

2009 Commissioner's Report on Underserved Communities

Table D - Service Office Data per Company (2007 and 2008 Data)

Company	Business Type	Number of Service Offices in California		Number of Service Offices in Underserved Communities		Percentage of Offices in California that are in the Underserved Communities	
		2007	2008	2007	2008	2007	2008
21st Century Insurance Group	Personal	14	7	4	2	28.57%	28.57%
ACCESS GENERAL INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
ACE INA	Commercial	5	5	1	1	20.00%	20.00%
AEGIS SECURITY INS CO	Personal	2	2	0	0	0.00%	0.00%
AFFIRMATIVE INSURANCE COMPANY	Personal	2	2	0	0	0.00%	0.00%
AIGCASUALTYINSURANCECOMPANY	Commercial	1	1	1	1	100.00%	100.00%
AIIC OF CALIFORNIA, INC	Personal	13	11	4	4	30.77%	36.36%
ALLIANCE UNITED INS CO	Personal	1	1	0	0	0.00%	0.00%
ALLIED MUTUAL INSURANCE CO	Commercial	2	2	0	0	0.00%	0.00%
ALLIED PROPERTY & CASUALTY INS	Personal	2	2	0	0	0.00%	0.00%
ALLSTATE INDEMNITY COMPANY	Commercial	1,408	1,408	81	81	5.75%	5.75%
	Personal	1,408	1,408	81	81	5.75%	5.75%
ALLSTATE INSURANCE COMPANY	Commercial	1,408	1,408	81	81	5.75%	5.75%
	Personal	1,408	1,408	81	81	5.75%	5.75%
ALLSTATE PROP AND CASUALTY	Commercial	1,408	1,408	81	81	5.75%	5.75%
	Personal	1,408	1,408	81	81	5.75%	5.75%
AMCO INSURANCE COMPANY	Commercial	2	2	0	0	0.00%	0.00%
	Personal	2	2	0	0	0.00%	0.00%
AMERICAN ALTERNATIVE INS CORP	Commercial	4	4	0	0	0.00%	0.00%
AMERICAN HARDWARE MUTUAL INS	Commercial	19	20	1	1	5.26%	5.00%
AMICA MUTUAL INSURANCE COMPANY	Personal	2	2	0	0	0.00%	0.00%
ANCHOR GENERAL INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
ARCH INSURANCE COMPANY	Commercial	12	12	2	2	16.67%	16.67%
ARGONAUT GREAT CENTRA INS	Commercial	1	1	0	0	0.00%	0.00%
ASSURANT SOLUTIONS	Personal	247	177	13	1	5.26%	0.56%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	80	80	8	7	10.00%	8.75%

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AXIS INSURANCE COMPANY	Commercial	2	0	1	0	50.00%	0.00%
BALBOA INSURANCE GROUP	Commercial	4	4	0	0	0.00%	0.00%
	Personal	8	8	0	0	0.00%	0.00%
BUSINESS ALLIANCE INSURANCE CO	Commercial	1	155	0	24	0.00%	15.48%
California Mutual Insurance Co	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
CALIFORNIA STATE AUTO ASSO	Personal	97	99	3	3	3.09%	3.03%
CALIFORNIA STATE AUTO GROUP	Personal	1,613	1,613	302	302	18.72%	18.72%
CAPITAL INSURANCE GROUP	Commercial	10	10	0	0	0.00%	0.00%
	Personal	9	9	0	0	0.00%	0.00%
CENTURY-NATIONAL INSURANCE CO	Personal	2	2	2	2	100.00%	100.00%
CNA INSURANCE COMPANIES GROUP	Commercial	4	7	2	1	50.00%	14.29%
COAST NATIONAL INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
Commerce West Insurance Co	Personal	1	1	0	0	0.00%	0.00%
Contractors Bonding & Insurance Co	Commercial	2	2	0	0	0.00%	0.00%
CORNERSTONE NATIONAL INSURANCE	Personal	0	2	0	1	0.00%	50.00%
CRUSADER INSURANCE COMPANY	Commercial	1	13	0	3	0.00%	23.08%
CSE Insurance Group	Commercial	3	3	0	0	0.00%	0.00%
	Personal	3	3	0	0	0.00%	0.00%
DANIELSON NATIONAL INS CO	Personal	2	2	0	0	0.00%	0.00%
DEERBROOK INSURANCE COMPANY	Commercial	6	6	0	0	0.00%	0.00%
	Personal	6	6	0	0	0.00%	0.00%
DELOS INSURANCE COMPANY	Commercial	166	2	23	0	13.86%	0.00%
	Personal	4	4	0	0	0.00%	0.00%
DEPOSITORS INSURANCE COMPANY	Personal	2	2	0	0	0.00%	0.00%
Diamond State Insurance CO	Commercial	10	6	1	1	10.00%	16.67%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	43	53	1	2	2.33%	3.77%

