

California Department of Insurance  
Statistical Analysis Division



2005  
Commissioner's Report  
on  
Underserved Communities

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## INTRODUCTION

The Community Service Statement regulations resulted from the efforts of the California Department of Insurance (CDI), consumer advocates and the insurance industry. The purpose of the regulations is to address the issue of availability of insurance in “underserved” communities and to promote anti-discrimination so that all have equal access to insurance coverage in California.

The current Community Service Statement regulations require the CDI to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers in California, in all ZIP codes identified as “underserved”. Underserved ZIP codes are those in which the proportion of uninsured motorists is ten percentage points above the statewide average, the per capita income of the community (as measured in the most recent U.S. Census), is below the fiftieth (50th) percentile for California, and the community (as measured in the most recent U.S. Census), is predominantly minority. The Commissioner collects and reports earned exposures for the affected lines, as well as the number of agents and service offices in the underserved areas as a percentage of statewide totals for each insurance company.

The Community Service Statement, under California Code of Regulations (CCR), Section 2646.6 became effective May 20, 1994 but soon thereafter, changes were made to the regulation that added Sections 2646.7 and 2646.8. These changes allowed insurers to opt out of reporting data under CCR 2646.6 that would be necessary to determine an underserved community, by instead filing a “strategic plan” for serving underserved communities or by providing “evidence” demonstrating an existing presence in the underserved communities. In addition, in 1999 a lawsuit brought by several insurance companies challenged the public’s right to access company data, claiming trade secret protection. Several appeals later, the courts determined that the Community Service Statement data are indeed public records and not trade secret.

March 15, 2003 amendments to the regulations eliminated certain substitute reporting requirements (Sections 2646.7 and 2646.8) that simply did not provide the necessary tools for the Commissioner or the industry to properly analyze areas that were underserved.

Under the latest version of the regulations, the Commissioner must report those communities within California sorted by ZIP code that the California Department of Insurance finds to be underserved by the insurance industry. This report represents roughly 95% of the home, personal auto and commercial multiple peril and commercial fire market. It demonstrates that 147 communities in California are underserved as defined.

## ABOUT THIS REPORT

This report consists of five tables (Tables A through E):

### **Table A – ZIP Codes in UNDERSERVED COMMUNITIES**

This table lists the communities in the state of California, by ZIP code, that fall within the definition of underserved pursuant to Section 2646.6(c)(1)(A) of the CCR (see below). All three criteria must be met for a ZIP code to be deemed underserved.

Per Section (c) of CCR code 2646.6, a community shall be deemed to be underserved by the insurance industry if the Commissioner finds:

- a) *the proportion of uninsured motorists is ten percentage points above the statewide average as reflected in the most recent Department of Insurance statistics regarding the statewide average of uninsured motorists; and*
- b) *the per capita income of the community, as measured in the most recent U.S. Census, is below the fiftieth (50th) percentile for California; and*
- c) *the community, as measured in the most recent U.S. Census, is predominantly minority. Predominantly minority community can be qualified as any community that is composed of two-thirds or more minorities as those groups are defined in subsection (b)(6)(A) through (D) of CCR Code 2646.6.*

The Department identified 147 ZIP codes that were underserved in 2004. In 2003, the Commissioner's Report of Underserved Communities identified 146 ZIP codes. However, for this report, 13 new ZIP codes were added and 12 ZIP codes were removed. Reasons for the addition or deletion are due to the changes in ZIP code demographics that are based on the three criteria used to determine an underserved.

### **Table B – Summary Statistics and Fact Sheet**

The purpose of this table is to summarize the number of earned exposures statewide and in the underserved communities. The table also includes the following information for reference:

- the number and percentage of registered vehicles in the underserved communities;
- the population size and its percentage that is in the underserved communities

The statewide uninsured motorist rate inched up to 14.4% in 2004 from approximately 14.3% in 2003 and the per capita income's 50th percentile (median) in the state of California is \$21,116<sup>1</sup>.

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<sup>1</sup> Per capita income was estimated by Western Economic Research.

The uninsured motorist rate must be 10 percentage points above the statewide uninsured motorist rate to trigger one of the criteria. The other two criteria are per capita income below the statewide median of \$21,116 and a minority percentage above two-thirds. All three must be met to label a ZIP code underserved.

### **Table C – Number and Percentage of Total Earned Exposure per Company**

The purpose of this table is to provide total earned exposures, statewide and in the underserved communities, per company and their percentage of total earned exposures in the underserved communities. The report represents approximately 95%<sup>2</sup> of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of three sections, one section for each category of insurance business – real and personal property, private passenger auto, and commercial multi-peril and commercial fire. Each section consists of aggregate totals for the companies listed alphabetically and reports the coverages that are written by the company.

