	7,563	59	56	1%	1%
	Tenant	119	120	1	1	0%	1%
	Condominium	113	109	1	1	1%	1%
STATE FARM INSURANCE COMPANIES	Homeowners	1,285,133	1,410,566	65,769	73,236	5%	5%
	Tenant	189,666	229,731	8,436	11,348	4%	5%
	Condominium	152,725	173,175	4,229	5,257	3%	3%
	Mobilehome	37,861	40,858	1,231	1,328	3%	3%
STATE NATIONAL INSURANCE COMPANY	Homeowners	0	24	0	2		7%
THE HARTFORD	Homeowners	104,849	113,398	5,230	5,634	5%	5%
	Dwll'g Tenant Occp'd	13,005	13,283	1,096	1,104	8%	8%
	Condominium	11,059	11,923	326	367	3%	3%
	Tenant	8,508	10,613	322	494	4%	5%
	Dwll'g Owner Occp'd	948	859	203	180	21%	21%
	Dwll'g Content Only	11	10	1	1	9%	10%
TOKIO MARINE & NICHIDO FIRE	Homeowners	12,774	12,470	1,742	1,665	14%	13%
	Tenant	2,009	1,944	129	129	6%	7%
	Dwll'g Tenant Occp'd	1,619	1,774	391	460	24%	26%
	Condominium	896	860	160	154	18%	18%
	Dwll'g Owner Occp'd	386	383	160	117	42%	31%

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
TOPA INSURANCE COMPANY	Homeowners	22,265	17,871	3,483	2,804	16%	16%
	Tenant	212	226	12	10	5%	4%
TRAVELERS PROPERTY & CASUALTY	Homeowners	104,785	115,700	4,745	8,264	5%	7%
	Dwll'g Owner Occp'd	22,521	24,228	2,282	3,101	10%	13%
	Tenant	16,962	19,670	576	1,215	3%	6%
	Condominium	10,431	11,699	336	788	3%	7%
	Dwll'g Content Only	1,720	2,207	46	117	3%	5%
	Dwll'g Tenant Occp'd	71	69	3	8	5%	12%
UNIGARD INSURANCE GROUP	Homeowners	22,794	22,313	539	535	2%	2%
	Dwll'g Tenant Occp'd	9,522	9,061	504	472	5%	5%
	Condominium	1,231	1,241	27	25	2%	2%
	Tenant	822	713	17	17	2%	2%
	Dwll'g Owner Occp'd	814	746	76	77	9%	10%
UNITED SERVICES AUTO ASSOCIATION	Homeowners	106,212	107,374	1,216	1,244	1%	1%
	Tenant	48,855	55,127	957	1,195	2%	2%
	Dwll'g Tenant Occp'd	33,424	33,852	932	947	3%	3%
	Condominium	16,461	16,681	247	264	1%	2%
	Dwll'g Owner Occp'd	1,230	1,223	24	24	2%	2%
USAA CASUALTY INSURANCE COMPANY	Homeowners	75,537	79,402	1,390	1,435	2%	2%
	Tenant	53,387	60,573	1,960	2,352	4%	4%
	Condominium	14,480	15,000	362	399	2%	3%
	Dwll'g Tenant Occp'd	13,550	14,382	492	522	4%	4%
	Dwll'g Owner Occp'd	512	521	14	15	3%	3%
USAA GENERAL INDEMNITY COMPANY	Tenant	0	678	0	17		2%
	Homeowners	0	22	0	1		6%
VALLEY INSURANCE COMPANY	Homeowners	2,464		33			
	Dwll'g Tenant Occp'd	217		7			

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

Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
VIGILANT INURANCE COMPANY	Homeowners	569	538	5	4	1%	1%
WAWANESA INSURANCE GROUP	Homeowners	31,649	31,853	1,318	1,350	4%	4%
	Condominium	4,682	4,810	130	130	3%	3%
WESTERN MUTUAL INSURANCE GROUP	Homeowners	76,450	72,885	2,859	2,724	4%	4%
	Dwll'g Tenant Occp'd	5,240	5,307	475	457	9%	9%
	Dwll'g Owner Occp'd	1,303	1,198	591	539	45%	45%
WORKMEN'S AUTO INSURANCE COMPANY	Homeowners	5,377	5,578	185	252	3%	5%
	Tenant	131	121	9	12	7%	10%
	Condominium	116	99	7	9	6%	9%
ZURICH US	Homeowners	2,030	1,766	216	221	11%	13%
	Dwll'g Tenant Occp'd	1,810	1,556	76	72	4%	5%
	Tenant	0	76	0	0		1%

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

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	21,671,163	23,347,942	1,872,566	2,291,409	8.64%	9.81%
	Motorcycle	504,371	654,185	21,873	29,291	4.34%	4.48%
	Motorhome	194,385	229,143	6,723	7,726	3.46%	3.37%
	Assigned Risk	16,441	8,505	5,306	2,564	32.28%	30.15%
	Low Cost Auto	9,570	8,243	4,770	3,817	49.84%	46.31%
Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
21ST CENTURY INSURANCE GROUP	Pvt Passenger Auto	1,262,869	1,203,542	136,159	137,316	10.78%	11.41%
	Motorcycle	10,460	11,153	504	673	4.82%	6.03%
	Motorhome	3,925	3,869	277	242	7.05%	6.25%
	Assigned Risk	704		219		31.15%	
ACCESS GENERAL INSURANCE COMPANY	Pvt Passenger Auto	23,182	122,746	8,375	46,307	36.13%	37.73%
AEGIS SECURITY INS CO	Pvt Passenger Auto	6,643	5,085	1,335	955	20.09%	18.77%
AFFIRMATIVE INSURANCE COMPANY	Pvt Passenger Auto	42,950	77,103	8,164	15,853	19.01%	20.56%
AIIC OF CALIFORNIA, INC	Pvt Passenger Auto	99,999	118,202	8,299	10,026	8.30%	8.48%
	Low Cost Auto	4,733		2,293		48.45%	
	Assigned Risk	1,719		565		32.85%	
AIU INSURANCE COMPANY	Pvt Passenger Auto	5,264		440		8.36%	
ALLIANCE UNITED INSURANCE COMPANY	Pvt Passenger Auto	24,888	82,873	7,184	28,757	28.86%	34.70%
ALLIED MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	38,298	17,939	1,130	664	2.95%	3.70%
	Motorcycle	182	103	11	6	5.86%	5.56%
	Motorhome	14	6	1	0	8.82%	5.19%
ALLIED PROPERTY & CASUALTY INS CO	Pvt Passenger Auto	121,217	117,528	4,722	3,554	3.90%	3.02%
	Motorhome	1,575	1,416	20	19	1.28%	1.34%
	Motorcycle	1,267	466	11	2	0.88%	0.52%

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

22

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
ALLSTATE INDEMNITY COMPANY	Pvt Passenger Auto	1,448,351	1,537,132	155,018	166,068	10.70%	10.80%
ALLSTATE INSURANCE COMPANY	Pvt Passenger Auto	497,096	465,060	23,854	21,999	4.80%	4.73%
	Motorcycle	24,693	22,814	585	552	2.37%	2.42%
	Motorhome	14,261	14,350	615	613	4.31%	4.27%
	Assigned Risk	1,075	801	321	235	29.90%	29.40%
ALLSTATE PROP AND CASUALTY	Pvt Passenger Auto	21,797	13,992	2,995	2,032	13.74%	14.52%
AMCO INSURANCE COMPANY	Pvt Passenger Auto	143,640	175,760	3,228	5,064	2.25%	2.88%
	Motorhome	1,874	4,061	21	45	1.14%	1.11%
	Motorcycle	1,193	5,494	14	95	1.21%	1.72%
AMERICAN HOME ASSURANCE COMPANY	Pvt Passenger Auto	23,559		1,859		7.89%	
AMEX ASSURANCE	Pvt Passenger Auto	215,123	113,701	13,182	7,066	6.13%	6.21%
	Motorhome	593	321	12	8	2.08%	2.49%
AMICA MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	48,725	50,103	757	799	1.55%	1.60%
	Motorhome	188	201	2	2	0.84%	1.00%
ANCHOR GENERAL INSURANCE CO	Pvt Passenger Auto	62,085	55,472	5,527	4,552	8.90%	8.21%
ASSURANT SOLUTIONS	Pvt Passenger Auto	15,270	15,553	608	605	3.98%	3.89%
	Motorcycle	205	257	6	6	2.81%	2.21%
AUTO CLUB SOUTHERN CALIFORNIA	Pvt Passenger Auto	1,923,906	1,953,955	131,675	137,864	6.84%	7.06%
	Motorcycle	41,589	46,228	1,643	1,965	3.95%	4.25%
	Motorhome	28,118	28,530	1,164	1,235	4.14%	4.33%
	Assigned Risk	1,615	1,022	518	314	32.10%	30.72%
AXA RE AMERICA INSURANCE CO	Pvt Passenger Auto	9,088	5,083	3,571	1,993	39.29%	39.20%
BALBOA INSURANCE GROUP	Pvt Passenger Auto	96,496	106,646	15,964	17,334	16.54%	16.25%
CALIFORNIA CASUALTY	Pvt Passenger Auto	146,330	140,107	5,320	5,179	3.64%	3.70%
	Motorcycle	4,081	3,975	69	68	1.69%	1.70%
	Motorhome	1,647	1,633	42	43	2.52%	2.66%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
CALIFORNIA STATE AUTO ASSOCIATION	Pvt Passenger Auto	1,760,763	1,737,842	50,546	48,492	2.87%	2.79%
	Motorhome	12,350	11,946	241	230	1.95%	1.93%
CALIFORNIA STATE AUTO GROUP	Pvt Passenger Auto	107,005	136,192	12,580	14,614	11.76%	10.73%
	Motorcycle	8,380	13,304	188	293	2.25%	2.20%
	Assigned Risk	1,899	1,192	605	360	31.85%	30.15%
	Low Cost Auto	944	898	479	447	50.76%	49.81%
	Motorhome	160	360	6	16	3.71%	4.52%
CAPITAL INSURANCE GROUP	Pvt Passenger Auto	57,765	54,935	1,336	1,243	2.31%	2.26%
	Motorhome	417	430	6	3	1.38%	0.72%
CENTURY-NATIONAL INSURANCE CO	Pvt Passenger Auto	9,761	9,241	694	684	7.11%	7.40%
CLARENDON NATIONAL INSURANCE	Pvt Passenger Auto	6,814	4,943	1,458	1,106	21.39%	22.37%
	Assigned Risk		40		16		39.58%
COAST NATIONAL INSURANCE CO	Pvt Passenger Auto	288,822	244,519	58,893	47,375	20.39%	19.37%
COMMERCE WEST INSURANCE COMPANY	Pvt Passenger Auto	56,520	61,332	4,916	4,989	8.70%	8.13%
	Assigned Risk	61	122	17	31	28.08%	25.44%
CSE INSURANCE GROUP	Pvt Passenger Auto	43,792	39,585	2,218	1,883	5.06%	4.76%
	Motorhome	200	180	8	7	3.96%	3.88%
	Assigned Risk	84	49	25	10	29.99%	20.98%
DANIELSON NATIONAL INS CO	Pvt Passenger Auto	3,568	4,758	722	1,130	20.23%	23.75%
DEERBROOK INSURANCE COMPANY	Pvt Passenger Auto	21,074	14,879	3,117	2,274	14.79%	15.28%
DELOS INSURANCE COMPANY	Pvt Passenger Auto	7,476	7,569	1,699	1,737	22.73%	22.94%
DEPOSITORS INSURANCE COMPANY	Pvt Passenger Auto	18,444	16,181	501	343	2.72%	2.12%
	Motorhome	170	156	1	0	0.59%	0.27%
	Motorcycle	35	5	2	0	4.24%	1.67%
ELECTRIC INSURANCE COMPANY	Pvt Passenger Auto	5,488	5,009	218	195	3.96%	3.89%
	Motorhome	736	718	34	28	4.59%	3.89%
	Motorcycle	100	83	7	6	6.84%	7.17%

