

2005 Commissioner's Report on Underserved Communities

Table D - Service Office Data per Company

Company	Business Type	Number of Service Offices in California *	Number of Service Offices in Underserved Communities	Percentage of Offices in California that are in the Underserved Communities
21st Century Insurance Group	Personal	16	4	25.0%
ACE USA	Commercial	9	2	22.2%
Aegis Security Insurance Company	Personal	1	0	0.0%
AIU Insurance Company	Personal	1	0	0.0%
Alea North America Insurance Co	Commercial	2	0	0.0%
Allied Mutual Insurance Company	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Allied Property & Casualty Ins Co.	Personal	3	0	0.0%
Allstate Indemnity Company	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Allstate Insurance Company	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Allstate Property & Casualty	Personal	1,271	73	5.7%
	Commercial	1,271	73	5.7%
Amco Insurance Company	Personal	3	0	0.0%
	Commercial	3	0	0.0%
American Hardware Mutual Insurance	Commercial	12	0	0.0%
American Home Assurance Company	Personal	1	0	0.0%
	Commercial	6	2	33.3%
American Int'l Ins Co of CA	Personal	5	2	40.0%
Amica Mutual Insurance Company	Personal	2	0	0.0%
Anchor General Insurance Company	Personal	1	0	0.0%
Arch Insurance Company	Commercial	2	0	0.0%

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Assurant Solutions	Personal	69	9	13.0%
	Commercial	1	0	0.0%
Auto Club of Southern California	Personal	70	7	10.0%
Axis Reinsurance Company	Commercial	2	1	50.0%
Balboa Insurance Group	Personal	3	0	0.0%
	Commercial	2	0	0.0%
Business Alliance Insurance Company	Commercial	1	0	0.0%
California State Auto Association	Personal	85	0	0.0%
Capital Insurance Group	Personal	9	0	0.0%
	Commercial	10	0	0.0%
Century-National Insurance Co.	Personal	2	2	100.0%
Clarendon National Insurance Co.	Personal	5	0	0.0%
CNA Insurance Companies	Personal	6	0	0.0%
	Commercial	6	0	0.0%
Coast National Insurance Company	Personal	1	0	0.0%
Commerce West Insurance Company	Personal	1	0	0.0%
Contractors Bonding & Insurance Company	Commercial	3	0	0.0%
Crusader Insurance Company	Commercial	1	0	0.0%
CSE Insurance Group	Personal	406	16	3.9%
	Commercial	406	16	3.9%
Deerbrook Insurance Company	Personal	5	0	0.0%
	Commercial	5	0	0.0%
Depositors Insurance Company	Personal	3	0	0.0%
Diamond State Ins Co.	Commercial	1	0	0.0%

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Empire Fire & Marine Insurance Co	Personal	1	0	0.0%
Employers Mutual Casualty Companies	Personal	1	0	0.0%
	Commercial	41	1	2.4%
Esurance Property & Casualty	Personal	2	0	0.0%
Everest National Ins Co	Commercial	3	2	66.7%
Farmers Insurance Group	Personal	6,005	386	6.4%
	Commercial	6,001	386	6.4%
Federal Insurance Company	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Federated Mutual Insurance Group	Commercial	38	0	0.0%
Financial Indemnity Company	Personal	2,191	268	12.2%
Financial Pacific Insurance Company	Commercial	1	0	0.0%
Fireman's Fund Insurance Companies	Personal	171	13	7.6%
	Commercial	258	15	5.8%
First American Property & Casualty	Personal	1	1	100.0%
First American Specialty Insurance	Personal	1	1	100.0%
Florists Mutual Insurance Company	Commercial	8	0	0.0%
Folksamerica Reinsurance Company	Commercial	7	0	0.0%
Foremost Insurance Group	Personal	12,190	584	4.8%
GEICO Casualty Company	Personal	1	0	0.0%
GEICO General Insurance Company	Personal	1	0	0.0%
GEICO Indemnity Co	Personal	1	0	0.0%
General Fire & Casualty Company	Commercial	25	0	0.0%

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Gerling America Insurance Company	Commercial	1	0	0.0%
GMAC Insurance Company Online Inc	Personal	3	0	0.0%
Golden Eagle Insurance Corporation	Commercial	3	0	0.0%
Government Employees Insurance Co	Personal	1	0	0.0%
Grange Insurance Group	Personal	1	0	0.0%
Granite State Insurance Company	Personal	1	0	0.0%
Great American Assurance Co	Commercial	8	0	0.0%
Great American Insurance Co of NY	Commercial	9	1	11.1%
Great American Insurance Company	Personal	24	1	4.2%
	Commercial	9	1	11.1%
Great American Spirit Company	Personal	21	0	0.0%
Great Divide Insurance Company	Commercial	38	2	5.3%
Great Northern Insurance Company	Commercial	7	2	28.6%
Greenwich Insurance Company	Personal	1	0	0.0%
Guideone Mutual Insurance Co	Commercial	1	0	0.0%
Guideone Specialty Mutual Co.	Commercial	1	0	0.0%
Harbor Specialty Insurance Co.	Personal	1	0	0.0%
Homesite Ins. Company of California	Personal	1	0	0.0%
Horace Mann Insurance Company	Personal	1	0	0.0%
Horace Mann Prop & Cas Ins Co	Personal	1	0	0.0%
Hudson Insurance Company	Personal	4	1	25.0%

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

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

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

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