

# California Department of Insurance Statistical Analysis Division



## 2009 Commissioner's Report on Underserved Communities

(Experience Years 2007 and 2008)

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## INTRODUCTION

The Community Service Statement under California Code of Regulations (CCR) Section 2646.6, has the purpose of addressing the issue of availability of insurance in “underserved” communities and of promoting anti-discrimination so that all have equal access to insurance coverage in California.

The Community Service Statement regulations require the California Department of Insurance to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers in California, for all ZIP codes and report on those that are considered as “underserved”.

The Commissioner collects and reports earned exposures for the following business lines:

- 1) Line 1- Fire
- 2) Line 4- Homeowners Multiple Peril
- 3) Lines 5.1 and 5.2 - Commercial Multiple Peril (both liability and non-liability portions)
- 4) Line 19.2 - Private Passenger Automobile Liability

The Commissioner also gathers and gives details on the number of agents and service offices in the “underserved” areas, with their corresponding data as a percentage to statewide totals, for each insurance company.

With the new regulation changes, the data reporting for Community Service Statement will now be every two years, starting this 2011, which will contain two years worth of data (2009 and 2010 experience). This report consists of the previously published 2007 data with the latest validation of the 2008 data. It represents about 99.8% and 99.5% of the total home, personal auto and commercial multiple peril and commercial fire market <sup>[1]</sup> for 2007 and 2008 respectively. There are 145 communities in California that are considered “underserved” as defined herein.

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[1] 99.8% (2007) and 99.5% (2008) of the market represent the data that has been through an extensive validation process and are considered reasonable. The remaining % of the market either reported data that failed our validation or plainly did not comply with the regulation.

## ABOUT THIS REPORT

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

### Table A – ZIP Codes in “UNDERSERVED” COMMUNITIES

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

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

- a) the proportion of uninsured motorists is ten percentage points above the statewide average as reflected in the most recent Department of Insurance statistics regarding the statewide average of uninsured motorists; and
- b) the per capita income of the community <sup>[2]</sup>, as measured in the most recent U.S. Census, is below the fiftieth (50th) percentile for California; and
- c) the community, as measured in the most recent U.S. Census, is predominantly minority. Predominantly minority community can be qualified as any community that is composed of two-thirds or more minorities as those groups are defined in subsection (b) (6) (A) through (D) of CCR Code 2646.6.

The Department identified 145 ZIP codes that were “underserved” based on the criteria above.

### Table B – Summary Statistics

The purpose of this table is to summarize the number of earned exposures statewide and in the “underserved” communities for each of the experience years (2007 and 2008) involved.

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[2] Per capita income was estimated by Western Economic Research.

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

The purpose of this table is to provide total earned exposures, statewide and in the “underserved” communities, per company, for each of the experience years involved, including the percentage of total earned exposures in the “underserved” communities to statewide data. This report represents 99.8% and 99.5% (for 2007 and 2008 experience years respectively) of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of three sections, with one section for each category of insurance business - real and personal property, private passenger auto, and commercial multi-peril and commercial fire. Each section consists of aggregate totals for the two experience years (2007 and 2008) and reports the coverages that were written by the company (listed alphabetically).

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

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

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

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

Any data differences from year to year can be attributed, but not limited to the following:

- companies' confirmation of the increase/decrease in premiums or in the total number of service offices
- discontinuance of writing for a business line/program
- more accurate data reporting as compared with the previous one
- \*change in service type reporting from "by Agency" to "by Agents" or vice versa
- a group submission with an additional company's data

\*It is important to note that the number of agents or agencies will differ greatly between companies due to the different marketing techniques that each company incorporates, namely: captive, independent, and direct marketing. In addition, some companies provided the number of agents, whereas, others provided the number of agencies. Agent/agency information for those companies which write business using the direct marketing approach do not exist and therefore, are not found in this report.

## **Conclusion**

Communities that are considered "underserved" are with no or little insurance protection. Absence of or inadequate insurance protection can be detrimental to people's lives. To ensure that ALL individuals and families, as well as businesses or organizations get the insurance protection they need against the adverse financial consequences of losses, is one of the goals of California Department of Insurance. California Code of Regulations Section 2646.6 (CCR), paves the way for the department in its strong mission to continually identify these "underserved" communities, so they too, can acquire the insurance protection they need.