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

24

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
ENCOMPASS INSURANCE COMPANY	Pvt Passenger Auto	57,081	54,354	1,262	811	2.21%	1.49%
	Motorcycle	238	298	4	1	1.72%	0.39%
	Motorhome	205	289	4	4	2.04%	1.39%
ESURANCE PROPERTY AND CASUALTY	Pvt Passenger Auto	95,328	161,823	5,544	10,777	5.82%	6.66%
FARMERS INSURANCE GROUP	Pvt Passenger Auto	1,922,874	2,063,894	121,320	140,898	6.31%	6.83%
	Motorcycle	28,565	29,912	1,147	1,245	4.01%	4.16%
	Motorhome	3,354	2,648	111	82	3.30%	3.11%
	Assigned Risk	1,757	954	522	256	29.70%	26.84%
FIDELITY NATIONAL INSURANCE CO	Pvt Passenger Auto	14,481	12,440	799	696	5.52%	5.60%
FINANCIAL INDEMNITY COMPANY	Pvt Passenger Auto	83,847	96,060	7,235	7,774	8.63%	8.09%
	Motorcycle	2,243	1,636	106	75	4.71%	4.56%
FIREMAN'S FUND INSURANCE COMPANY	Pvt Passenger Auto	30,434	32,711	503	510	1.65%	1.56%
	Motorhome	181	183	0	0	0.14%	0.00%
	Motorcycle		25		0		0.33%
FOREMOST INSURANCE GROUP	Motorcycle	65,074	64,473	2,857	2,845	4.39%	4.41%
	Motorhome	34,240	35,363	1,074	1,040	3.14%	2.94%
GARRISON PROP & CAS INS COMPANY	Motorcycle		48		1		1.20%
	Motorhome		73		5		6.26%
	Pvt Passenger Auto		1,624		58		3.57%
GEICO CASUALTY COMPANY	Pvt Passenger Auto	43,306	65,886	1,423	2,516	3.29%	3.82%
GEICO GENERAL INSURANCE CO	Pvt Passenger Auto	363,969	405,223	12,828	14,960	3.52%	3.69%
	Motorhome	1,087	1,153	20	24	1.88%	2.08%
GEICO INDEMNITY CO	Pvt Passenger Auto	99,583	130,281	3,814	5,832	3.83%	4.48%
	Motorcycle	36,076	55,168	1,233	2,002	3.42%	3.63%
	Motorhome	238	316	3	7	1.30%	2.13%
GOVERNMENT EMPLOYEES INS CO	Pvt Passenger Auto	207,036	214,594	6,755	7,199	3.26%	3.35%
	Motorhome	1,006	987	23	21	2.27%	2.08%
	Assigned Risk	468	250	157	77	33.58%	30.92%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
GRANGE INSURANCE GROUP	Pvt Passenger Auto	19,464	17,330	115	88	0.59%	0.51%
	Motorhome	299	256	2	3	0.78%	1.04%
GRANITE STATE INSURANCE COMPANY	Pvt Passenger Auto	320,737	470,686	113,097	205,144	35.26%	43.58%
	Motorcycle	2,928	4,578	367	786	12.52%	17.17%
	Motorhome	110	438	20	122	18.44%	27.74%
GREENWICH INSURANCE COMPANY	Pvt Passenger Auto	2,656		364		13.70%	
HILLSTAR INSURANCE COMPANY	Pvt Passenger Auto		9,801		783		7.98%
HORACE MANN INSURANCE COMPANY	Pvt Passenger Auto	25,453	29,536	1,637	1,891	6.43%	6.40%
	Motorcycle	34	26	2	2	4.88%	7.69%
HORACE MANN PROP & CAS INS CO	Pvt Passenger Auto	12,419	11,165	1,218	1,158	9.81%	10.37%
	Motorcycle	17	14	1	1	5.26%	7.10%
HUDSON INSURANCE COMPANY	Pvt Passenger Auto	59,265	61,816	11,780	13,378	19.88%	21.64%
IDS PROPERTY CASUALTY INSURANC	Motorhome		331		8		2.37%
	Pvt Passenger Auto		121,190		7,602		6.27%
INFINITY PROPERTY AND CASUALTY	Pvt Passenger Auto	592,860	727,060	214,987	273,271	36.26%	37.59%
	Assigned Risk	625	560	247	229	39.50%	40.98%
INSURANCE COMPANY OF THE WEST	Pvt Passenger Auto	91,515	101,236	12,829	14,546	14.02%	14.37%
INSURANCE COMPANY OF THE STATE OF PA	Pvt Passenger Auto	14,564	18,492	220	319	1.51%	1.73%
INTEGON PREFERRED INSURANCE CO	Pvt Passenger Auto	26,824	34,535	2,143	2,687	7.99%	7.78%
KEMPER AUTO AND HOME COMPANIES	Pvt Passenger Auto	66,798	70,583	812	844	1.22%	1.20%
LIBERTY MUTUAL INSURANCE GROUP	Pvt Passenger Auto	292,156	318,313	11,528	13,066	3.95%	4.10%
	Motorhome	1,495	1,612	32	38	2.14%	2.35%
	Motorcycle	1,130	1,418	27	35	2.37%	2.49%
	Assigned Risk	289	25	98	8	34.04%	33.78%
	Low Cost Auto	82	7	45	3	55.50%	37.50%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
LINCOLN GENERAL INSURANCE COMPANY	Pvt Passenger Auto	118,525	79,725	35,116	25,020	29.63%	31.38%
	Motorcycle	14,286	22,423	1,005	1,933	7.03%	8.62%
	Assigned Risk	702	93	322	17	45.95%	18.22%
	Low Cost Auto		2,197		946		43.05%
LOYA CASUALTY INSURANCE CO	Pvt Passenger Auto	2,679	33,384	594	10,000	22.18%	29.95%
MARKEL AMERICAN INSURANCE CO	Motorcycle	7,029	7,512	529	502	7.53%	6.68%
MENDOTA INSURANCE COMPANY	Pvt Passenger Auto	20,877	23,285	5,927	5,740	28.39%	24.65%
	Motorhome	628	64	43	6	6.81%	8.87%
MERASTAR INSURANCE COMPANY	Pvt Passenger Auto	6,692	6,521	582	541	8.69%	8.29%
MERCURY INSURANCE GROUP	Pvt Passenger Auto	1,869,252	2,133,017	182,076	259,602	9.74%	12.17%
	Assigned Risk	1,732	988	518	263	29.89%	26.63%
	Low Cost Auto	974	953	521	487	53.55%	51.09%
METROPOLITAN DIRECT P&C INS CO	Pvt Passenger Auto	90,527	95,113	5,557	5,947	6.14%	6.25%
	Motorhome	410	427	12	16	2.97%	3.77%
	Motorcycle	154	174	6	10	3.74%	5.78%
MGA INSURANCE COMPANY	Pvt Passenger Auto	15,261	10,341	6,941	4,820	45.48%	46.61%
MIC GENERAL INSURANCE CORP	Pvt Passenger Auto	24,136	24,450	1,979	1,971	8.20%	8.06%
	Motorhome	754	777	37	37	4.84%	4.70%
NATIONAL AMERICAN INS CO OF CA	Pvt Passenger Auto	17,441	12,572	3,062	2,160	17.56%	17.18%
	Assigned Risk	20	13	4	3	18.14%	26.97%
	Low Cost Auto	4	6	3	4	88.64%	75.76%
NATIONAL GENERAL INSURANCE CO	Pvt Passenger Auto	151,623	144,726	6,208	6,128	4.09%	4.23%
	Motorhome	32,971	31,919	953	915	2.89%	2.87%
	Motorcycle	15,093	14,405	456	433	3.02%	3.01%
NATIONWIDE INS CO OF AMERICA	Pvt Passenger Auto	8,417	27,153	787	3,375	9.35%	12.43%
	Motorcycle	112	541	1	22	1.19%	4.02%
	Motorhome	40	207	1	6	2.11%	2.82%
NATIONWIDE INSURANCE GROUP	Pvt Passenger Auto	96,252	84,311	3,576	3,091	3.72%	3.67%
	Motorcycle	2,179	2,044	43	41	1.96%	2.02%
	Motorhome	1,481	1,359	42	38	2.84%	2.76%
	Assigned Risk	160	107	54	37	33.47%	34.51%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
NORTHWESTERN PACIFIC INDEMNITY	Pvt Passenger Auto	13,371	10,286	317	194	2.37%	1.88%
OCCIDENTAL FIRE & CASUALTY CO	Pvt Passenger Auto	23,079	35,492	2,838	5,127	12.30%	14.44%
OCEAN HARBOR CASUALTY INSURANCE	Pvt Passenger Auto	29,822	22,950	11,901	7,241	39.90%	31.55%
ONE BEACON INSURANCE GROUP	Low Cost Auto	1,663	2,722	827	1,231	49.73%	45.23%
	Assigned Risk	449	979	131	310	29.09%	31.65%
OREGON MUTUAL INSURANCE CO	Pvt Passenger Auto	3,627	3,184	207	176	5.70%	5.52%
	Motorhome	10	12	2	2	16.52%	16.90%
	Assigned Risk	5	2	1	1	29.82%	33.33%
	Low Cost Auto	3	0	1	0	25.00%	0.00%
PACIFIC PROPERTY AND CASUALTY	Pvt Passenger Auto	30,794	18,696	1,017	595	3.30%	3.18%
	Motorcycle	971	564	26	14	2.71%	2.56%
	Motorhome	586	668	2	2	0.37%	0.35%
PACIFIC SPECIALTY INSURANCE CO	Motorcycle	69,507	69,501	4,603	4,892	6.62%	7.04%
	Pvt Passenger Auto	1,698	1,276	284	207	16.71%	16.24%
	Motorhome	1,023	1,048	172	189	16.86%	18.00%
	Low Cost Auto	23	32	14	19	60.07%	60.21%
	Assigned Risk	16	7	2	0	13.68%	3.37%
PERMANENT GENERAL ASSURANCE CO	Pvt Passenger Auto	80,109	84,250	10,246	11,553	12.79%	13.71%
PRAETORIAN INSURANCE COMPANY	Pvt Passenger Auto	11,342	14,530	4,110	5,646	36.24%	38.85%
PROGRESSIVE INSURANCE COMPANY	Pvt Passenger Auto	526,643	629,703	39,725	54,498	7.54%	8.65%
	Motorcycle	137,036	148,787	5,782	6,832	4.22%	4.59%
	Motorhome	30,325	33,521	1,369	1,548	4.51%	4.62%
	Assigned Risk	284	80	93	24	32.66%	30.19%
	Low Cost Auto	155	222	74	106	47.47%	47.49%
QBE INSURANCE CORPORATION	Pvt Passenger Auto	83,745	107,439	27,040	38,488	32.29%	35.82%
REDLAND INSURANCE COMPANY	Pvt Passenger Auto	30,368	17,880	6,330	3,499	20.84%	19.57%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
RESPONSE WORLDWIDE INSURANCE CO	Pvt Passenger Auto	3,589	3,416	132	111	3.67%	3.26%
SAFECO INSURANCE COMPANIES	Pvt Passenger Auto	336,440	358,547	18,702	22,859	5.56%	6.38%
	Motorcycle	1,874	2,801	65	107	3.49%	3.81%
	Motorhome	1,709	1,642	50	54	2.94%	3.30%
	Assigned Risk	308	106	98	33	31.98%	31.48%
SAFEWAY DIRECT INSURANCE COMPANY	Pvt Passenger Auto	3,823	3,252	518	417	13.56%	12.83%
SAFEWAY INSURANCE COMPANY	Pvt Passenger Auto	26,217	37,508	11,735	15,096	44.76%	40.25%
SEQUOIA INSURANCE GROUP	Pvt Passenger Auto	9,953	9,748	124	112	1.25%	1.15%
	Motorhome	136	141	2	0	1.47%	0.00%
STARNET INSURANCE COMPANY	Pvt Passenger Auto	9,060	6,140	1,813	1,205	20.01%	19.63%
STATE FARM INSURANCE COMPANIES	Pvt Passenger Auto	2,796,903	2,987,116	153,307	168,986	5.48%	5.66%
	Assigned Risk	1,867	1,046	591	311	31.64%	29.76%
	Low Cost Auto	990	1,240	512	591	51.75%	47.63%
	Motorcycle		94,495		3,224		3.41%
	Motorhome		29,640		740		2.50%
STATE NATIONAL INSURANCE CO	Pvt Passenger Auto	30,112	17,579	3,417	2,001	11.35%	11.38%
	Assigned Risk	19	37	8	11	43.36%	30.00%
STERLING CASUALTY INS CO	Pvt Passenger Auto	11,166	59,946	2,202	11,105	19.72%	18.53%
THE HARTFORD	Pvt Passenger Auto	376,564	402,414	16,857	20,163	4.48%	5.01%
	Motorhome	4,310	4,560	106	114	2.46%	2.50%
TOKIO MARINE & NICHIDO FIRENNN	Pvt Passenger Auto	14,048	13,631	1,471	1,374	10.47%	10.08%
TOPA INSURANCE COMPANY	Pvt Passenger Auto	30,405	59,022	3,361	7,727	11.05%	13.09%
TRAVELERS PROPERTY & CASUALTY	Pvt Passenger Auto	96,261	114,293	3,461	5,884	3.60%	5.15%
	Motorhome	432	567	13	26	2.99%	4.56%
	Assigned Risk	23				0.00%	
UNIGARD INSURANCE GROUP	Pvt Passenger Auto	29,495	26,366	533	428	1.81%	1.62%
	Motorhome	203	178	2	2	0.74%	1.03%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
UNITED SERVICES AUTO ASSOCIATION	Pvt Passenger Auto	406,832	415,673	6,686	7,047	1.64%	1.70%
	Motorcycle	14,938	16,241	258	304	1.73%	1.87%
	Motorhome	6,121	5,703	69	65	1.12%	1.13%
UNITRIN DIRECT INS COMPANIES	Pvt Passenger Auto	46,177	38,201	3,510	3,008	7.60%	7.87%
USAA CASUALTY INSURANCE COMPANY	Pvt Passenger Auto	370,978	386,004	8,817	9,255	2.38%	2.40%
	Motorcycle	11,688	12,690	278	308	2.38%	2.43%
	Motorhome	4,708	4,776	106	117	2.25%	2.45%
	Assigned Risk	361	3	123	1	33.99%	24.32%
