

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Homeowners</b>	<b>5,980,810</b>	<b>6,056,566</b>	<b>368,060</b>	<b>376,698</b>	<b>6.2%</b>	<b>6.2%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>386,023</b>	<b>402,945</b>	<b>138,498</b>	<b>142,839</b>	<b>35.9%</b>	<b>35.4%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>791,842</b>	<b>852,245</b>	<b>148,138</b>	<b>153,883</b>	<b>18.7%</b>	<b>18.1%</b>
	<b>Condominium</b>	<b>647,313</b>	<b>690,724</b>	<b>24,666</b>	<b>28,790</b>	<b>3.8%</b>	<b>4.2%</b>
	<b>Tenant</b>	<b>1,084,778</b>	<b>1,191,625</b>	<b>58,311</b>	<b>66,874</b>	<b>5.4%</b>	<b>5.6%</b>
	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
	<b>Mobilehome</b>	<b>333,097</b>	<b>331,190</b>	<b>15,106</b>	<b>14,979</b>	<b>4.5%</b>	<b>4.5%</b>
	<b>Vacant Dwelling</b>	<b>5,327</b>	<b>7,210</b>	<b>1,360</b>	<b>1,820</b>	<b>25.5%</b>	<b>25.2%</b>
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21ST CENTURY SUPERIOR INSURANCE	Homeowners	14,335	0	208	0	1.5%	0.0%
	Condominium	1,508	0	28	0	1.9%	0.0%
	Tenant	583	0	16	0	2.8%	0.0%
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AEGIS SECURITY INSURANCE CO	Homeowners	4,305	4,100	537	528	12.5%	12.9%
	Condominium	191	202	6	10	3.3%	4.8%
	Tenant	62	90	3	7	4.5%	8.2%
	Mobilehome	4,336	4,081	233	223	5.4%	5.5%
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ALLIED PROPERTY & CASUALTY INS	Homeowners	103,971	98,831	4,646	4,386	4.5%	4.4%
	Dwll'g Owner Occp'd	737	698	89	88	12.1%	12.6%
	Dwll'g Tenant Occp'd	25,847	26,292	1,684	1,676	6.5%	6.4%
	Condominium	5,193	5,352	103	121	2.0%	2.3%
	Tenant	3,474	3,282	82	76	2.4%	2.3%
	Dwll'g Content Only	19	17	0	0	0.0%	0.0%
	Mobilehome	12	8	1	0	8.4%	0.0%
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ALLSTATE INDEMNITY COMPANY	Homeowners	855	674	41	18	4.8%	2.7%
	Tenant	5,278	5,418	314	321	5.9%	5.9%
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ALLSTATE INSURANCE COMPANY	Homeowners	709,862	659,015	76,888	72,820	10.8%	11.0%
	Dwll'g Owner Occp'd	492	457	149	140	30.3%	30.5%
	Condominium	84,916	86,938	3,721	4,024	4.4%	4.6%
	Tenant	121,597	135,526	7,938	8,871	6.5%	6.5%
	Dwll'g Content Only	1	1	0	0	0.0%	0.0%
	Mobilehome	15,373	13,914	876	781	5.7%	5.6%
	Vacant Dwelling	13	13	6	5	45.9%	34.6%

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	<b>Condominium</b>	<b>647,313</b>	<b>690,724</b>	<b>24,666</b>	<b>28,790</b>	<b>3.8%</b>	<b>4.2%</b>
	<b>Tenant</b>	<b>1,084,778</b>	<b>1,191,625</b>	<b>58,311</b>	<b>66,874</b>	<b>5.4%</b>	<b>5.6%</b>
	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
	<b>Mobilehome</b>	<b>333,097</b>	<b>331,190</b>	<b>15,106</b>	<b>14,979</b>	<b>4.5%</b>	<b>4.5%</b>
	<b>Vacant Dwelling</b>	<b>5,327</b>	<b>7,210</b>	<b>1,360</b>	<b>1,820</b>	<b>25.5%</b>	<b>25.2%</b>
<b>AMCO INSURANCE COMPANY</b>							
	Homeowners	155,130	157,891	5,547	6,062	3.6%	3.8%
	Dwll'g Owner Occp'd	1,930	2,170	307	447	15.9%	20.6%
	Dwll'g Tenant Occp'd	61,416	67,378	3,612	4,155	5.9%	6.2%
	Condominium	14,673	17,704	443	583	3.0%	3.3%
	Tenant	5,625	5,468	176	168	3.1%	3.1%
	Dwll'g Content Only	52	50	0	0	0.0%	0.0%
	Mobilehome	53	43	0	1	0.5%	2.1%
<b>AMERICAN FAMILY HOME INSURANCE</b>							
	Homeowners	6	4	2	1	38.2%	31.4%
	Tenant	722	2,190	61	190	8.5%	8.7%
	Mobilehome	21,165	21,560	2,254	2,283	10.7%	10.6%
<b>AMERICAN MODERN HOME INSURANCE</b>							
	Homeowners	2,138	1,885	49	43	2.3%	2.3%
	Dwll'g Owner Occp'd	3,814	3,589	480	419	12.6%	11.7%
	Dwll'g Tenant Occp'd	7,231	7,376	680	676	9.4%	9.2%
	Tenant	69,143	74,104	3,929	4,256	5.7%	5.7%
	Mobilehome	24,997	24,675	611	593	2.4%	2.4%
	Vacant Dwelling	492	594	32	39	6.4%	6.6%
<b>AMICA MUTUAL INSURANCE COMPANY</b>							
	Homeowners	13,414	14,040	213	225	1.6%	1.6%
	Dwll'g Owner Occp'd	183	214	5	7	2.6%	3.0%
	Dwll'g Tenant Occp'd	1,253	1,467	42	52	3.4%	3.5%
	Condominium	2,918	3,193	81	105	2.8%	3.3%
	Tenant	5,247	5,798	205	222	3.9%	3.8%
<b>ARMED FORCES INSURANCE EXCHANGE</b>							
	Homeowners	4,148	3,981	56	53	1.4%	1.3%
	Condominium	251	244	3	4	1.4%	1.6%
<b>ASSURANT GROUP</b>							
	Homeowners	22,010	19,703	1,469	1,273	6.7%	6.5%
	Dwll'g Owner Occp'd	2,882	2,340	564	461	19.6%	19.7%
	Dwll'g Tenant Occp'd	8,166	7,231	838	702	10.3%	9.7%
	Condominium	3,128	4,135	96	152	3.1%	3.7%
	Tenant	39,970	34,457	1,836	2,266	4.6%	6.6%
	Mobilehome	47,908	55,282	2,880	3,205	6.0%	5.8%
	Vacant Dwelling	93	87	1	4	0.9%	4.4%

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AUTO CLUB SOUTHERN CALIFORNIA	Homeowners	364,582	372,050	16,258	17,300	4.5%	4.6%
	Dwll'g Tenant Occp'd	14,426	17,635	1,211	1,519	8.4%	8.6%
	Condominium	42,391	42,822	1,535	1,655	3.6%	3.9%
	Tenant	57,877	69,351	3,711	4,828	6.4%	7.0%
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BANK of AMERICA CORP GRP	Homeowners	80,119	65,653	6,638	5,843	8.3%	8.9%
	Dwll'g Owner Occp'd	14,751	9,453	1,179	774	8.0%	8.2%
	Condominium	3,605	2,782	254	217	7.0%	7.8%
	Tenant	14,767	11,438	1,194	976	8.1%	8.5%
	Vacant Dwelling	535	128	106	30	19.8%	23.2%
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BANKERS STANDARD	Homeowners	467	3,156	7	41	1.4%	1.3%
	Condominium	47	375	2	7	4.4%	1.8%
	Tenant	18	145	0	1	0.0%	0.9%
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CALIFORNIA CASUALTY	Homeowners	34,173	33,831	1,722	1,689	5.0%	5.0%
	Condominium	5,455	5,444	221	221	4.0%	4.1%
	Tenant	7,455	7,780	343	346	4.6%	4.4%
	Mobilehome	265	268	7	7	2.8%	2.6%
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CALIFORNIA FAIR PLAN	Dwll'g Owner Occp'd	100,054	96,599	51,731	49,664	51.7%	51.4%
	Dwll'g Tenant Occp'd	65,968	63,454	39,925	38,597	60.5%	60.8%
	Dwll'g Content Only	395	371	26	22	6.7%	6.0%
	Mobilehome	692	773	114	122	16.4%	15.8%
	Vacant Dwelling	2,295	3,041	992	1,340	43.2%	44.1%
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CALIFORNIA STATE AUTO ASSO	Homeowners	394,924	406,632	9,957	10,329	2.5%	2.5%
	Condominium	22,160	24,058	640	696	2.9%	2.9%
	Tenant	67,023	76,733	1,657	1,986	2.5%	2.6%
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CALIFORNIA STATE AUTO GROUP	Dwll'g Tenant Occp'd	46,245	54,361	2,699	3,311	5.8%	6.1%

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<b>CAPITAL INSURANCE GROUP</b>							
	Homeowners	52,353	53,515	1,007	1,102	1.9%	2.1%
	Dwll'g Owner Occp'd	884	821	54	51	6.1%	6.3%
	Dwll'g Tenant Occp'd	20,725	23,056	702	810	3.4%	3.5%
	Condominium	2,255	2,442	59	61	2.6%	2.5%
	Tenant	1,997	2,205	51	65	2.5%	2.9%
<b>CENTURY-NATIONAL INSURANCE CO</b>							
	Homeowners	70,683	61,549	6,782	5,913	9.6%	9.6%
	Dwll'g Owner Occp'd	2,984	2,792	1,254	1,158	42.0%	41.5%
	Dwll'g Tenant Occp'd	19,008	17,534	2,018	1,898	10.6%	10.8%
	Condominium	240	215	11	9	4.4%	4.2%
	Tenant	1	0	0	0	0.0%	0.0%
	Mobilehome	6,319	6,231	386	379	6.1%	6.1%
<b>CHARTIS PROPERTY CASUALTY CO</b>							
	Homeowners	1,253	11,861	16	164	1.3%	1.4%
	Condominium	160	1,413	3	23	1.7%	1.7%
	Tenant	103	619	3	21	3.2%	3.4%
<b>COMMERCE WEST INSURANCE CO</b>							
	Homeowners	1,022	1,937	37	94	3.6%	4.8%
	Condominium	42	120	3	13	7.9%	11.1%
<b>CSE INSURANCE GROUP</b>							
	Homeowners	38,226	40,684	1,880	2,133	4.9%	5.2%
	Dwll'g Owner Occp'd	3,529	3,606	678	710	19.2%	19.7%
	Dwll'g Tenant Occp'd	16,507	18,717	1,790	2,108	10.8%	11.3%
	Condominium	2,040	2,014	53	52	2.6%	2.6%
	Tenant	1,366	1,297	62	62	4.5%	4.8%
	Dwll'g Content Only	4	3	2	2	48.0%	66.7%
	Vacant Dwelling	431	547	44	57	10.1%	10.4%
<b>ELECTRIC INSURANCE COMPANY</b>							
	Homeowners	1,391	1,367	45	45	3.2%	3.3%
	Condominium	177	185	7	8	3.7%	4.2%
	Tenant	204	235	8	10	4.0%	4.1%