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ENCOMPASS INSURANCE COMPANY	Personal	172	172	14	14	8.14%	8.14%
ESURANCE PROPERTY AND CASUALTY	Personal	3	2	0	0	0.00%	0.00%
EVEREST NATIONAL INS CO	Commercial	3	3	2	2	66.67%	66.67%
FARMERS INSURANCE GROUP	Commercial	3,200	3,365	287	320	8.97%	9.51%
	Personal	3,211	3,370	287	320	8.94%	9.50%
FEDERAL INSURANCE COMPANY	Commercial	7	6	2	0	28.57%	0.00%
	Personal	7	6	2	0	28.57%	0.00%
FEDERATED MUTUAL INS GROUP	Commercial	40	37	0	0	0.00%	0.00%
FIDELITY NATIONAL INSURANCE CO	Commercial	20	26	4	4	20.00%	15.38%
	Personal	1,070	1,556	146	226	13.64%	14.52%
FIDELITY NATIONAL P&C INS CO	Personal	0	1,556	0	226	0.00%	14.52%
FINANCIAL INDEMNITY COMPANY	Personal	2,327	2,396	343	375	14.74%	15.65%
FINANCIAL PACIFIC INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
FIREMAN'S FUND INSURANCE CO	Commercial	236	215	13	13	5.51%	6.05%
	Personal	174	170	9	10	5.17%	5.88%
First American Prop & Casualty	Personal	1	1	1	1	100.00%	100.00%
First American Specialty Ins	Personal	1	1	1	1	100.00%	100.00%
FLORISTS MUTUAL INSURANCE CO	Commercial	9	13	0	0	0.00%	0.00%
Folksamerica Reinsurance CO	Commercial	10	0	0	0	0.00%	0.00%
FOREMOST INSURANCE GROUP	Personal	9,557	9,489	725	757	7.59%	7.98%
GEICO CASUALTY COMPANY	Personal	1	1	0	0	0.00%	0.00%
GEICO GENERAL INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
GEICO INDEMNITY CO	Personal	1	1	0	0	0.00%	0.00%
GERLING AMERICA INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
GOLDEN EAGLE INSURANCE CORP	Commercial	2	2	0	0	0.00%	0.00%
GOVERNMENT EMPLOYEES INS CO	Personal	1	1	0	0	0.00%	0.00%