### **Table D - Service Office Data per Company**

The purpose of this table is to provide the number of service offices per company in California and in the underserved communities and their percentage of service offices in the underserved communities. The table lists the companies alphabetically and reports the largest number of service offices reported under the lines of business considered in the Community Service Statement for each business type – personal and/or commercial. A service office consists of sales, marketing and/or claims services. Note that a service office can manage both business types and that a service office can represent multiple individual companies within the same parent company.

### **Table E – Agent / Agency Data per Company**

The purpose of this table is to provide the number of agents or agencies throughout the state of California and within the underserved communities that are contracted to write insurance for the companies listed alphabetically and their percentage of agents or agencies that are in the underserved communities. The table reports the largest number of agents or agencies reported under the lines of business considered in the Community Service Statement for each business type – personal and/or commercial. Note that an agent or agency can manage both business types and that an agent or agency can represent multiple individual companies within the same parent company.

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<sup>2</sup> 95% of the market represents data that has been through an extensive validation process and are considered reasonable. 5% of the market either reported data that failed our validation or plainly did not comply with the regulation.

It is important to note that the number of agents or agencies will differ greatly between companies due to the different marketing techniques that each company incorporates. The three major marketing techniques are: captive, independent, and direct. Also, some companies provided the number of agents, whereas, others provided the number of agencies. Those that write using the direct approach are not included.

## **Conclusion**

This report exhibited little change from the 2004 Commissioner's Report on Underserved Communities. The report continues to show that large percentages of dwelling fire business, most notably California FAIR Plan, and assigned risk auto written in the underserved community indicate that low income, high minority communities are not only being underserved but those that do buy insurance are purchasing insurance that offers less coverage.

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

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

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

## **Contact Information**

Any questions or comments regarding the methodology of the data collection presented in this report may be forwarded to Ben Gentile, Division Chief – Statistical Analysis Division at (213) 346-6316.

## DEFINITIONS

According to CCR, Section 2646.6(b), the following coverages are to be provided:

### Personal Lines:

Line 1P	Dwelling Fire – Non-Commercial (including policies issued through the California FAIR Plan);
Line 4	Homeowners Multiple Peril;
Line 19.2	Private Passenger Automobile Liability (including policies assigned by the California Automobile Assigned Risk Plan);

### Commercial Lines:

Line 1C	Commercial Fire (including policies issued through the California FAIR Plan);
Line 5.1	Commercial Multiple Peril – Non-Liability;
Line 5.2	Commercial Multiple Peril - Liability

*Earned Exposure* - The term *earned* is defined as a condition where the exposure is recognized by the insurance company after time has passed and the insurance company has delivered the services promised under the insurance policy. Furthermore, an *exposure* is defined as the risk or loss potential an insurance company assumes from its policyholder in exchange for premium (an automobile or home are examples of exposures).

*Agents or Agencies* - The number of agents or agencies in this report represents the two marketing systems available (independent or captive).

*Servicing Offices* - Servicing offices consist of claim service, marketing, and/or sales office.



































































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

Company	Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>Total</b>	<b>Commercial Fire</b>	<b>164,912</b>	<b>41,339</b>	<b>25.1%</b>
	<b>Comm MP - NonLiab</b>	<b>1,535,138</b>	<b>177,671</b>	<b>11.6%</b>
	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
Great American Insurance Co of NY	Comm MP - NonLiab	1,589	242	15.2%
	Comm MP - Liability	394	87	22.2%
Great American Insurance Company	Comm MP - NonLiab	1,208	160	13.3%
	Comm MP - Liability	1,017	97	9.5%
Great Divide Insurance Company	Commercial Fire	1,503	361	24.0%
Great Northern Insurance Company	Comm MP - NonLiab	1,255	122	9.7%
	Comm MP - Liability	780	64	8.2%
Guideone Mutual Insurance Co	Comm MP - NonLiab	10,907	1,488	13.6%
	Comm MP - Liability	5,134	775	15.1%
Guideone Specialty Mutual Co.	Comm MP - NonLiab	11,008	1,839	16.7%
	Comm MP - Liability	1,756	198	11.3%
Insurance Company of the West Group	Commercial Fire	227	50	22.0%
	Comm MP - NonLiab	628	68	10.7%
Liberty Insurance Underwriters Inc.	Comm MP - NonLiab	303	41	13.6%
Liberty Mutual Group	Commercial Fire	903	102	11.3%
	Comm MP - NonLiab	9,556	1,991	20.8%
	Comm MP - Liability	1,286	298	23.2%
Lumbermens Underwriting Alliance	Commercial Fire	308	27	8.8%
Magna Carta Companies	Comm MP - NonLiab	1,734	315	18.2%
	Comm MP - Liability	1,739	315	18.1%
Markel Insurance Company	Comm MP - NonLiab	5,000	717	14.3%
	Comm MP - Liability	9,142	1,414	15.5%
Mercury Insurance Group	Comm MP - NonLiab	15,596	2,050	13.1%
	Comm MP - Liability	13,655	1,804	13.2%

