

2004 Commissioner's Report on Underserved Communities

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

Section 1 - Real and Personal Property Coverage

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

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	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
American Family Home Ins Co	Homeowners	683	67	9.8%
	Dwll'g Owner Occp'd	133	11	8.0%
	Mobilehome	11,575	1,405	12.1%
American Intl Ins Co Of CA	Homeowners	3,685	55	1.5%
	Condominium	336	3	0.9%
	Tenant	679	5	0.7%
American Modern Home Ins Co	Homeowners	5,188	229	4.4%
	Dwll'g Owner Occp'd	6,452	1,065	16.5%
	Dwll'g Tenant Occp'd	7,713	792	10.3%
	Mobilehome	8,963	190	2.1%
	Vacant Dwelling	327	25	7.6%
American Security Group	Homeowners	13,594	1,435	10.6%
	Dwll'g Owner Occp'd	7,450	1,226	16.5%
	Dwll'g Tenant Occp'd	57	-2	-4.0%
	Tenant	10,208	41	0.4%
	Mobilehome	10,356	907	8.8%
Amex Assur Co	Homeowners	8,395	175	2.1%
	Condominium	1,009	39	3.9%
	Tenant	1,148	31	2.7%
Amica Mut Ins Co	Homeowners	12,039	259	2.2%
	Dwll'g Owner Occp'd	157	1	0.7%
	Dwll'g Tenant Occp'd	785	33	4.2%
	Condominium	2,263	59	2.6%
	Tenant	3,140	98	3.1%
Armed Forces Ins Exchange	Homeowners	4,701	94	2.0%
	Condominium	319	4	1.2%
	Mobilehome	141	2	1.3%

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	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Balboa Life & Casualty Group	Homeowners	47,581	5,047	10.6%
	Dwll'g Owner Occp'd	17,319	1,522	8.8%
	Condominium	253	16	6.2%
	Tenant	13,497	1,462	10.8%
California Casualty Group	Homeowners	46,360	2,808	6.1%
	Condominium	6,492	297	4.6%
	Tenant	7,009	281	4.0%
	Mobilehome	387	12	3.0%
California FAIR Plan	Dwll'g Owner Occp'd	126,954	68,905	54.3%
	Dwll'g Tenant Occp'd	86,314	53,517	62.0%
	Dwll'g Content Only	5,920	595	10.0%
	Mobilehome	293	67	23.0%
	Vacant Dwelling	2,743	1,741	63.5%
California Ins Group	Homeowners	53,206	1,120	2.1%
	Dwll'g Owner Occp'd	1,067	66	6.2%
	Dwll'g Tenant Occp'd	17,161	634	3.7%
	Condominium	2,367	42	1.8%
	Tenant	2,258	44	2.0%
California State Auto Asn Inter-Ins	Homeowners	317,912	9,180	2.9%
	Condominium	12,172	263	2.2%
	Tenant	24,212	536	2.2%
	Mobilehome	5,559	66	1.2%
Century-Natl Ins Co	Homeowners	133,672	12,228	9.1%
	Dwll'g Owner Occp'd	35,926	6,082	16.9%
	Condominium	463	27	5.7%
	Mobilehome	7,159	431	6.0%

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	Tenant	588,753	27,055	4.6%
	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
CNA Ins Group	Homeowners	28,840	910	3.2%
	Dwll'g Owner Occp'd	7,954	276	3.5%
CSE Ins Group	Homeowners	47,555	2,167	4.6%
	Dwll'g Owner Occp'd	4,781	998	20.9%
	Dwll'g Tenant Occp'd	17,125	1,729	10.1%
	Condominium	2,920	79	2.7%
	Tenant	2,500	98	3.9%
Electric Ins Co	Homeowners	1,199	47	3.9%
	Condominium	131	8	6.0%
	Tenant	181	2	1.2%
Farmers Home Mutual Group	Homeowners	19,551	2,250	11.5%
	Condominium	81	5	6.6%
Farmers Ins Cos	Homeowners	963,930	80,434	8.3%
	Dwll'g Owner Occp'd	120,762	57,733	47.8%
	Dwll'g Tenant Occp'd	100,026	35,345	35.3%
	Condominium	108,872	3,702	3.4%
	Tenant	70,129	2,896	4.1%
	Mobilehome	17,952	801	4.5%
Federal Ins Co	Homeowners	7,933	124	1.6%
	Condominium	2,215	18	0.8%
	Tenant	653	12	1.8%
Fidelity Natl Ins Co	Homeowners	12,192	479	3.9%
	Condominium	819	11	1.3%
	Tenant	84	3	4.0%

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

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

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	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Merastar Ins Co	Homeowners	556	22	4.0%
	Condominium	65	5	7.8%
	Tenant	167	10	6.0%
Mercury Ins Group	Homeowners	146,167	8,771	6.0%
	Condominium	15,561	710	4.6%
	Tenant	11,663	577	4.9%
Metropolitan Drt Prop & Cas Ins Co	Homeowners	6,300	352	5.6%
	Condominium	1,473	101	6.9%
	Tenant	1,858	83	4.5%
Mid-State Mut Ins Co	Homeowners	2,079	13	0.6%
Nationwide Ins Group	Homeowners	15,387	510	3.3%
	Dwll'g Owner Occp'd	157	10	6.2%
	Dwll'g Tenant Occp'd	1,270	82	6.5%
	Condominium	1,625	46	2.8%
	Tenant	2,042	54	2.7%
	Mobilehome	85	4	4.6%
New Hampshire Ins Co	Mobilehome	28,292	1,401	5.0%
Oregon Mut Ins Co	Homeowners	14,141	850	6.0%
	Dwll'g Owner Occp'd	120	17	14.4%
	Dwll'g Tenant Occp'd	2,196	206	9.4%
	Condominium	807	34	4.2%
	Tenant	317	14	4.5%
Pacific Prop & Cas Co	Homeowners	7,288	338	4.6%
	Dwll'g Tenant Occp'd	1,723	118	6.8%
	Condominium	308	5	1.7%
	Tenant	619	25	4.1%