USAA GENERAL INDEMNITY COMPANY	Pvt Passenger Auto	9,217	11,260	237	309	2.57%	2.74%
	Motorcycle	457	531	8	11	1.82%	2.10%
	Motorhome	98	109	4	6	4.51%	5.41%
VALLEY INSURANCE COMPANY	Pvt Passenger Auto	4,516				0.00%	
VICTORIA INSURANCE CO	Pvt Passenger Auto	18,814	78,630	1,975	9,373	10.50%	11.92%
VIKING INSURANCE COMPANY OF WI	Pvt Passenger Auto	211,137	235,603	32,322	38,908	15.31%	16.51%
	Motorcycle	558		29		5.16%	
WAWANESA INSURANCE GROUP	Pvt Passenger Auto	398,643	420,337	25,878	27,814	6.49%	6.62%
	Assigned Risk	148	0	49	0	33.01%	0.00%
WESTERN GENERAL INSURANCE COMP	Pvt Passenger Auto	38,198	62,931	6,370	12,579	16.68%	19.99%
	Assigned Risk	54	45	19	11	34.21%	24.86%
WORKMEN'S AUTO INSURANCE CO	Pvt Passenger Auto	29,616	34,848	2,239	3,158	7.56%	9.06%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2006	2007	2006	2007	2006	2007
Total	Comm MP - NonLiab	1,734,667	1,792,304	203,575	208,737	11.74%	11.6%
	Comm MP - Liability	1,060,013	1,153,576	125,459	138,756	11.84%	12.0%
	Commercial Fire	203,817	213,037	47,021	43,274	23.07%	20.3%
Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
ACE INA	Comm MP - NonLiab	3,281	2,596	293	149	8.92%	5.74%
	Comm MP - Liability	1,506	1,280	133	75	8.80%	5.84%
	Commercial Fire	4	3	3		70.83%	
AFFILIATED FM INSURANCE COMPANY	Commercial Fire	2,754	2,930	629	660	22.85%	22.52%
	Comm MP - NonLiab	472	535	56	66	11.84%	12.32%
AIG CASUALTY INSURANCE CO	Commercial Fire	512	99	72	14	14.07%	14.36%
ALLIED MUTUAL INSURANCE CO	Comm MP - NonLiab	17,393	16,758	1,200	1,253	6.90%	7.48%
	Comm MP - Liability	13,427	14,354	977	1,136	7.28%	7.91%
	Commercial Fire	6,962	8,320	582	781	8.36%	9.39%
ALLSTATE INSURANCE COMPANY	Comm MP - NonLiab	9,491	8,366	748	650	7.88%	7.77%
	Comm MP - Liability	7,618	7,106	634	603	8.32%	8.49%
	Commercial Fire	6	6	1	0	8.96%	5.97%
AMCO INSURANCE COMPANY	Comm MP - NonLiab	170,414	177,992	15,107	16,875	8.86%	9.48%
	Comm MP - Liability	131,376	139,723	11,283	12,291	8.59%	8.80%
	Commercial Fire	347	365	14	28	3.94%	7.75%
AMERICAN ALTERNATIVE INS CORP	Comm MP - NonLiab	2,353	2,566	104	121	4.42%	4.72%
	Comm MP - Liability	1,770	1,734	70	70	3.96%	4.02%
AMERICAN HARDWARE MUTUAL INS	Comm MP - NonLiab	987	1,187	184	200	18.68%	16.87%
AMERICAN HOME ASSURANCE CO	Commercial Fire	405	339	49	18	12.11%	5.28%
ARCH INSURANCE COMPANY	Comm MP - Liability	698	838	15	18	2.17%	2.12%
	Comm MP - NonLiab	499	581	13	15	2.57%	2.53%
	Commercial Fire		42		3		8.06%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
ARGONAUT GREAT CENTRAL INS	Comm MP - NonLiab	653	944	118	137	18.13%	14.54%
	Comm MP - Liability	653	939	118	136	18.13%	14.52%
ASSURANT SOLUTIONS	Commercial Fire	1		0		44.44%	
	Comm MP - NonLiab		84				
	Comm MP - Liability		88				
AXA INSURANCE COMPANY	Commercial Fire		83		6		7.55%
AXIS INSURANCE COMPANY	Commercial Fire		414		50		11.97%
AXIS REINSURANCE COMPANY	Commercial Fire	5,920	5,783	662	644	11.19%	11.14%
BALBOA INSURANCE GROUP	Commercial Fire	23,851	36,193	4,689	6,276	19.66%	17.34%
BUSINESS ALLIANCE INS CO	Comm MP - NonLiab	6,891	5,956	1,409	1,228	20.45%	20.61%
	Comm MP - Liability	6,891	5,956	1,409	1,228	20.45%	20.61%
CALIFORNIA FAIR PLAN	Commercial Fire	41,891	30,182	25,360	18,936	60.54%	62.74%
CALIFORNIA MUTUAL INSURANCE CO	Comm MP - NonLiab	815	792	31	24	3.80%	3.01%
	Comm MP - Liability	815	792	31	24	3.80%	3.01%
CAPITAL INSURANCE GROUP	Comm MP - Liability	29,432	31,106	1,001	1,064	3.40%	3.42%
	Comm MP - NonLiab	26,842	28,974	986	1,048	3.67%	3.62%
	Commercial Fire	397	428	19	21	4.90%	4.89%
CHURCH MUTUAL INSURANCE CO	Comm MP - NonLiab	14,806	15,603	1,551	1,671	10.47%	10.71%
	Comm MP - Liability	11,950	12,472	1,524	1,605	12.75%	12.87%
CNA INSURANCE COMPANIES GROUP	Comm MP - NonLiab	22,569	28,759	4,183	4,663	18.53%	16.21%
	Comm MP - Liability	16,641	27,239	2,886	4,634	17.34%	17.01%
CONTRACTORS BONDING & INSURANCE CO	Comm MP - Liability	2,790	2,410	113	71	4.06%	2.93%
	Comm MP - NonLiab		525		20		3.81%
CRUM AND FORSTER INSURANCE GRP	Commercial Fire	11,618	4,907	1,359	560	11.70%	11.40%
	Comm MP - Liability		248		26		10.35%
CRUSADER INSURANCE COMPANY	Comm MP - Liability	15,462	13,688	4,812	4,279	31.12%	31.26%
	Comm MP - NonLiab	15,459	13,684	4,812	4,279	31.13%	31.27%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
CSE INSURANCE GROUP	Comm MP - NonLiab	3,496	3,476	632	691	18.06%	19.89%
	Comm MP - Liability	3,441	3,419	624	681	18.13%	19.91%
	Commercial Fire	493	529	20	23	4.05%	4.32%
CUMIS INSURANCE SOCIETY INC	Comm MP - NonLiab	1,818	1,933	199	211	10.97%	10.92%
	Comm MP - Liability	1,745	1,751	186	194	10.68%	11.07%
DELOS INSURANCE COMPANY	Comm MP - Liability	3,618	3,331	196	181	5.42%	5.42%
	Comm MP - NonLiab	3,496	3,554	193	193	5.52%	5.44%
DIAMOND STATE INSURANCE CO	Comm MP - Liability	901	1,568	52	123	5.82%	7.82%
	Comm MP - NonLiab	742	791	49	44	6.64%	5.50%
EMPIRE FIRE AND MARINE INSURANCE	Comm MP - NonLiab	6,092	13,734	1,153	2,177	18.93%	15.85%
EMPLOYERS MUTUAL CASUALTY CO	Commercial Fire	3,314	2,918	409	353	12.33%	12.08%
EVEREST NATIONAL INS CO	Comm MP - Liability	5,998	10,946		728		6.65%
	Comm MP - NonLiab	5,797	10,024	381	646	6.57%	6.45%
FACTORY MUTUAL INSURANCE CO	Commercial Fire	10,679	17,652	1,329	2,095	12.44%	11.87%
FAIRMONT SPECIALTY INS CO	Comm MP - Liability	277		6		2.23%	
FARMERS INSURANCE GROUP	Comm MP - NonLiab	286,769	297,098	37,205	38,576	12.97%	12.98%
	Comm MP - Liability	88,743	91,392	14,821	15,239	16.70%	16.67%
	Commercial Fire	670	626	143	136	21.40%	21.69%
FEDERAL INSURANCE COMPANY	Comm MP - NonLiab	18,444	17,543	2,080	2,074	11.28%	11.82%
	Comm MP - Liability	15,854	15,958	1,597	1,697	10.07%	10.63%
FEDERATED MUTUAL INS GROUP	Comm MP - NonLiab	2,695	2,677	356	372	13.21%	13.90%
	Commercial Fire	1,873	3,492	298	518	15.93%	14.84%
	Comm MP - Liability	1,488	1,510	220	220	14.81%	14.58%
FIDELITY NATIONAL INSURANCE CO	Comm MP - NonLiab	1,206	1,049	104	93	8.62%	8.85%
FINANCIAL PACIFIC INSURANCE CO	Comm MP - NonLiab	8,218	7,627	247	234	3.00%	3.06%
	Comm MP - Liability	7,640	8,071	232	237	3.03%	2.94%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
FIREMAN'S FUND INSURANCE CO	Comm MP - NonLiab	46,087	46,805	5,162	5,122	11.20%	10.94%
	Comm MP - Liability	40,328	38,988	4,315	4,008	10.70%	10.28%
	Commercial Fire	148	226	11	12	7.24%	5.42%
FIRST AMERICAN PROP & CASUALTY	Comm MP - Liability	3,230	4,231	296	312	9.15%	7.38%
	Comm MP - NonLiab	1,408	1,790	112	96	7.93%	5.39%
FLORISTS MUTUAL INSURANCE CO	Comm MP - NonLiab	1,074	1,063	64	62	5.92%	5.79%
	Comm MP - Liability	849	827	49	45	5.79%	5.39%
FOLKSAMERICA REINSURANCE CO	Comm MP - Liability	2,643		747		28.26%	
	Comm MP - NonLiab	2,138	1,811	598	436	27.96%	24.08%
GERLING AMERICA INSURANCE CO	Commercial Fire	119	162	24	35	20.36%	21.44%
GOLDEN EAGLE INSURANCE CORP	Comm MP - NonLiab	11,240	15,259	1,331	1,935	11.84%	12.68%
	Comm MP - Liability	10,031	13,852	1,264	1,799	12.60%	12.99%
GRANITE STATE INSURANCE COMPANY	Comm MP - NonLiab	6,076	7,935	955	1,193	15.72%	15.03%
	Comm MP - Liability	4,709	6,366	560	743	11.89%	11.67%
	Commercial Fire	1,156		148		12.81%	
GREAT AMERICAN ASSURANCE CO	Comm MP - Liability	1,980	1,843	249	214	12.57%	11.62%
	Comm MP - NonLiab	1,772	1,713	199	183	11.22%	10.65%
GREAT AMERICAN INS CO OF NY	Comm MP - NonLiab	1,264	1,455	171	205	13.55%	14.09%
	Comm MP - Liability	368	501	74	99	20.00%	19.75%
	Commercial Fire		60		11		17.66%
GREAT AMERICAN INSURANCE CO	Comm MP - Liability	1,044	1,018	159	186	15.24%	18.28%
	Comm MP - NonLiab	790	962	137	160	17.37%	16.58%
GREAT NORTHERN INSURANCE CO	Comm MP - NonLiab	1,377	1,579	155	184	11.28%	11.66%
	Comm MP - Liability	843	1,001	89	100	10.55%	10.04%
GREENWICH INSURANCE COMPANY	Comm MP - NonLiab	1,687	2,465	317	498	18.77%	20.19%
	Comm MP - Liability	1,659	2,368	278	489	16.77%	20.67%
GUIDEONE MUTUAL INSURANCE CO	Comm MP - NonLiab	11,524	9,128	1,520	1,249	13.19%	13.68%
	Comm MP - Liability	5,242	4,389	768	628	14.64%	14.30%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
GUIDEONE SPECIALTY MUTUAL CO	Comm MP - NonLiab	13,728	10,615	1,707	980	12.43%	9.23%
	Comm MP - Liability	2,550	2,294	336	275	13.16%	11.97%
HARCO NATIONAL INSURANCE CO	Commercial Fire	466	810	81	125	17.36%	15.45%
HUDSON INSURANCE COMPANY	Comm MP - NonLiab		699		30		4.27%
INSURANCE COMPANY OF THE WEST	Commercial Fire	624	669	149	169	23.84%	25.27%
	Comm MP - NonLiab	612	523	67	52	10.93%	9.89%
INSURANCE CO OF THE STATE OF PA	Commercial Fire		28		5		18.64%
JEWELERS MUTUAL INSURANCE CO	Comm MP - NonLiab	940	984	76	82	8.05%	8.32%
KEMPER AUTO AND HOME COMPANIES	Commercial Fire		3,075		312		10.15%
LIBERTY INSURANCE UNDERWRITERS	Comm MP - NonLiab	111	42	17	7	15.09%	16.73%
LIBERTY MUTUAL INSURANCE GROUP	Commercial Fire	16,662	12,147	1,888	1,304	11.33%	10.74%
	Comm MP - NonLiab	8,590	1,514	1,711	260	19.92%	17.14%
	Comm MP - Liability	1,268	508	285	119	22.45%	23.47%
LIG INSURANCE COMPANY LTD	Comm MP - NonLiab	2,333	2,504	1,572	1,714	67.38%	68.45%
	Comm MP - Liability	1,910	4,410	1,404	3,043	73.54%	69.01%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial Fire		190		19		10.21%
MAGNA CARTA COMPANIES	Comm MP - NonLiab	1,141	1,182	220	225	19.32%	19.06%
	Comm MP - Liability	1,137	1,166	219	223	19.26%	19.14%
MARKEL AMERICAN INSURANCE CO	Commercial Fire		3,756		356		9.49%
MARKEL INSURANCE CO	Comm MP - Liability	5,714	6,003	835	811	14.61%	13.51%
	Comm MP - NonLiab	3,506	4,062	470	518	13.40%	12.76%

Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
MERCURY INSURANCE GROUP	Comm MP - NonLiab	21,179	22,420	2,481	2,547	11.72%	11.36%
	Comm MP - Liability	19,373	20,791	2,269	2,365	11.71%	11.38%
MITSUI SUMITOMO INSURANCE GROUP	Comm MP - NonLiab	11,393	6,816	1,729	1,225	15.18%	17.98%
	Comm MP - Liability	9,749	6,746	1,503	1,177	15.41%	17.45%
NATIONAL UNION FIRE INSURANCE CO	Comm MP - NonLiab	314	355	64	75	20.37%	21.08%
NATIONWIDE AGRIBUSINESS INS	Comm MP - NonLiab	1,507	1,203	181	90	11.99%	7.49%
	Comm MP - Liability	507	233	71	27	13.91%	11.61%
NAVIGATORS INSURANCE COMPANY	Comm MP - NonLiab		13,663		109		0.80%
	Comm MP - Liability		3,102		48		1.54%
NEW HAMPSHIRE INSURANCE CO	Comm MP - NonLiab	2,178	3,013	214	268	9.84%	8.91%
	Comm MP - Liability	1,718	2,154	104	150	6.05%	6.95%
NORTH AMERICAN ELITE	Comm MP - NonLiab	7,853	8,030	940	970	11.97%	12.08%
NOVA CASUALTY COMPANY	Comm MP - Liability		114		17		14.82%
ONEBEACON INSURANCE GROUP	Comm MP - NonLiab	6,536	9,150	827	1,107	12.66%	12.10%
	Comm MP - Liability	6,401	9,399	804	1,132	12.57%	12.05%
OREGON MUTUAL INSURANCE CO	Commercial Fire	5,014	4,724	554	527	11.05%	11.15%
	Comm MP - NonLiab	3,561	3,469	451	469	12.66%	13.52%
	Comm MP - Liability	2,359	2,299	299	312	12.69%	13.56%
PACIFIC INDEMNITY COMPANY	Comm MP - Liability		213		40		18.79%
PACIFIC SPECIALTY INSURANCE CO	Comm MP - Liability	1,132	885	178	112	15.72%	12.64%
	Comm MP - NonLiab	877	594	143	81	16.28%	13.54%
PEERLESS INSURANCE COMPANY	Comm MP - NonLiab	25,787	23,382	4,668	4,176	18.10%	17.86%
	Comm MP - Liability	24,238	22,022	4,309	3,901	17.78%	17.72%
	Commercial Fire	8,144	8,795	880	926	10.81%	10.53%
PENN-AMERICA INSURANCE COMPANY	Comm MP - NonLiab	2,095	1,697	407	332	19.41%	19.58%
	Comm MP - Liability	1,553	1,252	306	257	19.70%	20.52%
PHILADELPHIA INDEMNITY INS CO	Comm MP - NonLiab	30,414	41,363	3,084	3,511	10.14%	8.49%
	Comm MP - Liability	25,258	29,980	2,042	2,411	8.08%	8.04%