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<b>ENCOMPASS INSURANCE COMPANY</b>							
	Homeowners	19,191	18,246	389	363	2.0%	2.0%
	Dwll'g Owner Occp'd	8,639	9,205	420	434	4.9%	4.7%
	Condominium	2,356	2,255	39	37	1.7%	1.6%
	Tenant	1,571	1,489	37	30	2.3%	2.0%
	Dwll'g Content Only	7,539	7,832	375	381	5.0%	4.9%
<b>FARMERS INSURANCE GROUP</b>							
	Homeowners	964,048	980,500	80,135	81,570	8.3%	8.3%
	Dwll'g Owner Occp'd	175,634	197,130	70,406	76,565	40.1%	38.8%
	Dwll'g Tenant Occp'd	182,123	185,201	63,146	63,562	34.7%	34.3%
	Condominium	116,215	125,020	5,042	6,141	4.3%	4.9%
	Tenant	106,436	112,766	5,447	5,628	5.1%	5.0%
	Mobilehome	2	0	0	0	0.0%	0.0%
<b>FEDERAL INSURANCE COMPANY</b>							
	Homeowners	15,256	16,226	167	170	1.1%	1.0%
	Condominium	2,691	2,856	32	38	1.2%	1.3%
	Tenant	1,051	1,088	28	33	2.7%	3.0%
<b>FIDELITY NATL INSURANCE COMPANY</b>							
	Homeowners	31,142	25,752	2,431	2,420	7.8%	9.4%
	Dwll'g Owner Occp'd	1,337	1,126	271	231	20.3%	20.5%
	Dwll'g Tenant Occp'd	6,514	5,777	466	386	7.2%	6.7%
	Condominium	2,510	3,289	101	172	4.0%	5.2%
	Tenant	1,554	2,419	68	114	4.4%	4.7%
<b>FIDELITY NATL P&amp;C INSURANCE CO</b>							
	Homeowners	5,814	10,630	307	527	5.3%	5.0%
<b>FIREMANS FUND INSURANCE COMPANY</b>							
	Homeowners	46,069	41,426	1,302	1,109	2.8%	2.7%
	Dwll'g Owner Occp'd	876	727	91	41	10.3%	5.6%
	Dwll'g Tenant Occp'd	10,346	9,551	502	406	4.9%	4.2%
	Condominium	6,803	6,150	83	78	1.2%	1.3%
	Tenant	1,349	1,182	47	38	3.5%	3.2%
<b>FIRST AMERICAN PROPERTY INS</b>							
	Homeowners	14,284	13,944	773	827	5.4%	5.9%
	Tenant	3,434	3,543	215	148	6.3%	4.2%

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Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Homeowners</b>	<b>5,980,810</b>	<b>6,056,566</b>	<b>368,060</b>	<b>376,698</b>	<b>6.2%</b>	<b>6.2%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>386,023</b>	<b>402,945</b>	<b>138,498</b>	<b>142,839</b>	<b>35.9%</b>	<b>35.4%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>791,842</b>	<b>852,245</b>	<b>148,138</b>	<b>153,883</b>	<b>18.7%</b>	<b>18.1%</b>
	<b>Condominium</b>	<b>647,313</b>	<b>690,724</b>	<b>24,666</b>	<b>28,790</b>	<b>3.8%</b>	<b>4.2%</b>
	<b>Tenant</b>	<b>1,084,778</b>	<b>1,191,625</b>	<b>58,311</b>	<b>66,874</b>	<b>5.4%</b>	<b>5.6%</b>
	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
	<b>Mobilehome</b>	<b>333,097</b>	<b>331,190</b>	<b>15,106</b>	<b>14,979</b>	<b>4.5%</b>	<b>4.5%</b>
	<b>Vacant Dwelling</b>	<b>5,327</b>	<b>7,210</b>	<b>1,360</b>	<b>1,820</b>	<b>25.5%</b>	<b>25.2%</b>
<hr/>							
FIRST AMERICAN SPECIALTY INS	Homeowners	55,572	51,610	4,373	4,033	7.9%	7.8%
	Dwll'g Owner Occp'd	4,263	4,432	1,403	1,528	32.9%	34.5%
	Dwll'g Tenant Occp'd	29,450	29,832	4,461	4,688	15.1%	15.7%
	Condominium	4,099	4,584	202	270	4.9%	5.9%
<hr/>							
FOREMOST INSURANCE GROUP	Homeowners	4,628	6,251	127	188	2.7%	3.0%
	Dwll'g Owner Occp'd	9,224	10,165	1,035	1,258	11.2%	12.4%
	Dwll'g Tenant Occp'd	9,814	12,983	1,254	1,756	12.8%	13.5%
	Mobilehome	156,623	154,675	5,024	4,963	3.2%	3.2%
	Vacant Dwelling	1,468	2,800	180	345	12.3%	12.3%
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GARRISON PROP & CASUALTY INS CO	Homeowners	3,891	5,806	82	141	2.1%	2.4%
	Dwll'g Owner Occp'd	25	30	2	2	6.4%	7.9%
	Dwll'g Tenant Occp'd	951	1,370	41	57	4.4%	4.1%
	Condominium	781	1,182	40	62	5.1%	5.3%
	Tenant	8,499	11,604	389	516	4.6%	4.4%
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GRANGE INSURANCE GROUP	Homeowners	7,167	6,879	59	55	0.8%	0.8%
	Condominium	89	105	0	0	0.0%	0.0%
	Tenant	605	669	7	6	1.2%	0.9%
	Mobilehome	966	1,007	1	1	0.1%	0.0%
<hr/>							
HOMESITE INS CO of CA	Homeowners	19,224	18,543	1,018	1,004	5.3%	5.4%
	Condominium	3,119	3,359	192	218	6.1%	6.5%
	Tenant	12,994	10,817	830	652	6.4%	6.0%
<hr/>							
HORACE MANN INSURANCE COMPANY	Homeowners	11,911	12,431	560	586	4.7%	4.7%
	Condominium	776	817	11	13	1.4%	1.6%
	Tenant	911	995	21	39	2.3%	3.9%
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HORACE MANN PROP & CAS INS CO	Homeowners	6,753	6,144	559	494	8.3%	8.0%
	Condominium	225	216	6	6	2.7%	2.7%
	Tenant	453	457	16	17	3.4%	3.7%
	Mobilehome	21	11	1	0	4.9%	0.8%

**2011 Commissioner's Report on Underserved Communities**  
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**Section 1 - Real and Personal Property Coverage**  
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	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
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<b>IDS PROPERTY CASUALTY INSURANCE</b>							
	Homeowners	24,678	29,684	686	901	2.8%	3.0%
	Condominium	3,711	4,742	150	229	4.0%	4.8%
	Tenant	4,165	8,563	160	411	3.8%	4.8%
<b>KEMPER AUTO AND HOME COMPANIES</b>							
	Homeowners	45,080	42,514	728	718	1.6%	1.7%
	Dwll'g Owner Occp'd	685	585	29	28	4.2%	4.8%
	Dwll'g Tenant Occp'd	12,851	12,642	516	497	4.0%	3.9%
	Condominium	2,773	2,821	47	47	1.7%	1.7%
	Tenant	1,805	1,752	30	27	1.7%	1.6%
<b>LIBERTY MUTUAL INS GROUP</b>							
	Homeowners	127,807	132,996	6,045	6,376	4.7%	4.8%
	Dwll'g Owner Occp'd	665	723	69	77	10.4%	10.6%
	Dwll'g Tenant Occp'd	19,224	20,970	1,847	2,034	9.6%	9.7%
	Condominium	14,121	16,209	476	588	3.4%	3.6%
	Tenant	18,549	23,172	815	1,065	4.4%	4.6%
	Dwll'g Content Only	293	274	11	10	3.6%	3.7%
<b>MERCED MUTUAL INSURANCE COMPANY</b>							
	Homeowners	5,461	4,790	153	133	2.8%	2.8%
	Condominium	6	6	2	2	33.3%	33.3%
	Tenant	13	9	0	0	0.0%	0.0%
<b>MERCURY INSURANCE GROUP</b>							
	Homeowners	231,043	243,779	16,649	18,304	7.2%	7.5%
	Dwll'g Owner Occp'd	399	422	62	71	15.5%	16.9%
	Dwll'g Tenant Occp'd	14,072	15,464	1,595	1,800	11.3%	11.6%
	Condominium	25,815	27,467	1,512	1,713	5.9%	6.2%
	Tenant	31,119	38,380	2,254	2,752	7.2%	7.2%
<b>METROPOLITAN DIRECT P&amp;C INS CO</b>							
	Homeowners	5,600	5,431	213	212	3.8%	3.9%
	Condominium	2,431	2,614	109	120	4.5%	4.6%
	Tenant	3,810	4,226	193	228	5.1%	5.4%
<b>NATIONWIDE FIRE INSURANCE CO</b>							
	Homeowners	12,779	11,335	385	340	3.0%	3.0%
	Condominium	1,451	1,254	35	30	2.4%	2.4%
	Tenant	1,377	1,093	42	30	3.1%	2.7%
	Mobilehome	44	37	2	1	4.0%	2.7%

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NATIONWIDE INS CO OF AMERICA	Homeowners	22,291	24,330	1,907	1,997	8.6%	8.2%
	Dwll'g Owner Occp'd	92	94	27	27	29.4%	28.9%
	Dwll'g Tenant Occp'd	4,368	5,012	533	612	12.2%	12.2%
	Condominium	1,663	2,155	120	171	7.2%	7.9%
	Tenant	3,853	4,286	219	244	5.7%	5.7%
	Dwll'g Content Only	0	0	0	0	0.0%	0.0%
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NEW HAMPSHIRE INSURANCE COMPANY	Mobilehome	10,694	4,409	591	195	5.5%	4.4%
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OREGON MUTUAL INS CO	Homeowners	7,436	6,919	364	338	4.9%	4.9%
	Dwll'g Owner Occp'd	1,942	1,845	127	118	6.6%	6.4%
	Condominium	492	500	16	20	3.3%	3.9%
	Tenant	159	154	5	3	2.8%	1.6%
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PACIFIC PROPERTY AND CASUALTY	Homeowners	10,361	11,290	323	332	3.1%	2.9%
	Condominium	578	683	9	12	1.5%	1.8%
	Tenant	968	1,113	25	23	2.5%	2.1%
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PACIFIC SPECIALTY INSURANCE CO	Homeowners	57,560	63,750	7,304	8,672	12.7%	13.6%
	Dwll'g Owner Occp'd	10,043	9,316	2,774	2,486	27.6%	26.7%
	Dwll'g Tenant Occp'd	19,731	24,469	3,236	3,974	16.4%	16.2%
	Condominium	2,480	2,985	156	257	6.3%	8.6%
	Tenant	2,552	2,930	230	269	9.0%	9.2%
	Mobilehome	7,878	8,210	924	983	11.7%	12.0%
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PRAETORIAN INSURANCE COMPANY	Homeowners	537	2,998	12	73	2.2%	2.4%
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QBE INS CORPORATION	Tenant	7,768	5,803	408	308	5.3%	5.3%
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SAFECO INS COMPANIES	Homeowners	174,930	178,302	10,091	10,958	5.8%	6.1%
	Dwll'g Owner Occp'd	3,989	3,687	971	892	24.3%	24.2%
	Dwll'g Tenant Occp'd	110,542	130,758	11,122	13,943	10.1%	10.7%
	Condominium	21,837	23,719	782	904	3.6%	3.8%
	Tenant	44,153	52,825	3,127	3,671	7.1%	6.9%