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GRANGE INSURANCE GROUP	Personal	83	87	0	0	0.00%	0.00%
GRANITE STATE INSURANCE CO	Commercial	5	5	2	2	40.00%	40.00%
	Personal	5	5	1	1	20.00%	20.00%
GREAT AMERICAN INS CO OF NY	Commercial	9	9	1	1	11.11%	11.11%
GREAT NORTHERN INSURANCE CO	Commercial	7	6	2	0	28.57%	0.00%
Greenwich Insurance Company	Commercial	10	13	0	0	0.00%	0.00%
GUIDEONE MUTUAL INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	1	1	0	0	0.00%	0.00%
HILLSTAR INSURANCE COMPANY	Personal	32	11	3	2	9.38%	18.18%
HUDSON INSURANCE COMPANY	Commercial	8	8	0	0	0.00%	0.00%
	Personal	6	6	1	2	16.67%	33.33%
INFINITY PROPERTY AND CASUALTY	Personal	45	21	0	3	0.00%	14.29%
INS COMPANY OF THE STATE OF PA	Personal	1	7	0	4	0.00%	57.14%
INSURANCE COMPANY OF THE WEST	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
INTEGON PREFERRED INSURANCE CO	Personal	1,406	1,335	225	199	16.00%	14.91%
KEMPER AUTO AND HOME COMPANIES	Commercial	2	3	0	0	0.00%	0.00%
	Personal	2	3	0	0	0.00%	0.00%
LIBERTY INSURANCE UNDERWRITERS	Commercial	6	8	1	2	16.67%	25.00%
LIBERTY MUTUAL INSURANCE GROUP	Commercial	8	8	1	1	12.50%	12.50%
	Personal	29	29	0	0	0.00%	0.00%
LINCOLN GENERAL INSURANCE COMPANY	Personal	3	2	0	0	0.00%	0.00%
LOYA CASUALTY INSURANCE CO	Personal	37	98	15	35	40.54%	35.71%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	2	2	0	0	0.00%	0.00%
MAGNA CARTA COMPANIES	Commercial	1	1	0	0	0.00%	0.00%
MARKEL INSURANCE CO	Commercial	354	354	26	26	7.34%	7.34%

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MERCED MUTUAL INSURANCE COMPANY	Personal	87	87	1	1	1.15%	1.15%
MERCURY INSURANCE GROUP	Commercial	3	5	0	0	0.00%	0.00%
	Personal	19	13	1	0	5.26%	0.00%
MGA INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
MIC GENERAL INSURANCE CORP	Personal	1	1	0	0	0.00%	0.00%
NATIONAL AMERICAN INS CO OF CA	Personal	2	2	0	0	0.00%	0.00%
NATIONAL GENERAL INSURANCE CO	Personal	5	5	0	0	0.00%	0.00%
NATIONAL UNION FIRE INSURANCE CO	Commercial	1	1	1	1	100.00%	100.00%
NATIONS INSURANCE COMPANY	Personal	0	2	0	0	0.00%	0.00%
NATIONWIDE AGRIBUSINESS INS	Commercial	25	25	0	0	0.00%	0.00%
NATIONWIDE INS CO OF AMERICA	Personal	2	2	0	0	0.00%	0.00%
	Commercial	0	2	0	0	0.00%	0.00%
NATIONWIDE INSURANCE GROUP	Personal	3	3	0	0	0.00%	0.00%
NEW HAMPSHIRE INSURANCE CO	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
NORTHWESTERN PACIFIC INDEMNITY	Personal	7	0	2	0	28.57%	0.00%
NOVA CASUALTY COMPANY	Commercial	2	3	0	0	0.00%	0.00%
OCCIDENTAL FIRE & CASUALTY CO	Personal	2	2	1	1	50.00%	50.00%
Ocean Harbor Casualty Insurance	Personal	3	3	0	0	0.00%	0.00%
ONE BEACON INSURANCE GROUP	Commercial	1	1	0	0	0.00%	0.00%
Oregon Mutual Insurance CO	Commercial	7	7	1	0	14.29%	0.00%
	Personal	7	7	1	0	14.29%	0.00%
PACIFIC INDEMNITY COMPANY	Commercial	7	0	2	0	28.57%	0.00%
PACIFIC PROPERTY AND CASUALTY	Personal	50	54	1	1	2.00%	1.85%
PACIFIC SPECIALTY INSURANCE CO	Commercial	3,356	3,331	458	449	13.65%	13.48%
	Personal	4,675	4,690	545	536	11.66%	11.43%
PEERLESS INDEMNITY INSURANCE CO	Commercial	0	2	0	0	0.00%	0.00%