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Section 3 - Commercial Coverage
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Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
QBE INSURANCE CORPORATION	Comm MP - Liability	7,515	1,662	1,037	232	13.80%	13.98%
	Comm MP - NonLiab	5,187	3,516	779	457	15.03%	13.01%
RIVERPORT INSURANCE COMPANY	Commercial Fire	4,227	4,316	950	911	22.47%	21.10%
	Comm MP - NonLiab	553	1,419	142	335	25.74%	23.62%
SAFECO INSURANCE COMPANIES	Comm MP - NonLiab	57,697	57,475	8,274	8,090	14.34%	14.08%
	Comm MP - Liability	55,858	55,605	8,005	7,829	14.33%	14.08%
	Commercial Fire	5,979	6,016	642	662	10.74%	11.00%
SENTRY INSURANCE A MUTUAL CO	Comm MP - Liability	3,788	3,122	341	268	9.01%	8.57%
	Commercial Fire	3,281	3,073	459	454	13.99%	14.76%
	Comm MP - NonLiab	3,059	2,539	280	215	9.16%	8.46%
SENTRY SELECT INSURANCE	Commercial Fire	1,739	1,743	216	219	12.44%	12.55%
SEQUOIA INSURANCE GROUP	Comm MP - NonLiab	14,968	20,121	1,430	2,305	9.56%	11.46%
	Comm MP - Liability	14,908	20,937	1,434	2,449	9.62%	11.69%
SOMPO JAPAN INSURANCE COMPANY	Comm MP - NonLiab	3,043	2,866	416	390	13.67%	13.60%
	Comm MP - Liability	843	842	336	230	39.90%	27.36%
	Commercial Fire	754	934	149	212	19.74%	22.71%
STAR INSURANCE COMPANY	Comm MP - NonLiab	2,848	2,785	334	316	11.73%	11.36%
	Comm MP - Liability	1,348	1,607	163	177	12.06%	11.04%
STARNET INSURANCE COMPANY	Comm MP - NonLiab	2,221	1,840	165	54	7.42%	2.95%
	Comm MP - Liability	1,640	999	81	39	4.91%	3.87%
STATE FARM INSURANCE COMPANIES	Comm MP - NonLiab	141,566	145,958	14,495	15,169	10.24%	10.39%
	Comm MP - Liability	141,566	145,958	14,495	15,169	10.24%	10.39%
STATE NATIONAL INSURANCE CO	Comm MP - NonLiab	1,657	3,824	68	180	4.08%	4.70%
	Comm MP - Liability	1,626	3,235	67	161	4.09%	4.96%
	Commercial Fire		6		1		11.59%
STONINGTON INSURANCE COMPANY	Comm MP - Liability	1,582	1,121	149	105	9.42%	9.37%
	Comm MP - NonLiab	1,093		140		12.84%	

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Section 3 - Commercial Coverage
(2006 and 2007 Data)

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2006	2007	2006	2007	2006	2007
THE DENTISTS INSURANCE COMPANY	Comm MP - NonLiab	7,498	8,032	430	523	5.74%	6.51%
THE HARTFORD	Comm MP - NonLiab	462,987	470,482	53,700	54,222	11.60%	11.52%
	Comm MP - Liability	186,578	205,689	21,037	23,718	11.28%	11.53%
	Commercial Fire	2	5	1	3	21.43%	59.26%
THE HARTFORD STEAM BOILER INSP	Comm MP - NonLiab	360		47		13.06%	
THE NETHERLANDS INSURANCE CO	Comm MP - NonLiab	1,246	810	104	79	8.31%	9.72%
	Comm MP - Liability	927	727	80	68	8.60%	9.30%
TOKIO MARINE & NICHIDO FIRE	Comm MP - Liability	3,057	3,289	717	793	23.46%	24.12%
	Comm MP - NonLiab	2,824	3,113	660	749	23.37%	24.05%
	Commercial Fire	186	260	28	29	15.19%	11.09%
TOPA INSURANCE COMPANY	Comm MP - Liability	18,197	17,767	2,724	2,527	14.97%	14.22%
	Comm MP - NonLiab	12,361	11,097	1,920	1,669	15.53%	15.04%
	Commercial Fire	445	297	98	58	21.99%	19.35%
TRAVELERS PROPERTY & CASUALTY	Comm MP - NonLiab	80,780	84,309	9,487	11,764	11.74%	13.95%
	Comm MP - Liability	56,514	90,048	6,504	11,929	11.51%	13.25%
	Commercial Fire	7,960	9,084	1,027	1,333	12.90%	14.67%
UNIGARD INSURANCE GROUP	Comm MP - NonLiab	5,776	6,440	737	815	12.76%	12.65%
	Comm MP - Liability	2,864	3,631	422	479	14.73%	13.20%
	Commercial Fire	1,170	1,611	192	180	16.42%	11.19%
UNIVERSAL UNDERWRITERS INSURANCE	Commercial Fire	8,892	9,113	1,195	1,335	13.43%	14.65%
VALLEY INSURANCE COMPANY	Commercial Fire	863		72		8.28%	
VIGILANT INSURANCE COMPANY	Comm MP - NonLiab	2,901	2,752	314	296	10.81%	10.75%
	Comm MP - Liability	2,060	1,930	232	222	11.27%	11.48%
WAUSAU INSURANCE COMPANIES	Comm MP - NonLiab	5,466	1,103	766	160	14.02%	14.48%
	Comm MP - Liability	1,583	982	240	142	15.14%	14.43%
	Commercial Fire	570	22	57	2	9.97%	8.85%
WESTPORT INSURANCE CORPORATION	Commercial Fire		6,161		905		14.68%
	Comm MP - NonLiab		626		47		7.48%
XL INSURANCE AMERICA, INC.	Commercial Fire	8,546	1,827	988	135	11.56%	7.40%
ZURICH US	Comm MP - NonLiab	55,787	46,545	3,745	3,046	6.71%	6.54%
	Commercial Fire	15,174	18,620	1,576	1,914	10.39%	10.28%
	Comm MP - Liability	9,037	7,555	757	619	8.37%	8.20%

2008 Commissioner's Report on Underserved Communities

38

Table D - Service Office Data per Company (2006 and 2007 Data)

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
21ST CENTURY INSURANCE GROUP	Personal	16	14	4	4	25.00%	28.57%
ACCESS GENERAL INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
ACE INA	Commercial	5	5	1	1	20.00%	20.00%
AEGIS SECURITY INS CO	Personal	2	2	0	0	0.00%	0.00%
AFFIRMATIVE INSURANCE COMPANY	Personal	3	2	1	0	33.33%	0.00%
AIG CASUALTY INSURANCE COMPANY	Commercial	1	1	1	1	100.00%	100.00%
AIIC OF CALIFORNIA, INC	Personal	11	13	4	4	36.36%	30.77%
AIU INSURANCE COMPANY	Personal	5		1		20.00%	
ALLIANCE UNITED INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
ALLIED MUTUAL INSURANCE COMPANY	Commercial	3	2	0	0	0.00%	0.00%
	Personal	3	2	0	0	0.00%	0.00%
ALLIED PROPERTY & CASUALTY INS	Personal	3	2	0	0	0.00%	0.00%
ALLSTATE INDEMNITY COMPANY	Commercial	1,343	1,408	78	81	5.81%	5.75%
	Personal	1,343	1,408	78	81	5.81%	5.75%
ALLSTATE INSURANCE COMPANY	Commercial	1,343	1,408	78	81	5.81%	5.75%
	Personal	1,343	1,408	78	81	5.81%	5.75%
ALLSTATE PROP AND CASUALTY	Commercial	1,343	1,408	78	81	5.81%	5.75%
	Personal	1,343	1,408	78	81	5.81%	5.75%
AMCO INSURANCE COMPANY	Commercial	3	2	0	0	0.00%	0.00%
	Personal	3	2	0	0	0.00%	0.00%
AMERICAN ALTERNATIVE INS CORP	Commercial	4	4	0	0	0.00%	0.00%
AMERICAN HARDWARE MUTUAL INSURANCE	Commercial	12	19	0	1	0.00%	5.26%

**Table D - Service Office Data per Company
(2006 and 2007 Data)**

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
AMERICAN HOME ASSURANCE COMPANY	Commercial	6	6	2	2	33.33%	33.33%
	Personal	5		1			
AMICA MUTUAL INSURANCE COMPANY	Personal	2	2	0	0	0.00%	0.00%
ANCHOR GENERAL INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
ARCH INSURANCE COMPANY	Commercial	2	12	0	2	0.00%	16.67%
ARGONAUTGREATCENTRALINSURANCE	Commercial	1	1	0	0	0.00%	0.00%
ASSURANT SOLUTIONS	Commercial	53					
	Personal	317	247	1	13	0.32%	5.26%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	76	80	7	8	9.21%	10.00%
AXIS INSURANCE COMPANY	Commercial		2		1		50.00%
AXIS REINSURANCE COMPANY	Commercial	2	2	1	1	50.00%	50.00%
BALBOA INSURANCE GROUP	Commercial		4		0		0.00%
	Personal	2	8	0	0	0.00%	0.00%
BUSINESS ALLIANCE INSURANCE COMPANY	Commercial	1	1	0	0	0.00%	0.00%
CALIFORNIA MUTUAL INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
CALIFORNIA STATE AUTO ASSO	Personal	93	97	2	3	2.15%	3.09%
CALIFORNIA STATE AUTO GROUP	Personal	1,519	1,613	299	302	19.68%	18.72%
CAPITAL INSURANCE GROUP	Commercial	10	10	0	0	0.00%	0.00%
	Personal	9	9	0	0	0.00%	0.00%
CENTURY-NATIONAL INSURANCE CO.	Personal	2	2	2	2	100.00%	100.00%

2008 Commissioner's Report on Underserved Communities

40

Table D - Service Office Data per Company (2006 and 2007 Data)