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	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
	<b>Mobilehome</b>	<b>333,097</b>	<b>331,190</b>	<b>15,106</b>	<b>14,979</b>	<b>4.5%</b>	<b>4.5%</b>
	<b>Vacant Dwelling</b>	<b>5,327</b>	<b>7,210</b>	<b>1,360</b>	<b>1,820</b>	<b>25.5%</b>	<b>25.2%</b>
<b>SEQUIOA INS GROUP</b>							
	Homeowners	7,014	6,744	43	38	0.6%	0.6%
	Condominium	124	135	1	1	0.8%	0.4%
	Tenant	139	160	1	2	0.4%	1.1%
<b>STATE FARM INSURANCE COMPANIES</b>							
	Homeowners	1,302,811	1,330,119	71,370	75,343	5.5%	5.7%
	Condominium	171,421	181,589	6,082	6,970	3.5%	3.8%
	Tenant	252,875	288,913	16,149	19,820	6.4%	6.9%
	Mobilehome	35,751	36,006	1,203	1,243	3.4%	3.5%
<b>STATE NATIONAL INS CO</b>							
	Homeowners	1,432	1,146	81	66	5.6%	5.8%
<b>THE HARTFORD</b>							
	Homeowners	109,083	101,037	5,561	5,127	5.1%	5.1%
	Dwll'g Owner Occp'd	700	644	154	145	22.0%	22.5%
	Dwll'g Tenant Occp'd	13,374	12,780	1,132	1,059	8.5%	8.3%
	Condominium	12,678	13,834	430	517	3.4%	3.7%
	Tenant	12,014	11,745	654	627	5.4%	5.3%
	Dwll'g Content Only	6	5	1	1	16.7%	20.3%
<b>TOKIO MARINE &amp; NICHIDO FIRE</b>							
	Homeowners	11,732	11,504	1,539	1,513	13.1%	13.2%
	Dwll'g Owner Occp'd	51	50	36	34	69.2%	67.3%
	Dwll'g Tenant Occp'd	1,916	1,973	488	495	25.5%	25.1%
	Condominium	858	866	159	157	18.5%	18.2%
	Tenant	1,814	1,697	123	114	6.8%	6.7%
<b>TOPA INSURANCE COMPANY</b>							
	Homeowners	10,993	10,543	1,747	1,794	15.9%	17.0%
	Condominium	17	35	2	6	14.1%	17.8%
	Tenant	213	209	14	9	6.5%	4.3%
<b>TOWER SELECT INS CO</b>							
	Homeowners	32,696	57,074	1,714	2,932	5.2%	5.1%
	Dwll'g Owner Occp'd	0	9	0	1	0.0%	10.6%
	Dwll'g Tenant Occp'd	0	245	0	15	0.0%	6.3%
	Condominium	19	132	6	42	29.6%	32.0%
	Tenant	14	55	0	0	1.7%	0.6%

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	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
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TRAVELERS INS GROUP	Homeowners	167,092	200,080	6,856	8,069	4.1%	4.0%
	Dwll'g Owner Occp'd	31,989	36,638	3,573	4,410	11.2%	12.0%
	Dwll'g Tenant Occp'd	75	71	8	11	10.7%	15.5%
	Condominium	14,970	18,250	601	866	4.0%	4.7%
	Tenant	25,681	26,083	988	1,023	3.8%	3.9%
	Dwll'g Content Only	4,443	6,010	164	248	3.7%	4.1%
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UNIGARD INSURANCE GROUP	Homeowners	13,631	13,063	300	277	2.2%	2.1%
	Dwll'g Owner Occp'd	610	591	64	60	10.4%	10.1%
	Dwll'g Tenant Occp'd	8,995	8,923	477	473	5.3%	5.3%
	Condominium	850	865	17	20	2.0%	2.3%
	Tenant	533	578	13	11	2.5%	2.0%
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UNITED SERVICES AUTO ASSO	Homeowners	111,320	112,951	1,353	1,439	1.2%	1.3%
	Dwll'g Owner Occp'd	1,052	991	23	20	2.2%	2.1%
	Dwll'g Tenant Occp'd	37,382	38,786	1,031	1,071	2.8%	2.8%
	Condominium	16,833	16,899	310	316	1.8%	1.9%
	Tenant	57,861	57,989	1,335	1,325	2.3%	2.3%
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UNIVERSAL NORTH AMERICA INSURANCE	Homeowners	742	15,020	50	783	6.7%	5.2%
	Dwll'g Owner Occp'd	21	385	4	69	16.6%	17.8%
	Dwll'g Tenant Occp'd	330	6,332	28	434	8.5%	6.9%
	Condominium	63	1,306	4	78	6.4%	6.0%
	Tenant	19	236	0	11	2.2%	4.6%
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USAA CASUALTY INSURANCE COMPANY	Homeowners	85,184	86,985	1,544	1,592	1.8%	1.8%
	Dwll'g Owner Occp'd	423	405	14	13	3.2%	3.1%
	Dwll'g Tenant Occp'd	17,122	18,088	623	669	3.6%	3.7%
	Condominium	15,588	15,887	463	494	3.0%	3.1%
	Tenant	61,053	60,617	2,544	2,572	4.2%	4.2%

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<b>Total</b>	<b>Homeowners</b>	<b>5,980,810</b>	<b>6,056,566</b>	<b>368,060</b>	<b>376,698</b>	<b>6.2%</b>	<b>6.2%</b>
	<b>Dwll'g Owner Occp'd</b>	<b>386,023</b>	<b>402,945</b>	<b>138,498</b>	<b>142,839</b>	<b>35.9%</b>	<b>35.4%</b>
	<b>Dwll'g Tenant Occp'd</b>	<b>791,842</b>	<b>852,245</b>	<b>148,138</b>	<b>153,883</b>	<b>18.7%</b>	<b>18.1%</b>
	<b>Condominium</b>	<b>647,313</b>	<b>690,724</b>	<b>24,666</b>	<b>28,790</b>	<b>3.8%</b>	<b>4.2%</b>
	<b>Tenant</b>	<b>1,084,778</b>	<b>1,191,625</b>	<b>58,311</b>	<b>66,874</b>	<b>5.4%</b>	<b>5.6%</b>
	<b>Dwll'g Content Only</b>	<b>12,751</b>	<b>14,564</b>	<b>579</b>	<b>664</b>	<b>4.5%</b>	<b>4.6%</b>
	<b>Mobilehome</b>	<b>333,097</b>	<b>331,190</b>	<b>15,106</b>	<b>14,979</b>	<b>4.5%</b>	<b>4.5%</b>
	<b>Vacant Dwelling</b>	<b>5,327</b>	<b>7,210</b>	<b>1,360</b>	<b>1,820</b>	<b>25.5%</b>	<b>25.2%</b>
<b>USAA GENERAL INDEMNITY COMPANY</b>							
	Homeowners	1,317	3,102	47	104	3.5%	3.4%
	Dwll'g Owner Occp'd	4	5	0	0	0.0%	0.0%
	Dwll'g Tenant Occp'd	130	359	3	16	2.4%	4.3%
	Condominium	206	515	7	20	3.3%	3.9%
	Tenant	10,761	15,788	284	434	2.6%	2.7%
<b>VIGILANT INSURANCE COMPANY</b>							
	Homeowners	473	451	3	3	0.6%	0.7%
	Condominium	152	140	0	0	0.0%	0.0%
	Tenant	30	26	0	0	0.0%	0.0%
<b>WAWANESA INSURANCE GROUP</b>							
	Homeowners	31,525	30,944	1,397	1,411	4.4%	4.6%
	Condominium	5,090	5,577	151	209	3.0%	3.7%
<b>WESTERN MUTUAL INSURANCE GROUP</b>							
	Homeowners	70,298	71,365	2,637	2,743	3.8%	3.8%
	Dwll'g Owner Occp'd	1,121	1,003	455	411	40.6%	41.0%
	Dwll'g Tenant Occp'd	5,740	6,160	427	422	7.4%	6.8%
<b>WORKMENS AUTO INS CO</b>							
	Homeowners	5,166	4,251	227	184	4.4%	4.3%
	Condominium	74	68	6	7	8.2%	10.3%
	Tenant	116	61	8	6	6.5%	9.2%
<b>ZURICH NORTH AMERICA GROUP</b>							
	Homeowners	18,428	15,321	449	384	2.4%	2.5%

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		2009	2010	2009	2010	2009	2010
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,856,324</b>	<b>23,978,230</b>	<b>2,433,695</b>	<b>2,462,176</b>
	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
	<b>Motorcycle</b>	<b>735,517</b>	<b>733,817</b>	<b>34,945</b>	<b>34,875</b>	<b>4.8%</b>	<b>4.8%</b>
	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
<hr/>							
21ST CENTURY INSURANCE GROUP							
	Pvt Passenger Auto	999,428	890,819	113,715	98,920	11.4%	11.1%
	Motorcycle	6,686	5,173	383	305	5.7%	5.9%
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21ST CENTURY PREMIER INSURANCE							
	Pvt Passenger Auto	60,630	87,329	29,444	43,414	48.6%	49.7%
	Motorcycle	375	1,855	101	440	27.0%	23.7%
	Motorhome	101	224	26	77	25.8%	34.2%
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ACCESS GENERAL INSURANCE COMPANY							
	Pvt Passenger Auto	353,886	409,791	119,794	133,236	33.9%	32.5%
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AEGIS SECURITY INS							
	Pvt Passenger Auto	0	7,209	0	731	0.0%	10.1%
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AFFIRMATIVE INSURANCE COMPANY							
	Pvt Passenger Auto	59,648	55,018	14,161	13,917	23.7%	25.3%
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ALLIANCE UNITED INS CO							
	Pvt Passenger Auto	160,383	235,172	58,360	86,359	36.4%	36.7%
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ALLIED PROPERTY & CASUALTY INS							
	Pvt Passenger Auto	135,105	132,596	5,054	4,704	3.7%	3.5%
	Motorhome	1,512	1,416	21	14	1.4%	1.0%
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ALLSTATE INDEMNITY COMPANY							
	Pvt Passenger Auto	1,682,658	1,619,239	180,219	168,128	10.7%	10.4%
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ALLSTATE INSURANCE COMPANY							
	Pvt Passenger Auto	414,728	388,832	19,564	18,139	4.7%	4.7%
	Assigned Risk	71	125	26	29	36.7%	23.2%
	Motorcycle	28,963	31,665	934	1,073	3.2%	3.4%
	Motorhome	13,041	12,228	572	528	4.4%	4.3%
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ALLSTATE PROP AND CASUALTY							
	Pvt Passenger Auto	3,549	0	593	0	16.7%	0.0%

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AMCO INSURANCE COMPANY	Pvt Passenger Auto	254,157	259,717	9,998	10,177	3.9%	3.9%
	Motorcycle	12,625	15,171	274	307	2.2%	2.0%
	Motorhome	8,049	8,619	90	81	1.1%	0.9%
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AMERICAN MODERN HOME INSURANCE	Motorcycle	2,271	2,036	164	161	7.2%	7.9%
	Motorhome	2,757	2,295	148	120	5.4%	5.2%
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AMICA MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	54,629	57,595	1,238	1,474	2.3%	2.6%
	Motorhome	202	205	2	3	1.1%	1.5%
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ANCHOR GENERAL INSURANCE CO	Pvt Passenger Auto	110,316	135,827	15,060	21,813	13.7%	16.1%
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AUTO CLUB SOUTHERN CALIFORNIA	Pvt Passenger Auto	1,841,037	1,852,775	133,437	138,964	7.2%	7.5%
	Assigned Risk	230	166	65	41	28.4%	24.8%
	Motorcycle	46,760	48,233	2,154	2,459	4.6%	5.1%
	Motorhome	25,375	25,161	1,125	1,109	4.4%	4.4%
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BANK of AMERICA CORP GRP	Pvt Passenger Auto	156,093	81,722	22,504	11,205	14.4%	13.7%
<hr/>							
BANKERS STANDARD	Pvt Passenger Auto	717	4,491	11	72	1.6%	1.6%
	Motorcycle	4	32	0	0	0.0%	0.3%
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CALIFORNIA CASUALTY	Pvt Passenger Auto	127,242	122,925	4,729	4,497	3.7%	3.7%
	Motorcycle	3,966	3,763	80	72	2.0%	1.9%
	Motorhome	1,490	1,463	39	46	2.6%	3.1%
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CALIFORNIA STATE AUTO ASSO	Pvt Passenger Auto	1,669,360	1,676,620	44,708	45,045	2.7%	2.7%
	Motorcycle	8	9	0	0	0.0%	0.0%
	Motorhome	11,147	10,996	185	175	1.7%	1.6%
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CALIFORNIA STATE AUTO GROUP	Pvt Passenger Auto	119,975	70,605	10,604	4,882	8.8%	6.9%
	Assigned Risk	278	169	80	43	28.6%	25.7%
	Low Cost Auto	836	788	352	304	42.1%	38.6%
	Motorcycle	17,821	18,458	414	411	2.3%	2.2%
	Motorhome	507	362	15	14	3.0%	3.9%