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PEERLESS INSURANCE COMPANY	Commercial	2	2	0	0	0.00%	0.00%
PENN-AMERICA INSURANCE COMPANY	Commercial	11	7	0	0	0.00%	0.00%
Permanent General Assurance Co	Personal	4	4	1	1	25.00%	25.00%
PHILADELPHIA INDEMNITY INS CO	Commercial	788	984	35	48	4.44%	4.88%
PRAETORIAN INSURANCE COMPANY	Personal	1	1	0	1	0.00%	100.00%
	Commercial	0	1	0	0	0.00%	0.00%
PROGRESSIVE INSURANCE COMPANY	Personal	28	27	0	0	0.00%	0.00%
QBE Insurance Corporation	Commercial	293	623	13	13	4.44%	2.09%
	Personal	1167	1403	314	314	26.91%	22.38%
REDLAND INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
RIVERPORT INSURANCE COMPANY	Commercial	10	10	0	0	0.00%	0.00%
Safeco Insurance Companies	Commercial	14	8	1	1	7.14%	12.50%
	Personal	14	8	1	1	7.14%	12.50%
SAFEWAY DIRECT INSURANCE CO	Personal	1	1	0	0	0.00%	0.00%
SAFEWAY INSURANCE COMPANY	Personal	1	1	0	0	0.00%	0.00%
SENTRY INSURANCE A MUTUAL CO	Commercial	27	28	0	1	0.00%	3.57%
SENTRY SELECT INSURANCE	Commercial	9	9	0	0	0.00%	0.00%
Sequoia Insurance Group	Commercial	158	130	4	5	2.53%	3.85%
	Personal	5	3	0	0	0.00%	0.00%
SOMPO JAPAN INSURANCE COMPANY	Commercial	1	1	1	1	100.00%	100.00%
STAR INSURANCE COMPANY	Commercial	13	12	0	0	0.00%	0.00%
StarNet Insurance Company	Commercial	1	1	0	0	0.00%	0.00%
	Personal	1	1	0	0	0.00%	0.00%
STATE FARM INSURANCE COMPANIES	Commercial	1,909	1,932	88	95	4.61%	4.92%
	Personal	1,909	1,932	88	95	4.61%	4.92%
State National Insurance Co	Commercial	57	73	4	1	7.02%	1.37%
	Personal	106	435	3	4	2.83%	0.92%

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Sterling Casualty Ins Co	Personal	20	20	1	1	5.00%	5.00%
THE DENTISTS INSURANCE COMPANY	Commercial	3	3	0	0	0.00%	0.00%
THE HARTFORD	Commercial	1,307	1,078	97	103	7.42%	9.55%
	Personal	1,806	4,464	195	481	10.80%	10.78%
THE NETHERLANDS INSURANCE CO	Commercial	2	2	0	0	0.00%	0.00%
TOKIO MARINE & NICHIDO FIRE	Commercial	17	17	0	0	0.00%	0.00%
	Personal	22	21	0	0	0.00%	0.00%
TOPA INSURANCE COMPANY	Commercial	2	2	0	0	0.00%	0.00%
	Personal	8	8	0	0	0.00%	0.00%
Travelers Property & Casualty	Commercial	14	14	2	2	14.29%	14.29%
	Personal	14	14	2	2	14.29%	14.29%
U S SPECIALTY INSURANCE COMPANY	Commercial	0	2	0	0	0.00%	0.00%
UNIGARD INSURANCE GROUP	Commercial	3	3	0	0	0.00%	0.00%
	Personal	3	3	0	0	0.00%	0.00%
VICTORIA INSURANCE	Personal	1,359	1,361	180	196	13.25%	14.40%
VIGILANT INSURANCE COMPANY	Commercial	7	6	2	0	28.57%	0.00%
	Personal	7	6	2	0	28.57%	0.00%
Viking Insurance Company of WI	Personal	1	1	0	0	0.00%	0.00%
WAUSAU INSURANCE COMPANIES	Commercial	1	2	0	0	0.00%	0.00%
WAWANESA INSURANCE GROUP	Personal	1	1	0	0	0.00%	0.00%
WESTERN GENERAL INSURANCE COMP	Personal	4	4	0	0	0.00%	0.00%
WESTERN MUTUAL INSURANCE GROUP	Personal	1	1	0	0	0.00%	0.00%
WORKMEN'S AUTO INSURANCE CO	Personal	130	130	11	11	8.46%	8.46%
XL INSURANCE AMERICA, INC	Commercial	6	1	1	1	16.67%	100.00%
ZURICH US	Commercial	6	16	0	0	0.00%	0.00%
	Personal	1	11	0	0	0.00%	0.00%