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
CLARENDON NATIONAL INSURANCE	Personal	2	2	0	0	0.00%	0.00%
CNA INSURANCE COMPANIES GROUP	Commercial	6	4	0	2	0.00%	50.00%
COAST NATIONAL INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
COMMERCE WEST INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
CONTRACTORS BONDING & INSURANCE CO.	Commercial	2	2	0	0	0.00%	0.00%
CRUM AND FORSTER INSURANCE GRP	Commercial		2		1		50.00%
CRUSADER INSURANCE COMPANY	Commercial	3	1	0	0	0.00%	0.00%
CSE INSURANCE GROUP	Commercial	396	3	23	0	5.81%	0.00%
	Personal	396	3	23	0	5.81%	0.00%
DANIELSON NATIONAL INS. CO.	Personal	2	2	0	0	0.00%	0.00%
DEERBROOK INSURANCE COMPANY	Commercial	6	6	0	0	0.00%	0.00%
	Personal	6	6	0	0	0.00%	0.00%
DELOS INSURANCE COMPANY	Commercial	165	166	22	23	13.33%	13.86%
	Personal	2	4	0	0	0.00%	0.00%
DEPOSITORS INSURANCE COMPANY	Personal	3	2	0	0	0.00%	0.00%
DIAMOND STATE INSURANCE CO.	Commercial	7	10	1	1	14.29%	10.00%
EMPIRE FIRE AND MARINE INSURANCE	Commercial	1					
	Personal	0	1	0	0		0.00%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	42	43	1	1	2.38%	2.33%
ENCOMPASS INSURANCE COMPANY	Personal	172	172	14	14	8.14%	8.14%
ESURANCE PROPERTY AND CASUALTY	Personal	2	3	0	0	0.00%	0.00%

2008 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2006 and 2007 Data)

41

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
EVEREST NATIONAL INS CO	Commercial	3	3	2	2	66.67%	66.67%
FAIRMONT SPECIALTY INS CO	Commercial	27	0	0	0		
FARMERS INSURANCE GROUP	Commercial	6,322	3,200	452	287	7.15%	8.97%
	Personal	6,327	3,211	452	287	7.14%	8.94%
FEDERAL INSURANCE COMPANY	Commercial	7	7	2	2	28.57%	28.57%
	Personal	7	7	2	2	28.57%	28.57%
FEDERATED MUTUAL INSURANCE GROUP	Commercial	40	40	1	0	2.50%	0.00%
FIDELITY NATIONAL INSURANCE CO	Commercial	20	20	4	4	20.00%	20.00%
	Personal	1,070	1,070	146	146	13.64%	13.64%
FINANCIAL INDEMNITY COMPANY	Personal	2,254	2,327	300	343	13.31%	14.74%
FINANCIAL PACIFIC INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
FIREMAN'S FUND INSURANCE COMPANY	Commercial	229	236	14	13	6.11%	5.51%
	Personal	172	174	9	9	5.23%	5.17%
FIRST AMERICAN PROP & CASUALTY	Commercial	1	1	1	1	100.00%	100.00%
	Personal	1	1	1	1	100.00%	100.00%
FIRST AMERICAN SPECIALTY INS	Personal	1	1	1	1	100.00%	100.00%
FLORISTS MUTUAL INSURANCE CO.	Commercial	8	9	0	0	0.00%	0.00%
FOLKSAMERICA REINSURANCE COMPANY	Commercial	653	10	51	0	7.81%	0.00%
FOREMOST INSURANCE GROUP	Personal	9,680	9,557	588	725	6.07%	7.59%
GEICO CASUALTY COMPANY	Personal	1	1	0	0	0.00%	0.00%
GEICO GENERAL INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
GEICO INDEMNITY CO	Personal	1	1	0	0	0.00%	0.00%
GERLING AMERICA INSURANCE COMPANY	Commercial	1	1	0	0	0.00%	0.00%

**Table D - Service Office Data per Company
(2006 and 2007 Data)**

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
GOLDEN EAGLE INSURANCE CORP.	Commercial	525	2	21	0	4.00%	0.00%
GOVERNMENT EMPLOYEES INS CO	Personal	1	1	0	0	0.00%	0.00%
GRANGE INSURANCE GROUP	Personal	72	83	0	0	0.00%	0.00%
GRANITE STATE INSURANCE COMPANY	Commercial	5	5	2	2	40.00%	40.00%
	Personal	5	5	1	1	20.00%	20.00%
GREAT AMERICAN ASSURANCE CO	Commercial	9	9	1	1	11.11%	11.11%
GREAT AMERICAN INS CO OF NY	Commercial	9	9	1	1	11.11%	11.11%
GREAT AMERICAN INSURANCE CO	Commercial	9	9	1	1	11.11%	11.11%
GREAT NORTHERN INSURANCE CO	Commercial	7	7	2	2	28.57%	28.57%
GREENWICH INSURANCE COMPANY	Commercial	7	10	0	0	0.00%	0.00%
	Personal	1	0	0	0	0.00%	0.00%
GUIDEONE MUTUAL INSURANCE CO.	Commercial	1	1	0	0	0.00%	0.00%
GUIDEONE SPECIALTY MUTUAL CO.	Commercial	1	1	0	0	0.00%	0.00%
HILLSTAR INSURANCE COMPANY	Personal		32		3		9.38%
HUDSON INSURANCE COMPANY	Commercial		8		0		0.00%
	Personal	5	6	1	1	20.00%	16.67%
INFINITY PROPERTY AND CASUALTY	Personal	32	45	3	0	9.38%	0.00%

2008 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2006 and 2007 Data)

43

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
INSURANCE COMPANY OF THE WEST	Commercial	1,452	1	128	0	8.82%	0.00%
	Personal	1,452	1	128	0	8.82%	0.00%
INSURANCE COMPANY OF THE STATE OF PA	Personal	1	1	0	0	0.00%	0.00%
INTEGON PREFERRED INSURANCE CO	Personal	836	1,406	126	225	15.07%	16.00%
KEMPER AUTO AND HOME COMPANIES	Commercial		2		0		0.00%
	Personal	2	2	0	0	0.00%	0.00%
LIBERTY INSURANCE UNDERWRITERS	Commercial	8	6	5	1	62.50%	16.67%
LIBERTY MUTUAL INSURANCE GROUP	Commercial	10	8	2	1	20.00%	12.50%
	Personal	28	29	1	0	3.57%	0.00%
LIG INSURANCE COMPANY LTD	Commercial	1	0	0	0		
LINCOLN GENERAL INSURANCE COMPANY	Personal	3	3	0	0	0.00%	0.00%
LOYA CASUALTY INSURANCE CO	Personal		37		15		40.54%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial		2		0		0.00%
MAGNA CARTA COMPANIES	Commercial	1	1	0	0	0.00%	0.00%
MARKEL AMERICAN INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
MARKEL INSURANCE CO	Commercial	262	354	16	26	6.11%	7.34%
MERCED MUTUAL INSURANCECOMPANY	Personal	89	87	1	1	1.12%	1.15%
MERCURY INSURANCE GROUP	Commercial	9	3	0	0	0.00%	0.00%
	Personal	73	19	0	1	0.00%	5.26%
MGA INSURANCE COMPANY	Personal	1	1	1	0	100.00%	0.00%
MIC GENERAL INSURANCE CORP	Personal	1	1	0	0	0.00%	0.00%
MITSUI SUMITOMO INSURANCE GROUP	Commercial	2	2	0	0	0.00%	0.00%

2008 Commissioner's Report on Underserved Communities

44

Table D - Service Office Data per Company (2006 and 2007 Data)

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
NATIONAL AMERICAN INS CO OF CA	Personal	2	2	0	0	0.00%	0.00%
NATIONAL GENERAL INSURANCE CO	Personal	9	5	1	0	11.11%	0.00%
NATIONAL UNION FIRE INSURANCE CO	Commercial	1	1	1	1	100.00%	100.00%
NATIONWIDE AGRIBUSINESS INSURANCE	Commercial	26	25	0	0	0.00%	0.00%
NATIONWIDE INS CO OF AMERICA	Personal	3	2	0	0	0.00%	0.00%
NATIONWIDE INSURANCE GROUP	Personal	3	3	0	0	0.00%	0.00%
NEW HAMPSHIRE INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
NORTHWESTERN PACIFIC INDEMNITY	Personal	7	7	2	2	28.57%	28.57%
NOVA CASUALTY COMPANY	Commercial		2		0		0.00%
OCCIDENTAL FIRE & CASUALTY CO	Personal	2	2	1	1	50.00%	50.00%
OCEAN HARBOR CASUALTY INSURANCE	Personal	3	3	0	0	0.00%	0.00%
ONEBEACON INSURANCE GROUP	Commercial	238	1	10	0	4.20%	0.00%
OREGON MUTUAL INSURANCE CO.	Commercial	6	7	1	1	16.67%	14.29%
	Personal	6	7	1	1	16.67%	14.29%
PACIFIC INDEMNITY COMPANY	Commercial		7		2		28.57%
PACIFIC PROPERTY AND CASUALTY	Personal	43	50	0	1	0.00%	2.00%
PACIFIC SPECIALTY INSURANCE CO	Commercial	3,314	3,356	428	458	12.91%	13.65%
	Personal	4,677	4,675	513	545	10.97%	11.66%
PEERLESS INSURANCE COMPANY	Commercial	525	2	21	0	4.00%	0.00%
PENN-AMERICA INSURANCE COMPANY	Commercial	6	11	0	0	0.00%	0.00%

**Table D - Service Office Data per Company
(2006 and 2007 Data)**

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
PERMANENT GENERAL ASSURANCE CO	Personal	6	4	0	1	0.00%	25.00%
PHILADELPHIA INDEMNITY INS CO	Commercial	704	788	30	35	4.26%	4.44%
PRAETORIAN INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
PROGRESSIVE INSURANCE COMPANY	Personal	29	28	0	0	0.00%	0.00%
QBE INSURANCE CORPORATION	Commercial	296	293	13	13	4.39%	4.44%
	Personal	1,048	1,167	265	314	25.29%	26.91%
REDLAND INSURANCE COMPANY	Personal	2	1	0	0	0.00%	0.00%
RIVERPORT INSURANCE COMPANY	Commercial	3	10	0	0	0.00%	0.00%
SAFECO INSURANCE COMPANIES	Commercial	14	14	1	1	7.14%	7.14%
	Personal	14	14	1	1	7.14%	7.14%
SAFEWAY DIRECT INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
SAFEWAY INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
SENTRY INSURANCE A MUTUAL CO	Commercial	25	27	0	0	0.00%	0.00%
SENTRY SELECT INSURANCE	Commercial	9	9	1	0	11.11%	0.00%
SEQUOIA INSURANCE GROUP	Commercial	158	158	4	4	2.53%	2.53%
	Personal	5	5	0	0	0.00%	0.00%
SOMPO JAPAN INSURANCE COMPANY	Commercial	1	1	1	1	100.00%	100.00%
STAR INSURANCE COMPANY	Commercial	14	13	0	0	0.00%	0.00%
STARNET INSURANCE COMPANY	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
STATE FARM INSURANCE COMPANIES	Commercial	1,910	1,909	74	88	3.87%	4.61%
	Personal	1,910	1,909	74	88	3.87%	4.61%