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	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
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	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
<hr/>							
CAPITAL INSURANCE GROUP	Pvt Passenger Auto	57,243	61,098	1,273	1,441	2.2%	2.4%
	Motorhome	458	487	5	5	1.1%	1.0%
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CENTURY-NATIONAL INSURANCE CO	Pvt Passenger Auto	10,400	11,492	762	1,097	7.3%	9.5%
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COAST NATIONAL INSURANCE CO	Pvt Passenger Auto	224,983	338,916	42,653	73,119	19.0%	21.6%
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COMMERCE WEST INSURANCE CO	Pvt Passenger Auto	124,224	196,270	9,216	15,381	7.4%	7.8%
	Assigned Risk	94	35	25	10	26.4%	27.0%
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CORNERSTONE NATIONAL INS CO	Pvt Passenger Auto	30,454	29,907	9,625	9,407	31.6%	31.5%
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CSE INSURANCE GROUP	Pvt Passenger Auto	38,471	39,362	1,847	1,974	4.8%	5.0%
	Assigned Risk	14	1	6	1	41.1%	122.2%
	Motorhome	147	136	5	6	3.6%	4.2%
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DANIELSON NATIONAL INSURANCE CO	Pvt Passenger Auto	11,943	9,963	4,433	3,792	37.1%	38.1%
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DEERBROOK INSURANCE COMPANY	Pvt Passenger Auto	6,214	4,396	967	694	15.6%	15.8%
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DEPOSITORS INSURANCE COMPANY	Pvt Passenger Auto	10,948	8,440	213	150	1.9%	1.8%
	Motorhome	103	86	1	1	1.0%	1.2%
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ELECTRIC INSURANCE COMPANY	Pvt Passenger Auto	4,380	4,231	183	184	4.2%	4.4%
	Motorhome	799	847	33	37	4.1%	4.3%
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ENCOMPASS INSURANCE COMPANY	Pvt Passenger Auto	40,921	36,829	699	574	1.7%	1.6%
	Motorcycle	200	170	1	1	0.7%	0.7%
	Motorhome	189	177	3	3	1.6%	1.8%
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ESURANCE PROPERTY AND CASUALTY	Pvt Passenger Auto	176,143	176,637	12,828	12,883	7.3%	7.3%

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<b>FARMERS INSURANCE GROUP</b>							
	Pvt Passenger Auto	2,069,699	2,105,965	134,217	131,991	6.5%	6.3%
	Assigned Risk	113	113	19	23	17.0%	20.7%
	Low Cost Auto	533	661	147	178	27.6%	26.9%
	Motorcycle	18,904	13,802	757	546	4.0%	4.0%
	Motorhome	1,841	1,569	63	55	3.4%	3.5%
<b>FEDERAL INSURANCE COMPANY</b>							
	Pvt Passenger Auto	10,128	11,258	112	121	1.1%	1.1%
	Motorcycle	103	134	0	1	0.2%	0.7%
<b>FIDELITY NATL INSURANCE COMPANY</b>							
	Pvt Passenger Auto	10,823	11,966	862	1,119	8.0%	9.3%
<b>FINANCIAL INDEMNITY COMPANY</b>							
	Pvt Passenger Auto	252,068	228,573	23,485	20,471	9.3%	9.0%
	Motorcycle	878	719	47	38	5.4%	5.2%
<b>FIREMANS FUND INSURANCE COMPANY</b>							
	Pvt Passenger Auto	24,842	22,954	360	331	1.4%	1.4%
	Motorcycle	116	132	2	4	2.1%	2.7%
	Motorhome	190	198	0	0	0.0%	0.1%
<b>FOREMOST INSURANCE GROUP</b>							
	Motorcycle	73,002	73,862	3,172	3,167	4.3%	4.3%
	Motorhome	34,726	33,286	978	939	2.8%	2.8%
<b>GARRISON PROP &amp; CASUALTY INS CO</b>							
	Pvt Passenger Auto	19,569	33,569	613	1,136	3.1%	3.4%
	Motorcycle	487	784	13	17	2.6%	2.2%
	Motorhome	566	724	28	33	4.9%	4.6%
<b>GEICO CASUALTY COMPANY</b>							
	Pvt Passenger Auto	120,655	126,769	5,318	5,665	4.4%	4.5%
	Motorhome	201	382	12	20	5.9%	5.1%
<b>GEICO GENERAL INSURANCE CO</b>							
	Pvt Passenger Auto	567,364	640,851	25,107	29,494	4.4%	4.6%
	Motorhome	1,950	2,947	58	104	3.0%	3.5%
<b>GEICO INDEMNITY COMPANY</b>							
	Pvt Passenger Auto	237,573	250,426	13,633	14,271	5.7%	5.7%
	Motorcycle	92,618	96,617	3,690	3,885	4.0%	4.0%
	Motorhome	672	1,004	33	42	4.9%	4.2%

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<b>GOVERNMENT EMPLOYEES INS CO</b>							
	Pvt Passenger Auto	258,445	274,933	9,459	10,277	3.7%	3.7%
	Assigned Risk	50	14	11	3	22.7%	21.3%
	Motorhome	1,206	1,651	29	42	2.4%	2.6%
<b>GRANGE INSURANCE GROUP</b>							
	Pvt Passenger Auto	17,150	17,882	133	150	0.8%	0.8%
	Motorhome	257	264	1	1	0.5%	0.4%
<b>GRANITE STATE INSURANCE COMPANY</b>							
	Pvt Passenger Auto	209,063	0	89,309	0	42.7%	0.0%
	Motorcycle	4,796	0	1,094	0	22.8%	0.0%
	Motorhome	1,232	0	365	0	29.6%	0.0%
<b>HILLSTAR INSURANCE COMPANY</b>							
	Pvt Passenger Auto	6,548	18,033	1,581	4,963	24.1%	27.5%
<b>HORACE MANN INSURANCE COMPANY</b>							
	Pvt Passenger Auto	35,883	38,090	2,337	2,501	6.5%	6.6%
	Motorcycle	14	11	1	1	8.8%	6.9%
	Motorhome	22	19	0	0	0.0%	0.0%
<b>HORACE MANN PROP &amp; CAS INS CO</b>							
	Pvt Passenger Auto	8,765	8,203	899	801	10.3%	9.8%
	Motorcycle	7	5	0	0	0.0%	0.0%
	Motorhome	7	6	0	0	0.0%	0.0%
<b>HUDSON INSURANCE COMPANY</b>							
	Pvt Passenger Auto	34,369	21,356	9,109	6,241	26.5%	29.2%
<b>IDS PROPERTY CASUALTY INSURANCE</b>							
	Pvt Passenger Auto	267,873	278,573	17,132	17,422	6.4%	6.3%
	Motorhome	622	633	16	14	2.6%	2.2%
<b>IMPERIUM INSURANCE COMPANY</b>							
	Pvt Passenger Auto	26,051	14,466	6,289	3,849	24.1%	26.6%
<b>INFINITY PROPERTY AND CASUALTY</b>							
	Pvt Passenger Auto	725,517	746,162	306,435	324,706	42.2%	43.5%
	Assigned Risk	337	355	134	136	39.6%	38.3%
<b>INS CO OF STATE OF PENNSYLVANIA</b>							
	Pvt Passenger Auto	22,758	22,028	370	339	1.6%	1.5%
	Motorcycle	376	427	5	4	1.3%	0.9%
	Motorhome	1,550	1,667	17	21	1.1%	1.3%

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	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
	<b>Motorcycle</b>	<b>735,517</b>	<b>733,817</b>	<b>34,945</b>	<b>34,875</b>	<b>4.8%</b>	<b>4.8%</b>
	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
<hr/>							
INSURANCE COMPANY OF THE WEST							
	Pvt Passenger Auto	160,979	231,371	24,845	38,483	15.4%	16.6%
<hr/>							
INTEGON PREFERRED INSURANCE CO							
	Pvt Passenger Auto	26,031	23,628	2,654	2,786	10.2%	11.8%
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KEMPER AUTO AND HOME COMPANIES							
	Pvt Passenger Auto	62,683	58,008	684	665	1.1%	1.1%
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LIBERTY MUTUAL INS GROUP							
	Pvt Passenger Auto	342,021	357,131	14,175	14,839	4.1%	4.2%
	Motorcycle	1,965	2,115	61	61	3.1%	2.9%
	Motorhome	1,759	1,829	24	31	1.3%	1.7%
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LOYA CASUALTY INSURANCE CO							
	Pvt Passenger Auto	159,451	200,812	47,907	61,197	30.0%	30.5%
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MENDOTA INS COMPANY							
	Pvt Passenger Auto	28,058	27,815	11,325	13,048	40.4%	46.9%
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MERASTAR INSURANCE COMPANY							
	Pvt Passenger Auto	5,214	0	458	0	8.8%	0.0%
<hr/>							
MERCURY INSURANCE GROUP							
	Pvt Passenger Auto	1,940,524	1,878,956	239,448	229,597	12.3%	12.2%
	Assigned Risk	161	141	45	37	28.1%	26.3%
	Low Cost Auto	941	961	402	366	42.7%	38.1%
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METROPOLITAN DIRECT P&C INS CO							
	Pvt Passenger Auto	101,591	121,581	6,612	8,253	6.5%	6.8%
	Motorcycle	166	151	5	5	2.9%	3.0%
	Motorhome	474	502	19	19	4.0%	3.8%
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MGA INSURANCE COMPANY							
	Pvt Passenger Auto	3,416	2,217	1,642	1,037	48.1%	46.8%
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MIC GENERAL INSURANCE CORPORATION							
	Pvt Passenger Auto	19,916	17,977	1,624	1,490	8.2%	8.3%
	Motorhome	623	457	29	16	4.7%	3.4%
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NATIONAL AMERICAN INSURANCE CO							
	Pvt Passenger Auto	15,847	17,570	1,756	1,757	11.1%	10.0%
	Assigned Risk	3	5	1	1	26.5%	15.8%
	Low Cost Auto	11	8	7	5	61.9%	57.7%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,856,324</b>	<b>23,978,230</b>	<b>2,433,695</b>	<b>2,462,176</b>
	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
	<b>Motorcycle</b>	<b>735,517</b>	<b>733,817</b>	<b>34,945</b>	<b>34,875</b>	<b>4.8%</b>	<b>4.8%</b>
	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
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NATIONAL GENERAL INSURANCE CORP	Pvt Passenger Auto	115,801	102,458	4,754	4,165	4.1%	4.1%
	Motorcycle	13,670	12,857	397	382	2.9%	3.0%
	Motorhome	25,997	23,743	650	619	2.5%	2.6%
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NATIONS INSURANCE	Pvt Passenger Auto	6,564	8,155	1,199	1,325	18.3%	16.3%
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NATIONWIDE INS CO OF AMERICA	Pvt Passenger Auto	125,676	124,368	7,944	7,808	6.3%	6.3%
	Motorcycle	6,424	6,844	196	197	3.1%	2.9%
	Motorhome	2,437	2,428	59	64	2.4%	2.6%
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OCCIDENTAL FIRE & CASUALTY CO	Pvt Passenger Auto	29,706	33,166	4,710	5,431	15.9%	16.4%
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OCEAN HARBOR CASUALTY INS	Pvt Passenger Auto	11,802	20,189	4,017	7,732	34.0%	38.3%
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ONE BEACON INS GROUP	Assigned Risk	700	240	206	69	29.4%	28.8%
	Low Cost Auto	3,813	4,299	1,388	1,355	36.4%	31.5%
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OREGON MUTUAL INS CO	Pvt Passenger Auto	4,626	4,920	310	327	6.7%	6.6%
	Assigned Risk	2	2	0	0	0.0%	0.0%
	Low Cost Auto	0	1	0	0	0.0%	0.0%
	Motorhome	15	11	2	2	15.9%	18.8%
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PACIFIC PROPERTY AND CASUALTY	Pvt Passenger Auto	20,264	21,980	546	548	2.7%	2.5%
	Motorcycle	692	722	12	13	1.8%	1.7%