This report can not address the issue as to why some people do not have insurance. It is up to the community, insurance industry and the Department to make sure adequate coverage can be made available to all people. However, with this report, it is with hope that it can continue to encourage the insurance industry to invest and to make insurance accessible and affordable in the "underserved" communities, while the California Department of Insurance, continues with its utmost goal of trying to educate and help everyone benefit the protection and the peace of mind that insurance can offer.

Below are examples of how the department tackled or is dealing with the “underserved” communities:

**What has the California Department of Insurance (CDI) done or is still doing to address these “underserved” or uninsured communities?**

1) The California Low Cost Automobile program ("CLCA") which was enacted in 1999, to create an affordable insurance option for low-income, good drivers, has been enhanced and modified to cater all communities in California. Thousands of formerly uninsured drivers are now insured through the CLCA Program, thus providing access to an affordable insurance option for low-income households.

2) CDI seeks to aggressively promote the CLCA program, through its Consumer Education and Outreach project, to “underserved” communities in order to make insurance affordable to more Californians. The outreach activities keep the public informed of available programs or information that will be beneficial for them. They are not only geared towards auto insurance but to other types of insurance as well.

3) COIN (CALIFORNIA ORGANIZED INVESTMENT NETWORK) was established in 1999 and is a collaborative effort among the California Department of Insurance, the insurance industry and the community. Its goal is to provide leadership in increasing insurance industry investment in “underserved” and rural communities throughout California. It has its shares of successes with insurance companies investing in California urban and rural communities with low-income families.

**Contact Information**

Any questions or comments regarding the methodology of the data collection presented in this report may be forwarded to:

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## DEFINITIONS

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

### Personal Lines:

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

### Commercial Lines:

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

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

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

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

Table A - ZIP Codes in Underserved Communities

145 ZIP Codes	City	County	'05 Uninsured Vehicle Rate	Minority Percentage	Per Capita Income
		<b>STATEWIDE</b>	<b>16%</b>	<b>56%</b>	<b>21,075</b>
		<b>UNDERSERVED</b>	<b>40%</b>	<b>90%</b>	<b>10,835</b>
90001	LOS ANGELES	LOS ANGELES	62%	99%	7,557
90002	LOS ANGELES	LOS ANGELES	59%	99%	8,353
90003	LOS ANGELES	LOS ANGELES	60%	99%	7,752
90004	LOS ANGELES	LOS ANGELES	42%	85%	15,915
90005	LOS ANGELES	LOS ANGELES	47%	92%	13,113
90006	LOS ANGELES	LOS ANGELES	54%	97%	9,428
90007	LOS ANGELES	LOS ANGELES	52%	85%	7,915
90010	LOS ANGELES	LOS ANGELES	88%	87%	17,758
90011	LOS ANGELES	LOS ANGELES	63%	99%	7,616
90012	LOS ANGELES	LOS ANGELES	51%	89%	11,560
90013	LOS ANGELES	LOS ANGELES	79%	84%	9,224
90014	LOS ANGELES	LOS ANGELES	68%	81%	11,138
90015	LOS ANGELES	LOS ANGELES	65%	96%	9,532
90016	LOS ANGELES	LOS ANGELES	40%	97%	14,114
90017	LOS ANGELES	LOS ANGELES	65%	97%	8,043
90018	LOS ANGELES	LOS ANGELES	46%	97%	11,465
90019	LOS ANGELES	LOS ANGELES	38%	92%	16,905
90020	LOS ANGELES	LOS ANGELES	45%	91%	15,624
90021	LOS ANGELES	LOS ANGELES	87%	86%	9,855
90022	LOS ANGELES	LOS ANGELES	38%	98%	9,486
90023	LOS ANGELES	LOS ANGELES	54%	99%	8,192
90026	LOS ANGELES	LOS ANGELES	37%	87%	14,104
90029	LOS ANGELES	LOS ANGELES	46%	84%	10,212
90031	LOS ANGELES	LOS ANGELES	39%	95%	8,718
90032	LOS ANGELES	LOS ANGELES	32%	96%	12,001
90033	LOS ANGELES	LOS ANGELES	50%	98%	7,241
90037	LOS ANGELES	LOS ANGELES	57%	99%	8,304
90038	LOS ANGELES	LOS ANGELES	45%	79%	12,251
90040	LOS ANGELES	LOS ANGELES	50%	96%	10,943
90043	LOS ANGELES	LOS ANGELES	35%	98%	19,087
90044	LOS ANGELES	LOS ANGELES	52%	99%	9,424
90047	LOS ANGELES	LOS ANGELES	40%	99%	15,409
90057	LOS ANGELES	LOS ANGELES	56%	95%	9,023
90058	LOS ANGELES	LOS ANGELES	88%	97%	7,708
90059	LOS ANGELES	LOS ANGELES	51%	99%	8,809