**Table D - Service Office Data per Company
(2006 and 2007 Data)**

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
STATE NATIONAL INSURANCE CO	Commercial	24	57	5	4	20.83%	7.02%
	Personal	2	106	0	3	0.00%	2.83%
STERLING CASUALTY INS CO	Personal	20	20	1	1	5.00%	5.00%
THE DENTISTS INSURANCE COMPANY	Commercial	3	3	0	0	0.00%	0.00%
THE HARTFORD	Commercial	2,660	1,307	207	97	7.78%	7.42%
	Personal	1,844	1,806	156	195	8.46%	10.80%
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY	Commercial	1	0	0	0	0.00%	0.00%
THE NETHERLANDS INSURANCE CO	Commercial	525	2	21	0	4.00%	0.00%
TOKIO MARINE & NICHIDO FIRE	Commercial	16	17	0	0	0.00%	0.00%
	Personal	23	22	0	0	0.00%	0.00%
TOPA INSURANCE COMPANY	Commercial	2	2	0	0	0.00%	0.00%
	Personal	8	8	0	0	0.00%	0.00%
TRAVELERS PROPERTY & CASUALTY	Commercial	10	14	0	2	0.00%	14.29%
	Personal	10	14	0	2	0.00%	14.29%
UNIGARD INSURANCE GROUP	Commercial	3	3	0	0	0.00%	0.00%
	Personal	3	3	0	0	0.00%	0.00%
VALLEY INSURANCE COMPANY	Commercial	2	0	0	0	0.00%	0.00%
	Personal	2	0	0	0	0.00%	0.00%

**Table D - Service Office Data per Company
(2006 and 2007 Data)**

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2006	2007	2006	2007	2006	2007
VICTORIA INSURANCE	Personal	1,214	1,359	134	180	11.04%	13.25%
VIGILANT INURANCE COMPANY	Commercial	7	7	2	2	28.57%	28.57%
	Personal	7	7	2	2	28.57%	28.57%
VIKING INSURANCE COMPANY OF WI	Personal	1	1	0	0	0.00%	0.00%
WAUSAU INSURANCE COMPANIES	Commercial	2	1	0	0	0.00%	0.00%
WAWANESA INSURANCE GROUP	Personal	1	1	0	0	0.00%	0.00%
WESTERN GENERAL INSURANCE CO	Personal	2	4	0	0	0.00%	0.00%
WESTERN MUTUAL INSURANCE GROUP	Personal	1	1	0	0	0.00%	0.00%
WORKMEN'S AUTO INSURANCE CO.	Personal	81	130	4	11	4.94%	8.46%
XL INSURANCE AMERICA, INC.	Commercial	7	6	2	1	28.57%	16.67%
ZURICH US	Commercial	6	6	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%

**Table E - Agent / Agency Data per Company
(2006 and 2007 Data)**

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2006	2007	2006	2007	2006	2007
21ST CENTURY INSURANCE GROUP	Personal	Agent	725	776	0	0	0.00%	0.00%
ACCESS GENERAL INSURANCE COMPANY	Personal	Agency	1	1	0	0	0.00%	0.00%
ACE INA	Commercial	Agent	673	596	69	53	10.25%	8.89%
AEGIS SECURITY INS CO	Personal	Agency	2	2	0	0	0.00%	0.00%
AFFIRMATIVE INSURANCE COMPANY	Personal	Agent	52	52	0	0	0.00%	0.00%
ALLIANCE UNITED INSURANCE COMP	Personal	Agency	1	1	0	0	0.00%	0.00%
ALLIED MUTUAL INSURANCE COMPANY	Personal	Agent	1,147	2,470	40	110	3.49%	4.45%
	Commercial	Agent	1,147	2,470	40	110	3.49%	4.45%
ALLIED PROPERTY & CASUALTY INS	Personal	Agent	944	2,176	35	100	3.71%	4.60%
ALLSTATE INDEMNITY COMPANY	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
ALLSTATE INSURANCE COMPANY	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
ALLSTATE PROP AND CASUALTY	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
AMCO INSURANCE COMPANY	Personal	Agent	1,147	2,466	40	110	3.49%	4.46%
	Commercial	Agent	1,147	2,466	40	110	3.49%	4.46%
AMERICAN ALTERNATIVE INS CORP	Commercial	Agency	1	1	0	0	0.00%	0.00%
AMERICAN FAMILY HOME INSURANCE	Personal	Agent		19		4		21.05%
AMERICAN HARDWARE MUTUAL INSURANCE	Commercial	Agent	12	19	0	1	0.00%	5.26%
AMERICAN MODERN HOME INSURANCE	Personal	Agent	109	40	3	4	2.75%	10.00%
AMICA MUTUAL INSURANCE COMPANY	Personal	Agent	45	39	0	0	0.00%	0.00%
ANCHOR GENERAL INSURANCE CO	Personal	Agency	1	1	0	0	0.00%	0.00%
ARCH INSURANCE COMPANY	Commercial	Agency	2	12	0	2	0.00%	16.67%
ARGONAUT GREAT CENTRAL INSURANCE	Commercial	Agent	5	5	0	0	0.00%	0.00%
ASSURANT SOLUTIONS	Personal	Agency	317	247	1	13	0.32%	5.26%

**Table E - Agent / Agency Data per Company
(2006 and 2007 Data)**

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2006	2007	2006	2007	2006	2007
	Commercial	Agency	53			0	0.00%	
AUTO CLUB SOUTHERN CALIFORNIA	Personal	Agent	472	557	43	41	9.11%	7.36%
AXIS INSURANCE COMPANY	Commercial	Agent		9		4		44.44%
AXIS REINSURANCE COMPANY	Commercial	Agent	17	10	4	3	23.53%	30.00%
BALBOA INSURANCE GROUP	Personal	Agency	3,711	6	401	0	10.81%	0.00%
	Commercial	Agency		4		0		0.00%
CALIFORNIA MUTUAL INSURANCE CO	Personal	Agent	149	149	0	0	0.00%	0.00%
	Commercial	Agent	149	149	0	0	0.00%	0.00%
CALIFORNIA STATE AUTO ASSOC	Personal	Agent	625	611	5	13	0.80%	2.13%
CALIFORNIA STATE AUTO GROUP	Personal	Agent	3,489	4,100	674	687	19.32%	16.76%
CAPITAL INSURANCE GROUP	Personal	Agent	1,075	1,039	27	27	2.51%	2.60%
	Commercial	Agent	1,075	1,039	27	27	2.51%	2.60%
CENTURY-NATIONAL INSURANCE CO.	Personal	Agent	190	212	108	111	56.84%	52.36%
CLARENDON NATIONAL INSURANCE	Personal	Agency	2	2	0	0	0.00%	0.00%
CNA INSURANCE COMPANIES GROUP	Commercial	Agent	584	582	101	113	17.29%	19.42%
COAST NATIONAL INSURANCE CO	Personal	Agent	2,477	7,073	603	889	24.34%	12.57%
COMMERCE WEST INSURANCE COMPANY	Personal	Agent	948	1,120	60	78	6.33%	6.96%
CONTRACTORS BONDING & INSURANCE CO	Commercial	Agency	120	122	6	6	5.00%	4.92%
CRUSADER INSURANCE COMPANY	Commercial	Agency	3	3	0	0	0.00%	0.00%
CSE INSURANCE GROUP	Personal	Agency	393	441	23	23	5.85%	5.22%
	Commercial	Agency	393	441	23	23	5.85%	5.22%
DANIELSON NATIONAL INS. CO.	Personal	Agency	1	1	0	0	0.00%	0.00%
DEERBROOK INSURANCE COMPANY	Personal	Agency	8	8	0	0	0.00%	0.00%
	Commercial	Agency	8	8	0	0	0.00%	0.00%
DELOS INSURANCE COMPANY	Personal	Agency	1	3	0	0	0.00%	0.00%
	Commercial	Agency	1	1	0	0	0.00%	0.00%
DEPOSITORS INSURANCE COMPANY	Personal	Agent	1,143	2,458	39	108	3.41%	4.39%
DIAMOND STATE INSURANCE CO.	Commercial	Agency	6	8	1	1	16.67%	12.50%

**Table E - Agent / Agency Data per Company
(2006 and 2007 Data)**

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			2006	2007	2006	2007	2006	2007
EMPIRE FIRE AND MARINE INSURANCE	Personal	Agency	4	4	0	0	0.00%	0.00%
	Commercial	Agency	4	4		0	0.00%	
EMPLOYERS MUTUAL CASUALTY CO	Commercial	Agency	42	43	1	1	2.38%	2.33%
ENCOMPASS INSURANCE COMPANY	Personal	Agency	172	172	14	14	8.14%	8.14%
ESURANCE PROPERTY AND CASUALTY	Personal	Agency	3	3	0	0	0.00%	0.00%
EVEREST NATIONAL INS CO	Commercial	Agency	1	1	0	0	0.00%	0.00%
FAIRMONT SPECIALTY INS CO	Commercial	Agency	27			0	0.00%	
FARMERS INSURANCE GROUP	Personal	Agent	6,294	6,843	450	488	7.15%	7.13%
	Commercial	Agent	6,294	6,843	450	488	7.15%	7.13%
FEDERAL INSURANCE COMPANY	Personal	Agency	191	202	13	15	6.81%	7.43%
	Commercial	Agency	303	323	30	35	9.90%	10.84%
FIDELITY NATIONAL INSURANCE CO	Personal	Agency	1,070	1,070	146	146	13.64%	13.64%
	Commercial	Agency	20	20	4	4	20.00%	20.00%
FINANCIAL INDEMNITY COMPANY	Personal	Agency	2,254	2,327	300	343	13.31%	14.74%
FINANCIAL PACIFIC INSURANCE CO	Commercial	Agency	173	199	3	1	1.73%	0.50%
FIREMAN'S FUND INSURANCE COMPANY	Personal	Agency	168	169	9	9	5.36%	5.33%
	Commercial	Agency	225	231	14	13	6.22%	5.63%
FIRST AMERICAN PROP & CASUALTY	Personal	Agent	13	12	13	12	100.00%	100.00%
	Commercial	Agent	13	3	13	3	100.00%	100.00%
FIRST AMERICAN SPECIALTY INS	Personal	Agency	508	569	46	38	9.06%	6.68%
FLORISTS MUTUAL INSURANCE CO	Commercial	Agent	67	99	0	0	0.00%	0.00%
FOLKSAMERICA REINSURANCE COMPANY	Commercial	Agency	653	608	51	41	7.81%	6.74%
FOREMOST INSURANCE GROUP	Personal	Agency	9,651	9,527	587	724	6.08%	7.60%
GOLDEN EAGLE INSURANCE CORP	Commercial	Agency	523	568	21	23	4.02%	4.05%
GRANGE INSURANCE GROUP	Personal	Agency	72	83	0	0	0.00%	0.00%
GREAT AMERICAN ASSURANCE CO	Commercial	Agent	717	717	58	58	8.09%	8.09%
GREAT AMERICAN INS CO OF NY	Commercial	Agent	717	717	58	58	8.09%	8.09%
GREAT AMERICAN INSURANCE CO	Commercial	Agent	717	717	58	58	8.09%	8.09%