**2011 Commissioner's Report on Underserved Communities**  
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		2009	2010	2009	2010	2009	2010
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,856,324</b>	<b>23,978,230</b>	<b>2,433,695</b>	<b>2,462,176</b>
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	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
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PACIFIC SPECIALTY INSURANCE CO							
	Pvt Passenger Auto	691	560	115	89	16.7%	16.0%
	Assigned Risk	3	2	0	0	0.0%	0.0%
	Low Cost Auto	49	59	18	15	35.8%	25.6%
	Motorcycle	69,712	63,465	5,654	5,401	8.1%	8.5%
	Motorhome	871	797	174	178	20.0%	22.3%
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PERMANENT GENERAL ASSURANCE CO							
	Pvt Passenger Auto	65,609	59,914	8,151	6,735	12.4%	11.2%
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PRAETORIAN INSURANCE COMPANY							
	Pvt Passenger Auto	30,789	36,995	16,099	21,057	52.3%	56.9%
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PRESERVER INS CO							
	Pvt Passenger Auto	0	20,297	0	4,669	0.0%	23.0%
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PROCENTURY INS CO							
	Pvt Passenger Auto	710	4,539	402	2,414	56.6%	53.2%
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PROGRESSIVE INSURANCE COMPANY							
	Pvt Passenger Auto	613,577	616,653	52,549	52,301	8.6%	8.5%
	Low Cost Auto	297	333	110	115	37.1%	34.7%
	Motorcycle	180,825	182,901	9,572	9,918	5.3%	5.4%
	Motorhome	37,793	37,627	1,880	1,975	5.0%	5.2%
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QBE INS CORP							
	Pvt Passenger Auto	106,768	104,999	42,507	43,437	39.8%	41.4%
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SAFECO INS COS							
	Pvt Passenger Auto	375,344	358,729	26,553	25,064	7.1%	7.0%
	Motorcycle	7,601	10,568	317	463	4.2%	4.4%
	Motorhome	1,451	1,346	46	43	3.2%	3.2%
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SAFEWAY DIRECT INSURANCE CO							
	Pvt Passenger Auto	2,278	1,935	287	241	12.6%	12.4%
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SAFEWAY INSURANCE COMPANY							
	Pvt Passenger Auto	45,135	37,949	18,043	16,075	40.0%	42.4%
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SEQUOIA INS GROUP							
	Pvt Passenger Auto	12,885	12,798	149	129	1.2%	1.0%
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SOUTHERN INSURANCE CO							
	Pvt Passenger Auto	28,003	14,881	13,491	7,329	48.2%	49.3%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
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Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,856,324</b>	<b>23,978,230</b>	<b>2,433,695</b>	<b>2,462,176</b>
	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
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	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
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STARR INDEMNITY & LIABILITY CO	Pvt Passenger Auto	0	6,735	0	871	0.0%	12.9%
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STATE FARM INSURANCE COMPANIES	Pvt Passenger Auto	3,054,500	3,117,050	182,296	195,033	6.0%	6.3%
	Assigned Risk	191	198	50	44	26.0%	22.0%
	Low Cost Auto	1,335	1,506	470	465	35.2%	30.9%
	Motorcycle	103,180	103,464	3,822	3,951	3.7%	3.8%
	Motorhome	27,768	27,099	670	654	2.4%	2.4%
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STATE NATIONAL INS CO	Pvt Passenger Auto	14,701	22,748	1,908	3,173	13.0%	13.9%
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STERLING CASUALTY INS CO	Pvt Passenger Auto	27,896	34,323	4,450	5,071	16.0%	14.8%
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THE HARTFORD	Pvt Passenger Auto	369,859	336,752	19,601	18,058	5.3%	5.4%
	Motorhome	4,385	4,138	119	109	2.7%	2.6%
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TOKIO MARINE & NICHIDO FIRE	Pvt Passenger Auto	13,263	13,292	1,298	1,310	9.8%	9.9%
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TOPA INSURANCE COMPANY	Pvt Passenger Auto	69,248	48,254	12,424	7,979	17.9%	16.5%
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TRANSGUARD INSURANCE COMPANY	Pvt Passenger Auto	3,720	19,964	1,334	8,284	35.9%	41.5%
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TRAVELERS INS GROUP	Pvt Passenger Auto	156,966	182,640	4,130	4,472	2.6%	2.4%
	Motorhome	811	966	15	16	1.8%	1.7%
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UNIGARD INSURANCE GROUP	Pvt Passenger Auto	15,072	15,452	233	215	1.5%	1.4%
	Motorhome	93	95	1	1	1.1%	0.9%
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UNITED SERVICES AUTO ASSO	Pvt Passenger Auto	412,931	411,453	6,943	6,977	1.7%	1.7%
	Motorcycle	15,932	15,104	300	287	1.9%	1.9%
	Motorhome	5,000	4,603	57	57	1.1%	1.2%
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UNITRIN DIRECT INSURANCE CO	Pvt Passenger Auto	26,324	21,171	2,086	1,888	7.9%	8.9%
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UNIVERSAL CASUALTY CO	Pvt Passenger Auto	9,407	10,348	2,714	2,912	28.8%	28.1%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
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Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,856,324</b>	<b>23,978,230</b>	<b>2,433,695</b>	<b>2,462,176</b>
	<b>Assigned Risk</b>	<b>2,270</b>	<b>1,575</b>	<b>671</b>	<b>439</b>	<b>29.6%</b>	<b>27.9%</b>
	<b>Low Cost Auto</b>	<b>7,872</b>	<b>8,685</b>	<b>2,913</b>	<b>2,824</b>	<b>37.0%</b>	<b>32.5%</b>
	<b>Motorcycle</b>	<b>735,517</b>	<b>733,817</b>	<b>34,945</b>	<b>34,875</b>	<b>4.8%</b>	<b>4.8%</b>
	<b>Motorhome</b>	<b>225,332</b>	<b>219,598</b>	<b>7,758</b>	<b>7,410</b>	<b>3.4%</b>	<b>3.4%</b>
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USAA CASUALTY INSURANCE COMPANY							
	Pvt Passenger Auto	395,611	397,940	9,274	9,438	2.3%	2.4%
	Motorcycle	12,626	11,838	278	263	2.2%	2.2%
	Motorhome	4,661	4,360	126	118	2.7%	2.7%
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USAA GENERAL INDEMNITY COMPANY							
	Pvt Passenger Auto	23,394	31,062	638	892	2.7%	2.9%
	Motorcycle	984	1,142	37	46	3.7%	4.0%
	Motorhome	222	297	14	15	6.5%	5.0%
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VICTORIA FIRE & CAS INS CO							
	Pvt Passenger Auto	145,269	119,313	18,786	14,776	12.9%	12.4%
	Motorcycle	7	319	1	38	8.8%	11.9%
	Motorhome	54	249	1	6	0.9%	2.3%
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VIKING INS CO of WI							
	Pvt Passenger Auto	269,031	262,019	51,843	53,149	19.3%	20.3%
	Motorcycle	10,749	9,267	1,005	959	9.4%	10.4%
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WAWANESA INSURANCE GROUP							
	Pvt Passenger Auto	454,039	462,342	32,102	33,151	7.1%	7.2%
	Motorcycle	4	4	0	0	0.0%	0.0%
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WESTERN GENERAL INSURANCE CO							
	Pvt Passenger Auto	38,581	30,069	8,578	6,600	22.2%	21.9%
	Assigned Risk	24	9	5	2	18.6%	21.2%
	Low Cost Auto	57	70	19	20	33.9%	29.1%
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WORKMENS AUTO INS CO							
	Pvt Passenger Auto	29,550	34,873	3,454	5,676	11.7%	16.3%

**2011 Commissioner's Report on Underserved Communities**  
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**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
ACE AMERICAN INSURANCE COMPANY	Building & Contents (CMP)	963	346	52	28	5.4%	8.1%
AFFILIATED FM INSURANCE COMPANY	Building & Contents (CMP)	470	542	53	58	11.3%	10.7%
	Building & Contents (CF)	3,085	3,405	601	678	19.5%	19.9%
AGCS MARINE INS CO	Building & Contents (CF)	0	502	0	86	0.0%	17.2%
ALLIANZ GLOBAL RISK US INS CO	Building & Contents (CF)	4,514	3,785	576	466	12.7%	12.3%
ALLSTATE INSURANCE COMPANY	Building & Contents (CMP)	750	759	72	67	9.5%	8.8%
	Building & Contents (CF)	3	3	0	0	5.6%	5.7%
	Building Only (CMP)	5,418	4,232	402	309	7.4%	7.3%
	Building Only (CF)	2	1	0	0	5.6%	5.9%
	Contents Only (CMP)	1,612	1,476	174	154	10.8%	10.4%
	Contents Only (CF)	1	1	0	0	36.4%	0.0%
	Liability (CMP)	6,857	5,468	599	472	8.7%	8.6%
AMCO INSURANCE COMPANY	Building & Contents (CMP)	45,204	41,792	4,536	4,220	10.0%	10.1%
	Building & Contents (CF)	153	165	15	15	9.7%	9.0%
	Building Only (CMP)	13,975	13,221	1,294	1,185	9.3%	9.0%
	Building Only (CF)	80	137	3	5	3.8%	3.9%
	Contents Only (CMP)	33,425	32,032	2,994	3,005	9.0%	9.4%
	Contents Only (CF)	67	71	5	6	7.7%	8.3%
	Vacant (CMP)	225	195	21	22	9.5%	11.3%
	Vacant (CF)	5	4	0	0	0.0%	0.0%
	Liability (CMP)	84,897	81,918	7,542	7,232	8.9%	8.8%
AMERICAN ALTERNATIVE INS CORP	Building & Contents (CMP)	851	990	36	47	4.2%	4.8%
	Building Only (CMP)	531	536	16	14	3.0%	2.7%
	Contents Only (CMP)	336	354	26	33	7.7%	9.4%
	Liability (CMP)	2,061	2,379	107	136	5.2%	5.7%