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	Vacant Dwelling	8,409	3,292	39.2%
Pacific Specialty Ins Co	Homeowners	84,261	12,403	14.7%
	Condominium	3,362	166	4.9%
	Tenant	25,070	4,757	19.0%
	Mobilehome	8,464	537	6.3%
Philadelphia Ind Ins Co	Mobilehome	2,558	54	2.1%
Safeco Ins Group	Homeowners	196,563	9,852	5.0%
	Dwll'g Owner Occp'd	66,560	8,793	13.2%
	Condominium	24,324	733	3.0%
	Tenant	22,737	892	3.9%
Sequoia Ins Co	Homeowners	9,302	108	1.2%
	Dwll'g Tenant Occp'd	1,268	49	3.9%
	Condominium	154	4	2.3%
	Tenant	193	1	0.5%
State Farm Ins Group	Homeowners	1,250,649	66,953	5.4%
	Condominium	139,443	3,794	2.7%
	Tenant	175,548	7,286	4.2%
	Mobilehome	38,284	1,086	2.8%
Sutter Ins Co	Homeowners	3,618	300	8.3%
	Dwll'g Owner Occp'd	399	60	15.1%
	Dwll'g Tenant Occp'd	1,063	94	8.8%
	Mobilehome	713	81	11.3%
Tokio Marine & Fire Ins Co Ltd Us Br	Homeowners	12,571	1,851	14.7%
	Dwll'g Owner Occp'd	411	192	46.7%
	Dwll'g Tenant Occp'd	1,574	418	26.5%
	Condominium	842	170	20.2%
	Tenant	2,219	146	6.6%

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	Vacant Dwelling	8,409	3,292	39.2%
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Travelers Ins Cos	Homeowners	127,596	5,565	4.4%
	Dwll'g Owner Occp'd	16,375	1,572	9.6%
	Dwll'g Tenant Occp'd	103	5	4.9%
	Condominium	11,182	329	2.9%
	Tenant	15,095	552	3.7%
	Dwll'g Content Only	768	22	2.8%
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Unigard Ins Group	Homeowners	23,023	743	3.2%
	Dwll'g Owner Occp'd	1,454	188	12.9%
	Dwll'g Tenant Occp'd	15,728	1,101	7.0%
	Condominium	1,405	40	2.9%
	Tenant	1,321	40	3.1%
	Dwll'g Content Only	188	2	1.2%
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United Services Auto Assoc	Homeowners	103,930	1,284	1.2%
	Dwll'g Owner Occp'd	984	19	2.0%
	Dwll'g Tenant Occp'd	33,916	1,139	3.4%
	Condominium	15,485	225	1.4%
	Tenant	35,931	676	1.9%
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Unitrin Ins Group	Homeowners	3,469	68	2.0%
	Dwll'g Owner Occp'd	79	6	7.5%
	Dwll'g Tenant Occp'd	835	43	5.1%
	Condominium	263	6	2.4%
	Tenant	192	5	2.8%
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USAA Cas Ins Co	Homeowners	63,880	1,352	2.1%
	Dwll'g Owner Occp'd	290	8	2.8%
	Dwll'g Tenant Occp'd	10,759	451	4.2%
	Condominium	11,752	274	2.3%
	Tenant	39,419	1,292	3.3%

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	Dwll'g Content Only	9,189	783	8.5%
	Mobilehome	172,910	8,585	5.0%
	Vacant Dwelling	8,409	3,292	39.2%
Valley Ins Co	Homeowners	3,253	107	3.3%
	Dwll'g Tenant Occp'd	94	4	3.8%
	Tenant	59	3	5.8%
Vigilant Ins Co	Homeowners	726	7	1.0%
Wawanesa Ins Group	Homeowners	27,100	1,112	4.1%
	Condominium	3,964	129	3.2%
Western Mutual Ins Group	Homeowners	65,848	2,361	3.6%
	Dwll'g Owner Occp'd	2,216	923	41.7%
	Dwll'g Tenant Occp'd	4,903	666	13.6%
Workmens Auto Ins Co	Homeowners	2,824	71	2.5%
	Condominium	93	4	3.8%
	Tenant	211	10	4.7%
Zurich Ins Cos	Homeowners	3,984	442	11.1%
	Dwll'g Tenant Occp'd	1,413	82	5.8%

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Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 2 - Private Passenger Automobile Coverage

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

2004 Commissioner's Report on Underserved Communities

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

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

2004 Commissioner's Report on Underserved Communities

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

Section 3 - Commercial Coverage

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

2004 Commissioner's Report on Underserved Communities

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

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

2004 Commissioner's Report on Underserved Communities

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

Section 3 - Commercial Coverage

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

2004 Commissioner's Report on Underserved Communities

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Section 3 - Commercial Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 3 - Commercial Coverage

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

2004 Commissioner's Report on Underserved Communities

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

Section 3 - Commercial Coverage

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

2004 Commissioner's Report on Underserved Communities

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

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