**Table E - Agent / Agency Data per Company
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Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2006	2007	2006	2007	2006	2007
GREAT NORTHERN INSURANCE CO	Commercial	Agency	252	266	22	23	8.73%	8.65%
GREENWICH INSURANCE COMPANY	Personal	Agency	1			0	0.00%	
	Commercial	Agency	529	610	37	41	6.99%	6.72%
GUIDEONE MUTUAL INSURANCE CO.	Commercial	Agency	56	55	3	3	5.36%	5.45%
GUIDEONE SPECIALTY MUTUAL CO.	Commercial	Agency	56	55	3	3	5.36%	5.45%
HILLSTAR INSURANCE COMPANY	Personal	Agency		2,493		583		23.39%
HOMESITE INS. COMPANY OF CA	Personal	Agency	37	9	5	1	13.51%	11.11%
HORACE MANN INSURANCE COMPANY	Personal	Agent	59	66	1	1	1.69%	1.52%
HORACE MANN PROP & CAS INS CO	Personal	Agent	59	66	1	1	1.69%	1.52%
HUDSON INSURANCE COMPANY	Personal	Agency	4	4	0	0	0.00%	0.00%
	Commercial	Agency		8		0		0.00%
INFINITY PROPERTY AND CASUALTY	Personal	Agency	3,185	2,337	634	577	19.91%	24.69%
INSURANCE COMPANY OF THE WEST	Personal	Agency	1,451	1,593	128	145	8.82%	9.10%
	Commercial	Agency	1,451	1,593	128	145	8.82%	9.10%
INTEGON PREFERRED INSURANCE CO	Personal	Agent	136	3,251	11	413	8.09%	12.70%
KEMPER AUTO AND HOME COMPANIES	Personal	Agency	482	772	28	30	5.81%	3.89%
	Commercial	Agency		772		30		3.89%
LIBERTYMUTUALINSURANCEGROUP	Personal	Agent	238	274	6	0	2.52%	0.00%
	Commercial	Agent	279	49	75	6	26.88%	12.24%
LINCOLN GENERAL INSURANCE COMPANY	Personal	Agency	393	393	60	60	15.27%	15.27%
LOYA CASUALTY INSURANCE CO	Personal	Agent		195		75		38.46%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	Agent		5		0		0.00%
MAGNA CARTA COMPANIES	Commercial	Agency	86	90	4	4	4.65%	4.44%
MARKEL AMERICAN INSURANCE CO	Personal	Agent	1	1	0	0	0.00%	0.00%
MARKEL INSURANCE CO	Commercial	Agency	246	339	16	26	6.50%	7.67%
MERCED MUTUAL INSURANCE COMPANY	Personal	Agency	88	86	1	1	1.14%	1.16%
MERCURY INSURANCE GROUP	Personal	Agency	1,888	1,589	140	132	7.42%	8.31%

2008 Commissioner's Report on Underserved Communities

52

Table E - Agent / Agency Data per Company (2006 and 2007 Data)

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2006	2007	2006	2007	2006	2007
	Commercial	Agency	689	744	32	44	4.64%	5.91%
MGA INSURANCE COMPANY	Personal	Agency	1	1	1	0	100.00%	0.00%
MITSUI SUMITOMO INSURANCE GROUP	Commercial	Agency	547	0	46	0	8.41%	
NATIONAL AMERICAN INS CO OF CA	Personal	Agency	1	1	0	0	0.00%	0.00%
NATIONAL GENERAL INSURANCE CO	Personal	Agency	8	4	1	0	12.50%	0.00%
NATIONWIDE AGRIBUSINESS INSURANCE	Commercial	Agency	26	25	0	0	0.00%	0.00%
NATIONWIDE INS CO OF AMERICA	Personal	Agent	1,143	40	39	3	3.41%	7.50%
NORTHWESTERN PACIFIC INDEMNITY	Personal	Agency	184	194	13	15	7.07%	7.73%
NOVA CASUALTY COMPANY	Commercial	Agency		2		0		0.00%
OCEAN HARBOR CASUALTY INSURANC	Personal	Agency	0	1	0	0		0.00%
ONEBEACON INSURANCE GROUP	Commercial	Agency	237	425	10	28	4.22%	6.59%
OREGON MUTUAL INSURANCE CO	Personal	Agency	218	220	6	14	2.75%	6.36%
	Commercial	Agency	218	220	6	14	2.75%	6.36%
PACIFIC INDEMNITY COMPANY	Commercial	Agency		268		24		8.96%
PACIFIC PROPERTY AND CASUALTY	Personal	Agent	43	50	0	1	0.00%	2.00%
PACIFIC SPECIALTY INSURANCE CO	Personal	Agent	4,677	4,675	513	545	10.97%	11.66%
	Commercial	Agent	3,314	3,356	428	458	12.91%	13.65%
PEERLESS INSURANCE COMPANY	Commercial	Agency	523	568	21	23	4.02%	4.05%
PENN-AMERICA INSURANCE COMPANY	Commercial	Agency	6	11	0	0	0.00%	0.00%
PERMANENT GENERAL ASSURANCE CO	Personal	Agent	20	32	0	11	0.00%	34.38%
PHILADELPHIA INDEMNITY INS CO	Commercial	Agency	701	784	30	35	4.28%	4.46%
PRAETORIAN INSURANCE COMPANY	Personal	Agency	1	1	0	0	0.00%	0.00%
PROGRESSIVE INSURANCE COMPANY	Personal	Agent	3,968	4,983	402	570	10.13%	11.44%
QBE INSURANCE CORPORATION	Personal	Agency	1,048	1,167	265	314	25.29%	26.91%
	Commercial	Agency	296	291	13	13	4.39%	4.47%

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REDLAND INSURANCE COMPANY	Personal	Agent	115	115	0	34	0.00%	29.57%
RIVERPORT INSURANCE COMPANY	Commercial	Agency	55	611	3	41	5.45%	6.71%
SAFECO INSURANCE COMPANIES	Personal	Agency	1,800	1,800	136	136	7.56%	7.56%
	Commercial	Agency	1,800	1,800	136	136	7.56%	7.56%
SAFeway INSURANCE COMPANY	Personal	Agent	1,717	2,700	558	932	32.50%	34.52%
SENTRY INSURANCE A MUTUAL CO	Commercial	Agent	25	27	0	0	0.00%	0.00%
SENTRY SELECT INSURANCE	Commercial	Agent	9	9	1	0	11.11%	0.00%
SEQUOIA INSURANCE GROUP	Personal	Agency	3	3	0	0	0.00%	0.00%
	Commercial	Agency	140	140	4	4	2.86%	2.86%
SOMPO JAPAN INSURANCE COMPANY	Commercial	Agency	32	32	14	13	43.75%	40.63%
STAR INSURANCE COMPANY	Commercial	Agency	14	13	0	0	0.00%	0.00%
STATE FARM INSURANCE COMPANIES	Personal	Agent	1,878	1,884	74	88	3.94%	4.67%
	Commercial	Agent	1,878	1,884	74	88	3.94%	4.67%
STATE NATIONAL INSURANCE CO	Personal	Agent	3	150	0	3	0.00%	2.00%
	Commercial	Agent	46	62	5	5	10.87%	8.06%
STERLING CASUALTY INS CO	Personal	Agent	73	73	3	3	4.11%	4.11%
THE DENTISTS INSURANCE COMPANY	Commercial	Agent	6	6	0	0	0.00%	0.00%
THE HARTFORD	Personal	Agency	1,837	1,799	155	194	8.44%	10.78%
	Commercial	Agency	2,654	1,301	206	96	7.76%	7.38%
THE HARTFORD STEAM BOILER INSP	Commercial	Agency	1			1	0.00%	
THE NETHERLANDS INSURANCE COMPANY	Commercial	Agency	523	568	21	23	4.02%	4.05%
TOKIO MARINE & NICHIDO FIRE	Personal	Agency	33	32	11	11	33.33%	34.38%
	Commercial	Agency	33	32	12	12	36.36%	37.50%
TOPA INSURANCE COMPANY	Personal	Agent	8	8	0	0	0.00%	0.00%
	Commercial	Agent	56	56	0	0	0.00%	0.00%
TRAVELERS PROPERTY & CASUALTY	Personal	Agency	2,259	1,751	141	150	6.24%	8.57%
	Commercial	Agency	2,259	1,751	141	150	6.24%	8.57%
UNIGARD INSURANCE GROUP	Personal	Agency	147	123	4	5	2.72%	4.07%
	Commercial	Agency	147	123	4	5	2.72%	4.07%

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VALLEY INSURANCE COMPANY	Personal	Agent	482			28	0.00%	
	Commercial	Agent	482			28	0.00%	
VICTORIA INSURANCE	Personal	Agent	1,213	1,357	134	180	11.05%	13.26%
VIGILANT INSURANCE COMPANY	Personal	Agency	187	198	13	15	6.95%	7.58%
	Commercial	Agency	257	268	23	25	8.95%	9.33%
VIKING INSURANCE COMPANY OF WI	Personal	Agency	1,092	1,120	178	165	16.30%	14.73%
WAUSAU INSURANCE COMPANIES	Commercial	Agent	2	1	0	0	0.00%	0.00%
WESTERN GENERAL INSURANCE CO	Personal	Agency	1	4	0	0	0.00%	0.00%
WESTERN MUTUAL INSURANCE GROUP	Personal	Agency	9	8	0	0	0.00%	0.00%
WESTPORT INSURANCE CORPORATION	Commercial	Agency		35		6		17.14%
WORKMEN'S AUTO INSURANCE CO	Personal	Agency	80	136	3	10	3.75%	7.35%
XL INSURANCE AMERICA, INC.	Commercial	Agency	6	5	1	1	16.67%	20.00%
ZURICH US	Personal	Agency	267	176	8	7	3.00%	3.98%
	Commercial	Agency	1,298	1,340	127	129	9.78%	9.63%