**2011 Commissioner's Report on Underserved Communities**  
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		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
AMERICAN HARDWARE MUTUAL INS	Building & Contents (CMP)	1,912	1,980	328	337	17.1%	17.0%
AMERICAN HOME ASSURANCE CO	Building & Contents (CF)	62	0	3	0	4.3%	0.0%
ARCH INSURANCE COMPANY	Building & Contents (CF)	140	151	14	19	10.0%	12.8%
	Building Only (CF)	376	376	17	17	4.5%	4.6%
	Liability (CMP)	1,704	1,629	84	86	4.9%	5.3%
ARGONAUT GREAT CENTRAL INS	Building & Contents (CMP)	1,556	1,752	213	213	13.7%	12.2%
	Liability (CMP)	1,555	1,760	213	215	13.7%	12.2%
ARGONAUT MIDWEST INS CO	Building & Contents (CMP)	212	292	15	16	7.0%	5.4%
	Liability (CMP)	129	179	15	16	11.5%	8.8%
ASSURANT GROUP	Building & Contents (CMP)	372	916	13	48	3.6%	5.3%
	Building & Contents (CF)	1	6	0	0	0.0%	0.0%
	Building Only (CMP)	95	291	15	27	15.6%	9.3%
	Building Only (CF)	212	72	90	42	42.4%	58.1%
	Contents Only (CMP)	3	12	2	1	59.5%	12.0%
	Liability (CMP)	455	1,193	34	73	7.4%	6.1%
AXA INSURANCE COMPANY	Building & Contents (CF)	277	0	28	0	10.1%	0.0%
	Building Only (CF)	2	0	1	0	55.6%	0.0%
	Contents Only (CF)	46	0	9	0	18.8%	0.0%
AXIS INSURANCE COMPANY	Building & Contents (CF)	6,142	5,027	656	491	10.7%	9.8%
	Building Only (CF)	1	8	0	0	0.0%	1.1%
BEAZLEY INS CO INC	Building & Contents (CF)	37	45	4	5	9.4%	11.2%
BROTHERHOOD MUTUAL	Building & Contents (CMP)	110	258	15	37	13.7%	14.2%
	Building Only (CMP)	12	31	3	7	24.6%	21.4%
	Contents Only (CMP)	0	0	0	0	0.0%	0.0%
	Liability (CMP)	43	103	6	14	13.5%	14.0%
CALIFORNIA FAIR PLAN	Building & Contents (CF)	8,065	3,998	4,631	2,095	57.4%	52.4%
	Building Only (CF)	12,349	13,270	8,683	9,230	70.3%	69.6%
	Contents Only (CF)	619	769	335	400	54.0%	52.0%
	Vacant (CF)	34	37	14	12	41.2%	33.0%
CALIFORNIA MUTUAL INSURANCE CO	Building & Contents (CMP)	759	799	43	46	5.7%	5.8%
	Liability (CMP)	768	0	45	0	5.9%	0.0%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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CAPITAL INSURANCE GROUP	Building & Contents (CMP)	14,046	15,973	1,004	1,132	7.1%	7.1%
	Building Only (CMP)	13,141	13,509	1,575	1,639	12.0%	12.1%
	Contents Only (CMP)	2,340	2,389	120	140	5.1%	5.9%
	Liability (CMP)	31,290	32,764	2,812	3,011	9.0%	9.2%
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CHURCH MUTUAL INSURANCE CO	Building & Contents (CMP)	11,218	11,247	1,163	1,132	10.4%	10.1%
	Contents Only (CMP)	2,623	2,657	244	253	9.3%	9.5%
	Liability (CMP)	12,922	13,245	1,635	1,660	12.7%	12.5%
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CNA INSURANCE COMPANIES	Building & Contents (CMP)	14,928	22,940	1,090	3,061	7.3%	13.3%
	Building & Contents (CF)	35	205	4	38	12.3%	18.4%
	Building Only (CMP)	12,098	2,203	2,911	335	24.1%	15.2%
	Building Only (CF)	11	32	5	14	50.0%	43.8%
	Contents Only (CMP)	194	146	0	0	0.0%	0.0%
	Contents Only (CF)	0	1	0	0	0.0%	0.0%
	Liability (CMP)	28,784	25,943	3,563	4,177	12.4%	16.1%
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CONTRACTORS BONDING & INS CO	Building & Contents (CMP)	20	17	1	1	5.1%	5.8%
	Building Only (CMP)	10	11	0	0	0.0%	0.0%
	Contents Only (CMP)	399	328	16	10	3.9%	3.1%
	Liability (CMP)	1,887	1,503	65	49	3.5%	3.3%
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CRUSADER INSURANCE COMPANY	Building & Contents (CMP)	1,302	1,189	403	372	31.0%	31.3%
	Building Only (CMP)	6,952	6,466	2,758	2,615	39.7%	40.4%
	Contents Only (CMP)	3,654	3,445	656	629	18.0%	18.3%
	Liability (CMP)	11,909	11,099	3,818	3,615	32.1%	32.6%
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CSE INSURANCE GROUP	Building & Contents (CMP)	3,721	3,805	818	834	22.0%	21.9%
	Building & Contents (CF)	517	491	19	17	3.6%	3.5%
	Building Only (CF)	3	5	0	1	0.0%	14.3%
	Contents Only (CF)	10	8	0	0	0.0%	0.0%
	Liability (CMP)	3,676	3,762	809	821	22.0%	21.8%
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CUMIS INSURANCE SOCIETY INC	Building & Contents (CMP)	1,486	1,492	156	157	10.5%	10.5%
	Building Only (CMP)	99	172	8	15	8.0%	9.0%
	Contents Only (CMP)	391	298	79	58	20.2%	19.5%
	Vacant (CMP)	235	231	15	13	6.6%	5.4%
	Liability (CMP)	1,668	1,581	195	178	11.7%	11.2%
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DONGBU INS CO LTD	Building & Contents (CMP)	0	85	0	41	0.0%	48.6%
	Building Only (CMP)	0	30	0	12	0.0%	39.7%
	Contents Only (CMP)	0	604	0	176	0.0%	29.1%
	Liability (CMP)	0	717	0	228	0.0%	31.7%

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<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
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	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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EMPLOYERS MUTUAL CASUALTY CO	Building & Contents (CF)	875	0	104	0	11.9%	0.0%
	Building Only (CF)	1,125	0	148	0	13.1%	0.0%
	Contents Only (CF)	477	0	70	0	14.6%	0.0%
	Vacant (CF)	1	0	0	0	0.0%	0.0%
	CMP - Building&Contents	0	236	0	47	0.0%	20.0%
	CMP - Building	0	50	0	7	0.0%	14.0%
	CMP - Contents	0	549	0	65	0.0%	11.8%
	CMP - Liab	0	836	0	121	0.0%	14.4%
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EVEREST NATIONAL INS CO	Building & Contents (CMP)	302	178	54	33	17.9%	18.7%
	Building Only (CMP)	551	162	107	29	19.5%	17.7%
	Contents Only (CMP)	164	110	13	17	8.1%	15.6%
	Liability (CMP)	1,376	470	224	78	16.3%	16.6%
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FACTORY MUTUAL INSURANCE CO	Building & Contents (CF)	15,347	17,108	1,863	2,075	12.1%	12.1%
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FARMERS INSURANCE GROUP	Building & Contents (CMP)	230,600	236,054	27,043	27,638	11.7%	11.7%
	Building & Contents (CF)	181	277	37	45	20.7%	16.3%
	Building Only (CMP)	38,669	39,197	8,840	8,964	22.9%	22.9%
	Building Only (CF)	239	220	61	58	25.4%	26.6%
	Contents Only (CMP)	44,324	49,376	5,138	5,685	11.6%	11.5%
	Contents Only (CF)	83	78	3	3	3.6%	3.9%
	Vacant (CMP)	44	41	19	17	42.6%	41.5%
	Vacant (CF)	5	5	1	1	20.0%	15.8%
	Liability (CMP)	96,497	103,889	15,553	16,856	16.1%	16.2%
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FEDERAL INSURANCE COMPANY	Building & Contents (CMP)	3,658	3,667	489	477	13.4%	13.0%
	Building Only (CMP)	2,628	2,416	334	283	12.7%	11.7%
	Contents Only (CMP)	9,852	9,269	1,054	999	10.7%	10.8%
	Liability (CMP)	16,131	16,011	1,732	1,700	10.7%	10.6%
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FEDERATED MUTUAL INSURANCE GROUP	Building & Contents (CMP)	2,200	1,943	331	303	15.0%	15.6%
	Building & Contents (CF)	2,100	1,925	267	238	12.7%	12.4%
	Building Only (CMP)	17	19	9	9	51.0%	48.3%
	Building Only (CF)	305	270	37	30	12.1%	11.0%
	Contents Only (CMP)	363	340	53	44	14.5%	12.8%
	Contents Only (CF)	361	332	61	55	16.8%	16.5%
	Liability (CMP)	1,464	1,325	244	228	16.7%	17.2%
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FIDELITY NATL INSURANCE COMPANY	Building & Contents (CMP)	249	270	10	11	3.9%	4.1%
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FINANCIAL PACIFIC INSURANCE CO	Building & Contents (CMP)	10,718	13,363	377	557	3.5%	4.2%
	Liability (CMP)	10,342	13,143	385	506	3.7%	3.9%

**2011 Commissioner's Report on Underserved Communities**  
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		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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FIREMANS FUND INSURANCE COMPANY	Building & Contents (CMP)	25,145	22,021	2,627	2,267	10.4%	10.3%
	Building & Contents (CF)	205	94	10	8	5.1%	8.3%
	Building Only (CMP)	933	805	92	75	9.8%	9.3%
	Contents Only (CMP)	5,737	5,644	546	535	9.5%	9.5%
	Vacant (CMP)	2,511	2,369	191	191	7.6%	8.1%
	Liability (CMP)	26,884	24,521	2,547	2,316	9.5%	9.4%
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FLORISTS MUTUAL INSURANCE COMPANY	Building & Contents (CMP)	1,051	1,061	48	54	4.5%	5.1%
	Building Only (CMP)	35	34	3	3	8.5%	8.6%
	Liability (CMP)	852	870	34	36	4.0%	4.2%
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GOLDEN EAGLE INSURANCE CORP	Building & Contents (CMP)	6,120	7,828	1,146	1,596	18.7%	20.4%
	Building Only (CMP)	10,322	12,503	1,637	2,057	15.9%	16.5%
	Contents Only (CMP)	3,743	5,034	600	898	16.0%	17.8%
	Vacant (CMP)	9	22	0	1	0.0%	4.6%
	Liability (CMP)	18,663	24,483	2,720	3,610	14.6%	14.7%
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GRANITE STATE INSURANCE COMPANY	Building & Contents (CMP)	1,822	1,549	228	177	12.5%	11.5%
	Building & Contents (CF)	445	448	74	56	16.6%	12.5%
	Building Only (CMP)	774	899	11	14	1.5%	1.6%
	Building Only (CF)	52	26	13	8	25.5%	31.6%
	Contents Only (CMP)	48	28	5	3	9.7%	10.0%
	Contents Only (CF)	41	25	3	2	7.2%	6.4%
	Liability (CMP)	10,865	10,167	1,126	1,024	10.4%	10.1%
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GREAT AMERICAN ALLIANCE CO	Building & Contents (CMP)	67	192	5	23	7.5%	11.9%
	Building Only (CMP)	10	26	3	4	32.8%	15.2%
	CMP - Liab	0	125	0	19	0.0%	15.2%
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GREAT AMERICAN ASSURANCE CO	Building & Contents (CMP)	419	371	54	52	12.8%	14.1%
	Building Only (CMP)	671	638	32	41	4.8%	6.4%
	Contents Only (CMP)	323	302	40	47	12.3%	15.5%
	Liability (CMP)	1,416	1,304	122	135	8.6%	10.3%
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GREAT AMERICAN INS CO OF NY	Building & Contents (CMP)	974	412	129	50	13.2%	12.1%
	Building & Contents (CF)	69	65	5	4	7.2%	5.6%
	Contents Only (CMP)	327	953	67	125	20.5%	13.1%
	Contents Only (CF)	22	23	4	3	17.8%	10.9%
	Liability (CMP)	502	509	90	74	17.8%	14.6%
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GREAT AMERICAN INSURANCE CO	Building & Contents (CMP)	512	459	81	72	15.8%	15.7%
	Building Only (CMP)	57	67	8	7	14.2%	10.0%
	Contents Only (CMP)	243	243	38	33	15.5%	13.5%
	Liability (CMP)	778	731	114	102	14.6%	14.0%