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	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
Mid-State Mutual Insurance Company	Comm MP - NonLiab	1,160	89	7.7%
	Comm MP - Liability	1,176	53	4.5%
Mitsui Sumitomo Insurance Group	Comm MP - NonLiab	7,127	1,238	17.4%
	Comm MP - Liability	5,641	961	17.0%
New Hampshire Insurance Company	Comm MP - NonLiab	2,488	214	8.6%
	Comm MP - Liability	1,897	105	5.5%
North American Elite	Comm MP - NonLiab	7,391	979	13.2%
Oregon Mutual Insurance Company	Commercial Fire	6,797	860	12.7%
	Comm MP - NonLiab	9,508	1,072	11.3%
	Comm MP - Liability	3,598	422	11.7%
Pacific Indemnity Company	Comm MP - NonLiab	392	78	19.9%
	Comm MP - Liability	348	73	21.0%
Pacific Specialty Insurance Company	Comm MP - NonLiab	1,016	170	16.8%
	Comm MP - Liability	1,324	205	15.5%
Peerless Insurance Company	Commercial Fire	5,939	754	12.7%
	Comm MP - NonLiab	25,703	4,741	18.4%
	Comm MP - Liability	32,412	5,919	18.3%
Penn-America Insurance Company	Commercial Fire	626	139	22.1%
	Comm MP - NonLiab	19,042	3,645	19.1%
	Comm MP - Liability	10,450	2,076	19.9%
Philadelphia Indemnity Insurance Co	Comm MP - NonLiab	20,040	1,803	9.0%
	Comm MP - Liability	17,162	1,359	7.9%
QBE Insurance Corporation	Comm MP - NonLiab	3,886	579	14.9%
	Comm MP - Liability	2,776	368	13.2%
Ranger Insurance Company	Comm MP - NonLiab	253	25	9.7%
	Comm MP - Liability	440	32	7.3%

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Riverport Insurance Company	Commercial Fire	4,312	1,090	25.3%
Safeco Insurance Companies	Commercial Fire	6,604	719	10.9%
	Comm MP - NonLiab	48,060	6,691	13.9%
	Comm MP - Liability	44,260	6,265	14.2%
Sentry Insurance (a Mutual Company)	Commercial Fire	2,913	421	14.4%
	Comm MP - NonLiab	4,752	461	9.7%
	Comm MP - Liability	5,814	537	9.2%
Sentry Select Insurance	Commercial Fire	1,849	231	12.5%
Sequoia Insurance Company	Comm MP - NonLiab	12,414	624	5.0%
	Comm MP - Liability	11,574	534	4.6%
Sirius America Insurance Company	Comm MP - NonLiab	3,895	228	5.8%
	Comm MP - Liability	4,054	228	5.6%
Sompo Japan Insurance Company of America	Commercial Fire	377	70	18.6%
	Comm MP - NonLiab	2,672	508	19.0%
	Comm MP - Liability	1,191	234	19.6%
St Paul Travelers	Commercial Fire	8,876	1,128	12.7%
	Comm MP - NonLiab	24,806	2,513	10.1%
	Comm MP - Liability	21,331	2,031	9.5%
Star Insurance Company	Comm MP - NonLiab	1,334	87	6.5%
	Comm MP - Liability	838	54	6.5%
State Farm Insurance Companies	Comm MP - NonLiab	132,097	13,599	10.3%
	Comm MP - Liability	132,097	13,599	10.3%
State National Insurance Co	Comm MP - NonLiab	38	8	20.5%
	Comm MP - Liability	39	9	22.5%
The Dentists Insurance Company	Comm MP - NonLiab	7,052	393	5.6%

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The Hartford	Commercial Fire	9	4	45.0%
	Comm MP - NonLiab	334,673	38,537	11.5%
	Comm MP - Liability	143,907	17,082	11.9%
The Hartford Steam Boiler Inspection	Comm MP - NonLiab	97	15	15.8%
The Netherlands Insurance Company	Comm MP - NonLiab	1,295	80	6.2%
	Comm MP - Liability	1,513	110	7.3%
Tokio Marine & Nichido Fire Insurance	Commercial Fire	179	29	16.0%
	Comm MP - NonLiab	3,405	780	22.9%
	Comm MP - Liability	3,897	954	24.5%
Topa Insurance Company	Commercial Fire	596	134	22.4%
	Comm MP - NonLiab	6,274	1,003	16.0%
	Comm MP - Liability	11,454	1,728	15.1%
Travelers Property & Casualty	Commercial Fire	6,463	888	13.7%
	Comm MP - NonLiab	98,283	10,425	10.6%
	Comm MP - Liability	113,741	11,587	10.2%
Unigard Insurance Group	Commercial Fire	1,530	237	15.5%
	Comm MP - NonLiab	5,594	677	12.1%
	Comm MP - Liability	2,644	374	14.2%
United States Fire Insurance Company	Commercial Fire	9,976	1,552	15.6%
Valley Insurance Company	Commercial Fire	1,279	71	5.5%
Vigilant Insurance Company	Comm MP - NonLiab	2,827	294	10.4%
	Comm MP - Liability	1,902	208	10.9%
Wausau Insurance Companies	Commercial Fire	13,137	1,262	9.6%
	Comm MP - NonLiab	4,777	533	11.2%
	Comm MP - Liability	994	94	9.4%
XL Insurance America, Inc.	Commercial Fire	182	14	7.6%



