

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

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 COMPANYY	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 COMPANYY	Homeowners	9,988	4,964	1,550	688	16%	14%
	Tenant	7,167	7,795	314	391	4%	5%
ALLSTATE INSURANCE COMPANYY	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 COMPANYY	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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		2006	2007	2006	2007	2006	2007
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			

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

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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

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

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%

**2008 Commissioner's Report on Underserved Communities**  
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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**  
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**Section 3 - Commercial Coverage**  
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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
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%

**2008 Commissioner's Report on Underserved Communities**  
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**Section 3 - Commercial Coverage**  
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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
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%

**2008 Commissioner's Report on Underserved Communities**  
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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%	

**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
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%