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<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
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	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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GREAT DIVIDE INS CO	Building & Contents (CMP)	24	19	5	4	21.6%	18.9%
	Building Only (CMP)	9	8	2	1	21.4%	16.7%
	Contents Only (CMP)	372	371	64	65	17.3%	17.5%
	Liability (CMP)	371	385	64	66	17.2%	17.1%
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GREAT NORTHERN INSURANCE COMPANY	Building & Contents (CMP)	387	274	27	22	6.9%	8.0%
	Building Only (CMP)	38	73	2	4	4.6%	5.5%
	Contents Only (CMP)	1,411	1,312	171	158	12.1%	12.1%
	Liability (CMP)	1,189	1,055	106	98	8.9%	9.3%
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GREENWICH INS CO	Building & Contents (CMP)	49	171	4	49	8.1%	28.5%
	Building & Contents (CF)	1,370	0	94	0	6.9%	0.0%
	Building Only (CMP)	3,470	3,012	716	622	20.6%	20.6%
	Building Only (CF)	647	0	35	0	5.3%	0.0%
	Contents Only (CMP)	128	110	4	4	3.4%	3.4%
	Contents Only (CF)	886	0	64	0	7.2%	0.0%
	Vacant (CMP)	22	19	6	2	28.0%	10.7%
	Vacant (CF)	0	0	0	0	0.0%	0.0%
	CMP - Liab	0	3,419	0	687	0.0%	20.1%
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GUIDEONE MUTUAL INSURANCE CO	Building & Contents (CMP)	4,838	4,327	853	755	17.6%	17.4%
	Building Only (CMP)	20	18	1	2	6.4%	11.2%
	Contents Only (CMP)	2,077	1,993	200	180	9.6%	9.0%
	Liability (CMP)	3,649	3,445	555	505	15.2%	14.7%
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GUIDEONE SPECIALTY MUTUAL CO	Building & Contents (CMP)	8,319	7,025	767	766	9.2%	10.9%
	Contents Only (CMP)	143	127	15	11	10.3%	8.3%
	Liability (CMP)	2,099	1,878	285	259	13.6%	13.8%
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HARCO NATIONAL INSURANCE CO	Building & Contents (CF)	691	614	114	102	16.5%	16.6%
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HARTFORD STEAM BOIL INSPEC CO	Building & Contents (CMP)	484	0	93	0	19.1%	0.0%
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HDI-GERLING AMERICA INSURANCE	Building & Contents (CF)	202	224	36	38	18.0%	16.8%
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HUDSON INSURANCE COMPANY	Building & Contents (CMP)	367	170	29	18	7.9%	10.4%
	Building Only (CMP)	794	1,280	77	131	9.7%	10.2%
	Vacant (CMP)	11	20	0	1	0.8%	4.6%
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INDEMNITY INS CO OF NORTH AMERICA	Building & Contents (CMP)	298	519	13	24	4.4%	4.7%
	Contents Only (CMP)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	298	520	13	24	4.4%	4.7%

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	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
INS CO OF STATE OF PENNSYLVANIA	Building & Contents (CF)	673	472	62	70	9.2%	14.7%
JEWELERS MUTUAL INSURANCE CO	Building & Contents (CMP)	49	48	7	6	13.5%	11.9%
	Building Only (CMP)	2	1	0	0	0.0%	0.0%
	Contents Only (CMP)	1,011	1,035	102	113	10.1%	10.9%
LIBERTY MUTUAL INS GROUP	Building & Contents (CMP)	2,033	2,108	266	287	13.1%	13.6%
	Building & Contents (CF)	7,359	6,381	964	778	13.1%	12.2%
	Building Only (CMP)	168	190	28	45	16.6%	23.6%
	Building Only (CF)	14	8	0	0	0.0%	2.1%
	Contents Only (CMP)	422	527	59	79	13.9%	15.0%
	Contents Only (CF)	51	27	5	5	9.9%	19.3%
	Vacant (CMP)	23	0	23	0	100.0%	0.0%
	Liability (CMP)	1,644	1,809	240	241	14.6%	13.3%
LIG INSURANCE COMPANY LTD	Building & Contents (CMP)	1,012	1,503	508	619	50.2%	41.2%
	Building Only (CMP)	1,557	2,716	907	1,240	58.3%	45.7%
	Contents Only (CMP)	5,660	7,591	3,221	3,686	56.9%	48.6%
	Liability (CMP)	8,047	11,569	4,490	5,377	55.8%	46.5%
LUMBERMENS UNDERWRITING ALLIANCE	Building & Contents (CF)	117	112	12	12	10.2%	10.5%
	Building Only (CF)	22	22	0	0	0.0%	1.5%
	Contents Only (CF)	17	38	4	10	24.7%	26.0%
MAGNA CARTA COMPANIES	Building & Contents (CMP)	953	817	207	178	21.7%	21.8%
	Liability (CMP)	915	786	202	174	22.1%	22.2%
MARKEL AMERICAN INSURANCE CO	Building Only (CF)	1,150	1,077	109	107	9.4%	9.9%
MARKEL INSURANCE COMPANY	Building & Contents (CMP)	4,549	4,148	536	468	11.8%	11.3%
	Liability (CMP)	6,269	6,740	758	802	12.1%	11.9%
MERCURY INSURANCE GROUP	Building & Contents (CMP)	4,367	4,909	462	486	10.6%	9.9%
	Building Only (CMP)	16,307	17,426	1,968	2,187	12.1%	12.5%
	Contents Only (CMP)	4,278	4,264	471	447	11.0%	10.5%
	Vacant (CMP)	5	5	2	2	36.9%	38.1%
	Liability (CMP)	23,503	25,156	2,748	2,967	11.7%	11.8%
MITSUI SUMITOMO INSURANCE GROUP	Building & Contents (CMP)	1,916	1,101	428	300	22.3%	27.2%
	Building Only (CMP)	2,269	2,613	498	553	22.0%	21.2%
	Contents Only (CMP)	868	834	200	186	23.0%	22.3%
	Vacant (CMP)	10	17	3	3	26.8%	16.3%
	Liability (CMP)	4,607	4,153	1,005	926	21.8%	22.3%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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NATIONAL UNION FIRE INS CO OF Pittsburgh	Building & Contents (CF)	9	21	0	1	0.0%	3.3%
	Building Only (CMP)	380	1,163	57	183	14.9%	15.8%
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NATIONWIDE AGRIBUSINESS	Building & Contents (CMP)	1,128	1,067	120	126	10.6%	11.8%
	Building Only (CMP)	302	316	33	40	10.9%	12.7%
	Contents Only (CMP)	117	78	7	9	5.6%	11.2%
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NATIONWIDE INS CO OF AMERICA	Building & Contents (CMP)	594	729	95	105	15.9%	14.4%
	Building & Contents (CF)	23	26	2	2	8.3%	7.7%
	Building Only (CF)	59	56	15	11	25.6%	20.0%
	Contents Only (CMP)	1,034	1,170	107	145	10.4%	12.4%
	Contents Only (CF)	16	17	5	4	29.9%	24.7%
	Vacant (CF)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	1,609	1,957	172	212	10.7%	10.8%
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NATIONWIDE MUTUAL INS CO (ALLIED)	Building & Contents (CMP)	5,341	5,489	420	496	7.9%	9.0%
	Building & Contents (CF)	2,441	2,389	250	250	10.2%	10.5%
	Building Only (CMP)	10,272	9,881	788	752	7.7%	7.6%
	Building Only (CF)	1,760	2,222	149	192	8.5%	8.7%
	Contents Only (CMP)	1,351	1,193	95	81	7.0%	6.8%
	Contents Only (CF)	2,123	1,975	181	160	8.5%	8.1%
	Vacant (CMP)	392	390	23	22	5.8%	5.5%
	Vacant (CF)	120	116	7	6	5.8%	5.2%
	Liability (CMP)	16,022	15,885	1,312	1,306	8.2%	8.2%
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NAVIGATORS INS CO	Building & Contents (CMP)	186	226	21	48	11.1%	21.2%
	Liability (CMP)	236	230	16	32	6.7%	13.9%
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NEW HAMPSHIRE INSURANCE COMPANY	Building & Contents (CMP)	1,145	1,259	104	103	9.0%	8.2%
	Contents Only (CMP)	13	15	3	3	25.8%	19.1%
	Liability (CMP)	909	918	76	72	8.4%	7.8%
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NORTH AMERICAN ELITE	Building & Contents (CMP)	3,062	3,359	329	359	10.7%	10.7%
	Building Only (CMP)	1,062	1,130	103	105	9.7%	9.3%
	Contents Only (CMP)	4,942	5,249	636	659	12.9%	12.6%
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ONE BEACON INS GROUP	Building & Contents (CMP)	3,808	3,278	425	388	11.1%	11.8%
	Building & Contents (CF)	1,014	705	155	111	15.3%	15.7%
	Building Only (CMP)	4,444	5,068	486	547	10.9%	10.8%
	Building Only (CF)	390	1,024	70	154	18.0%	15.0%
	Contents Only (CMP)	10,393	8,933	981	805	9.4%	9.0%
	Contents Only (CF)	700	546	113	77	16.2%	14.0%
	Vacant (CMP)	26	21	0	1	0.0%	3.2%
	Liability (CMP)	18,553	17,524	1,908	1,771	10.3%	10.1%

**2011 Commissioner's Report on Underserved Communities**  
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**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
<b>OREGON MUTUAL INS CO</b>							
	Building & Contents (CMP)	3,244	3,390	400	432	12.3%	12.8%
	Building Only (CMP)	2,618	2,737	322	349	12.3%	12.7%
	Building Only (CF)	4,148	4,261	515	552	12.4%	13.0%
	Contents Only (CMP)	1,009	1,054	124	135	12.3%	12.8%
	Contents Only (CF)	288	4	26	0	9.1%	0.0%
	Liability (CMP)	6,992	7,302	861	931	12.3%	12.8%
<b>PACIFIC SPECIALTY INSURANCE CO</b>							
	Building & Contents (CMP)	79	90	21	22	26.8%	24.3%
	Contents Only (CMP)	715	860	66	92	9.2%	10.7%
	Liability (CMP)	1,081	1,227	121	149	11.1%	12.1%
<b>PEERLESS INDEMNITY INSURANCE CO</b>							
	Building & Contents (CMP)	330	380	40	61	12.1%	15.9%
	Building Only (CMP)	167	212	18	19	10.9%	9.0%
	Contents Only (CMP)	140	169	22	31	16.0%	18.2%
	Liability (CMP)	527	634	69	67	13.0%	10.6%
<b>PEERLESS INSURANCE COMPANY</b>							
	Building & Contents (CMP)	8,147	6,913	1,977	1,642	24.3%	23.8%
	Building & Contents (CF)	7,484	7,539	831	813	11.1%	10.8%
	Building Only (CMP)	6,354	4,945	1,389	1,083	21.9%	21.9%
	Building Only (CF)	524	468	112	108	21.3%	23.0%
	Contents Only (CMP)	5,750	5,022	1,246	1,096	21.7%	21.8%
	Contents Only (CF)	1,786	1,662	294	253	16.5%	15.2%
	Vacant (CMP)	10	28	1	4	11.6%	15.7%
	Vacant (CF)	0	11	0	11	0.0%	100.0%
	Liability (CMP)	15,654	12,393	3,066	2,524	19.6%	20.4%
<b>PENN AMERICA INS CO</b>							
	Liability (CMP)	938	811	247	213	26.3%	26.3%
<b>PHILADELPHIA INDEMNITY INS CO</b>							
	Building & Contents (CMP)	40,794	45,336	3,304	3,805	8.1%	8.4%
	Building Only (CMP)	7,278	6,817	244	269	3.3%	3.9%
	Contents Only (CMP)	3,432	4,191	419	550	12.2%	13.1%
	Liability (CMP)	23,271	26,531	2,982	3,621	12.8%	13.6%
<b>PRAETORIAN INSURANCE COMPANY</b>							
	Building & Contents (CMP)	2,120	2,905	286	436	13.5%	15.0%
	Liability (CMP)	3,400	2,589	450	370	13.2%	14.3%
<b>QBE INS CORP</b>							
	Building & Contents (CMP)	1,526	585	176	53	11.5%	9.0%
	Building & Contents (CF)	2,547	1,619	287	175	11.3%	10.8%
	Building Only (CMP)	4,676	7,037	766	1,150	16.4%	16.3%
	Building Only (CF)	94	263	13	39	14.0%	14.7%
	Contents Only (CMP)	81	7	6	0	7.3%	0.0%
	Contents Only (CF)	91	718	6	74	6.1%	10.4%
	Vacant (CMP)	6	8	1	1	13.2%	10.9%
	Liability (CMP)	1,799	1,734	216	192	12.0%	11.1%