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Section 3 - Commercial Coverage**

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	<b>Comm MP - Liability</b>	<b>983,968</b>	<b>114,629</b>	<b>11.6%</b>
Zurich US	Commercial Fire	13,158	1,470	11.2%
	Comm MP - NonLiab	103,508	8,465	8.2%
	Comm MP - Liability	10,523	949	9.0%

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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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<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
Assurant Solutions	Personal	69	9	13.0%
	Commercial	1	0	0.0%
Auto Club of Southern California	Personal	70	7	10.0%
Axis Reinsurance Company	Commercial	2	1	50.0%
Balboa Insurance Group	Personal	3	0	0.0%
	Commercial	2	0	0.0%
Business Alliance Insurance Company	Commercial	1	0	0.0%
California State Auto Association	Personal	85	0	0.0%
Capital Insurance Group	Personal	9	0	0.0%
	Commercial	10	0	0.0%
Century-National Insurance Co.	Personal	2	2	100.0%
Clarendon National Insurance Co.	Personal	5	0	0.0%
CNA Insurance Companies	Personal	6	0	0.0%
	Commercial	6	0	0.0%
Coast National Insurance Company	Personal	1	0	0.0%
Commerce West Insurance Company	Personal	1	0	0.0%
Contractors Bonding & Insurance Company	Commercial	3	0	0.0%
Crusader Insurance Company	Commercial	1	0	0.0%
CSE Insurance Group	Personal	406	16	3.9%
	Commercial	406	16	3.9%
Deerbrook Insurance Company	Personal	5	0	0.0%
	Commercial	5	0	0.0%
Depositors Insurance Company	Personal	3	0	0.0%
Diamond State Ins Co.	Commercial	1	0	0.0%

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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%

# 2005 Commissioner's Report on Underserved Communities

## Table D - Service Office Data per Company

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

Table D - Service Office Data per Company

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



Table D - Service Office Data per Company

<b>Company</b>	<b>Business Type</b>	<b>Number of Service Offices in California *</b>	<b>Number of Service Offices in Underserved Communities</b>	<b>Percentage of Offices in California that are in the Underserved Communities</b>
The Netherlands Insurance Company	Commercial	3	0	0.0%
Tokio Marine & Nichido Fire Insurance	Personal	13	0	0.0%
	Commercial	14	0	0.0%
Topa Insurance Company	Personal	1	0	0.0%
	Commercial	1	0	0.0%
Travelers Property & Casualty	Personal	9	1	11.1%
	Commercial	9	1	11.1%
Unigard Insurance Group	Personal	3	0	0.0%
	Commercial	3	0	0.0%
Unitrin Direct Insurance Company	Personal	1	0	0.0%
Unitrin Direct Property & Casualty	Personal	1	0	0.0%
Valley Insurance Company	Personal	440	24	5.5%
Vigilant Insurance Company	Personal	7	2	28.6%
	Commercial	7	2	28.6%
Viking Insurance Co of Wisconsin	Personal	2	0	0.0%
Wausau Insurance Companies	Commercial	3	0	0.0%
Wawanesa Insurance Group	Personal	1	0	0.0%
Western General Insurance Company	Personal	3	0	0.0%
Western Mutual Insurance Group	Personal	1	0	0.0%
Western United Insurance	Personal	1,234	240	19.4%
Workmen's Auto Insurance Co.	Personal	2	1	50.0%
XL Insurance America, Inc.	Commercial	1	1	100.0%
Zurich US	Personal	7	0	0.0%
	Commercial	19	0	0.0%

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Table E - Agent / Agency Data per Company

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

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Table E - Agent / Agency Data per Company

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

# 2005 Commissioner's Report on Underserved Communities

## Table E - Agent / Agency Data per Company

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

Table E - Agent / Agency Data per Company

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

# 2005 Commissioner's Report on Underserved Communities

## Table E - Agent / Agency Data per Company

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

Table E - Agent / Agency Data per Company

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

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Table E - Agent / Agency Data per Company

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