

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2006 and 2007 Data)

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

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

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

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

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

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

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

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

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

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

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

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
Total	Pvt Passenger Auto	21,671,163	23,347,942	1,872,566	2,291,409	8.64%	9.81%
	Motorcycle	504,371	654,185	21,873	29,291	4.34%	4.48%
	Motorhome	194,385	229,143	6,723	7,726	3.46%	3.37%
	Assigned Risk	16,441	8,505	5,306	2,564	32.28%	30.15%
	Low Cost Auto	9,570	8,243	4,770	3,817	49.84%	46.31%

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

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Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

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

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

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

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Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

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

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Section 2 - Private Passenger Automobile Coverage
(2006 and 2007 Data)

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

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

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

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

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

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

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

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2006	2007	2006	2007	2006	2007
Total	Comm MP - NonLiab	1,734,667	1,792,304	203,575	208,737	11.74%	11.6%
	Comm MP - Liability	1,060,013	1,153,576	125,459	138,756	11.84%	12.0%
	Commercial Fire	203,817	213,037	47,021	43,274	23.07%	20.3%

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

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

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

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

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

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Section 3 - Commercial Coverage
(2006 and 2007 Data)

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

2008 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2006 and 2007 Data)

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

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(2006 and 2007 Data)

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

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

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