**2011 Commissioner's Report on Underserved Communities**  
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**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
RIVERPORT INS CO	Building Only (CMP)	1,066	1,220	245	282	22.9%	23.1%
	Building Only (CF)	2,665	2,302	544	440	20.4%	19.1%
	Vacant (CMP)	9	10	2	3	22.3%	24.8%
SAFECO INS COS	Building & Contents (CMP)	9,698	9,206	1,766	1,665	18.2%	18.1%
	Building & Contents (CF)	2,064	1,780	294	254	14.2%	14.3%
	Building Only (CMP)	3,982	3,555	797	702	20.0%	19.7%
	Building Only (CF)	356	308	51	44	14.2%	14.4%
	Contents Only (CMP)	38,227	32,738	4,584	3,806	12.0%	11.6%
	Contents Only (CF)	3,394	2,814	312	265	9.2%	9.4%
	Vacant (CMP)	8	7	2	1	22.2%	17.6%
	Vacant (CF)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	49,429	43,323	7,035	6,074	14.2%	14.0%
SCOTTSDALE INDEMNITY CO	Liability (CMP)	0	271	0	35	0.0%	12.8%
SENECA INSURANCE COMPANY	Building & Contents (CMP)	383	497	101	119	26.3%	24.0%
SENTRY INSURANCE A MUTUAL CO	Building & Contents (CMP)	1,874	1,561	157	126	8.4%	8.1%
	Building & Contents (CF)	2,749	2,704	407	412	14.8%	15.2%
	Liability (CMP)	2,270	1,907	192	152	8.4%	8.0%
SENTRY SELECT INSURANCE	Building & Contents (CF)	1,652	1,568	168	162	10.1%	10.4%
SEQUOIA INS GROUP	Building & Contents (CMP)	4,722	4,642	517	462	10.9%	10.0%
	Building Only (CMP)	5,709	5,141	809	691	14.2%	13.4%
	Contents Only (CMP)	5,603	5,166	764	630	13.6%	12.2%
	Liability (CMP)	26,704	26,454	3,041	2,718	11.4%	10.3%
SOMPO JAPAN INSURANCE COMPANY	Building & Contents (CMP)	1,671	966	134	93	8.0%	9.6%
	Building & Contents (CF)	479	705	120	167	25.0%	23.6%
	Building Only (CMP)	459	437	60	59	13.1%	13.4%
	Contents Only (CMP)	965	1,051	163	161	16.8%	15.3%
	Contents Only (CF)	383	221	71	57	18.5%	25.8%
	Liability (CMP)	682	757	124	175	18.2%	23.2%
	CF - Building	0	212	0	47	0.0%	22.2%
SPARTA INSURANCE CO	Building & Contents (CMP)	0	279	0	22	0.0%	7.7%
	Contents Only (CMP)	0	96	0	5	0.0%	5.3%
	Liability (CMP)	0	403	0	24	0.0%	6.0%
STAR INSURANCE COMPANY	Building Only (CMP)	1,355	1,300	190	188	14.0%	14.4%
	Contents Only (CMP)	2,037	1,944	269	269	13.2%	13.8%
	Liability (CMP)	1,803	1,726	196	200	10.9%	11.6%

**2011 Commissioner's Report on Underserved Communities**  
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**Section 3 - Commercial Coverage**  
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Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
STARNET INS CO	Liability (CMP)	671	0	39	0	5.8%	0.0%
STARR INDEMNITY & LIABILITY CO	Building Only (CMP)	0	360	0	99	0.0%	27.6%
	Liability (CMP)	0	362	0	100	0.0%	27.8%
STATE FARM INSURANCE COMPANIES	Building & Contents (CMP)	38,132	38,288	4,481	4,524	11.8%	11.8%
	Building Only (CMP)	40,526	40,993	6,024	6,152	14.9%	15.0%
	Contents Only (CMP)	72,102	75,717	5,640	6,082	7.8%	8.0%
	Liability (CMP)	150,783	155,003	16,149	16,757	10.7%	10.8%
STATE NATIONAL INS CO	Building & Contents (CMP)	2,708	2,239	116	105	4.3%	4.7%
	Liability (CMP)	1,884	1,923	74	89	3.9%	4.6%
	CMP - Contents	0	77	0	9	0.0%	11.8%
STONINGTON INSURANCE COMPANY	Building & Contents (CMP)	243	283	27	41	11.1%	14.5%
	Building Only (CMP)	15	13	3	2	17.0%	15.5%
	Contents Only (CMP)	211	85	16	8	7.4%	9.3%
	Liability (CMP)	673	529	63	66	9.3%	12.5%
THE DENTISTS INSURANCE COMPANY	Building & Contents (CMP)	682	745	53	54	7.7%	7.2%
	Building Only (CMP)	87	86	2	0	2.5%	0.0%
	Contents Only (CMP)	6,964	7,169	395	416	5.7%	5.8%
THE HARTFORD	Building & Contents (CMP)	42,691	40,918	5,290	5,085	12.4%	12.4%
	Building Only (CMP)	14,535	13,917	1,973	1,845	13.6%	13.3%
	Contents Only (CMP)	94,088	89,174	9,146	8,695	9.7%	9.8%
	Liability (CMP)	154,147	149,982	17,305	16,590	11.2%	11.1%
THE NETHERLANDS INSURANCE CO	Building & Contents (CMP)	721	648	43	45	6.0%	6.9%
	Building Only (CMP)	27	37	1	1	3.4%	2.1%
	Contents Only (CMP)	32	32	2	3	6.3%	8.4%
	Liability (CMP)	565	486	32	29	5.6%	6.0%
TOKIO MARINE & NICHIDO FIRE	Building & Contents (CMP)	1,531	1,471	340	317	22.2%	21.6%
	Building & Contents (CF)	218	189	26	21	12.0%	10.9%
	Building Only (CMP)	1,227	1,092	328	284	26.8%	26.0%
	Building Only (CF)	38	18	20	4	50.9%	23.5%
	Contents Only (CMP)	1,554	1,381	406	348	26.1%	25.2%
	Contents Only (CF)	57	28	15	3	26.0%	10.6%
	Liability (CMP)	2,990	2,716	690	630	23.1%	23.2%

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<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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TOPA INSURANCE COMPANY	Building & Contents (CMP)	8,617	7,063	1,322	1,038	15.3%	14.7%
	Liability (CMP)	15,569	13,778	2,276	1,989	14.6%	14.4%
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TOWER SELECT INS CO	Building & Contents (CMP)	196	548	66	181	33.7%	33.0%
	Building & Contents (CF)	14	26	4	10	27.2%	37.7%
	Building Only (CMP)	281	518	101	198	36.0%	38.2%
	Building Only (CF)	15	19	7	8	50.3%	42.2%
	Contents Only (CMP)	118	193	41	62	35.1%	31.9%
	Contents Only (CF)	8	17	2	5	23.1%	30.6%
	Liability (CMP)	572	1,257	206	443	36.0%	35.2%
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TRAVELERS INS GROUP	Building & Contents (CMP)	44,716	51,560	6,340	6,801	14.2%	13.2%
	Building & Contents (CF)	24,740	26,602	2,242	1,996	9.1%	7.5%
	Building Only (CMP)	31,249	38,088	4,611	6,115	14.8%	16.1%
	Building Only (CF)	217	59	32	11	14.6%	18.3%
	Contents Only (CMP)	44,013	49,541	5,181	5,775	11.8%	11.7%
	Contents Only (CF)	9,917	9,502	1,216	1,112	12.3%	11.7%
	Liability (CMP)	124,379	144,948	23,270	30,837	18.7%	21.3%
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U S SPECIALTY INSURANCE CO	Building & Contents (CMP)	206	0	0	0	0.0%	0.0%
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UNIGARD INSURANCE GROUP	Building & Contents (CMP)	6,144	6,195	760	777	12.4%	12.5%
	Building & Contents (CF)	1,261	1,177	129	114	10.2%	9.7%
	Liability (CMP)	3,555	3,596	471	458	13.3%	12.7%
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UNITED STATES LIABILITY INS	Building & Contents (CF)	1,368	2,096	320	446	23.4%	21.3%
	Contents Only (CF)	14	43	0	5	1.8%	11.4%
	CF - Building	0	22	0	0	0.0%	1.9%
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VIGILANT INSURANCE COMPANY	Building & Contents (CMP)	779	712	64	74	8.2%	10.4%
	Building Only (CMP)	108	109	11	15	10.4%	13.9%
	Contents Only (CMP)	1,826	1,739	216	212	11.8%	12.2%
	Liability (CMP)	1,898	1,764	218	220	11.5%	12.5%

**2011 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2009 and 2010 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
<b>Total</b>	<b>Building &amp; Contents (CMP)</b>	689,128	689,544	80,801	81,028	11.7%	11.8%
	<b>Building &amp; Contents (CF)</b>	126,682	120,405	18,890	15,682	14.9%	13.0%
	<b>Building Only (CMP)</b>	269,840	271,051	43,620	43,471	16.2%	16.0%
	<b>Building Only (CF)</b>	26,908	26,572	10,729	11,076	39.9%	41.7%
	<b>Contents Only (CMP)</b>	423,254	427,200	46,909	47,718	11.1%	11.2%
	<b>Contents Only (CF)</b>	21,532	18,998	2,814	2,502	13.1%	13.2%
	<b>Vacant (CMP)</b>	3,546	3,383	308	283	8.7%	8.4%
	<b>Vacant (CF)</b>	167	175	22	30	13.0%	17.3%
	<b>Liability (CMP)</b>	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
WESTCHESTER FIRE INSURANCE CO	Building & Contents (CF)	1	0	0	0	0.0%	0.0%
WESTPORT INSURANCE GROUP	Building & Contents (CF)	5,919	7,867	952	1,176	16.1%	14.9%
XL INSURANCE AMERICA, INC	Building & Contents (CF)	1,953	2,199	208	220	10.6%	10.0%
	Building Only (CF)	53	49	0	0	0.2%	0.0%
	Contents Only (CF)	75	79	10	5	13.6%	6.1%
XL SPECIALTY INSURANCE COMPANY	Building & Contents (CMP)	72	815	5	51	6.5%	6.3%
	Building Only (CMP)	34	470	3	24	7.7%	5.2%
	Contents Only (CMP)	64	729	4	52	6.4%	7.2%
	Liability (CMP)	161	2,036	11	128	6.6%	6.3%
ZURICH NORTH AMERICA GROUP	Building & Contents (CMP)	38,478	22,593	4,669	2,301	12.1%	10.2%
	Building & Contents (CF)	18,081	16,193	2,305	2,105	12.7%	13.0%
	Liability (CMP)	4,389	3,006	492	384	11.2%	12.8%