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90061	LOS ANGELES	LOS ANGELES	51%	99%	9,393
90062	LOS ANGELES	LOS ANGELES	46%	99%	12,640
90063	LOS ANGELES	LOS ANGELES	41%	99%	9,228
90065	LOS ANGELES	LOS ANGELES	28%	86%	16,260
90201	BELL	LOS ANGELES	35%	96%	8,783
90220	COMPTON	LOS ANGELES	42%	98%	11,309
90221	COMPTON	LOS ANGELES	50%	98%	9,527
90222	COMPTON	LOS ANGELES	50%	99%	10,617
90247	GARDENA	LOS ANGELES	45%	91%	14,832
90255	HUNTINGTON PARK	LOS ANGELES	36%	98%	9,354
90262	LYNWOOD	LOS ANGELES	37%	97%	8,989
90270	MAYWOOD	LOS ANGELES	38%	98%	8,742
90280	SOUTH GATE	LOS ANGELES	30%	95%	10,542
90301	INGLEWOOD	LOS ANGELES	63%	95%	13,317
90302	INGLEWOOD	LOS ANGELES	32%	95%	15,852
90303	INGLEWOOD	LOS ANGELES	35%	98%	12,979
90304	INGLEWOOD	LOS ANGELES	40%	97%	8,130
90501	TORRANCE	LOS ANGELES	34%	69%	19,110
90716	HAWAIIAN GARDENS	LOS ANGELES	32%	88%	11,231
90723	PARAMOUNT	LOS ANGELES	30%	92%	11,545
90744	WILMINGTON	LOS ANGELES	36%	94%	10,835
90806	LONG BEACH	LOS ANGELES	29%	90%	11,770
90810	LONG BEACH	LOS ANGELES	28%	91%	13,581
90813	LONG BEACH	LOS ANGELES	44%	94%	7,225
91204	GLENDALE	LOS ANGELES	35%	72%	13,309
91303	CANOGA PARK	LOS ANGELES	31%	74%	16,591
91331	PACOIMA	LOS ANGELES	33%	93%	10,820
91340	SAN FERNANDO	LOS ANGELES	33%	93%	11,172
91343	NORTH HILLS	LOS ANGELES	28%	74%	16,294
91352	SUN VALLEY	LOS ANGELES	43%	81%	14,031
91402	PANORAMA CITY	LOS ANGELES	35%	89%	11,048
91405	VAN NUYS	LOS ANGELES	36%	77%	13,503
91406	VAN NUYS	LOS ANGELES	30%	69%	16,901
91601	NORTH HOLLYWOOD	LOS ANGELES	31%	68%	17,554
91605	NORTH HOLLYWOOD	LOS ANGELES	62%	82%	11,810

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91606	NORTH HOLLYWOOD	LOS ANGELES	33%	72%	13,902
91731	EL MONTE	LOS ANGELES	30%	93%	10,227
91733	SOUTH EL MONTE	LOS ANGELES	35%	96%	9,612
91746	LA PUENTE	LOS ANGELES	29%	93%	12,063
91761	ONTARIO	SAN BERNARDINO	28%	74%	15,576
91766	POMONA	LOS ANGELES	28%	88%	13,277
92102	SAN DIEGO	SAN DIEGO	29%	86%	11,324
92113	SAN DIEGO	SAN DIEGO	37%	90%	7,379
92173	SAN YSIDRO	SAN DIEGO	30%	90%	8,185
92231	CALEXICO	IMPERIAL	33%	99%	9,531
92236	COACHELLA	RIVERSIDE	29%	96%	7,857
92249	HEBER	IMPERIAL	31%	99%	8,108
92254	MECCA	RIVERSIDE	34%	97%	6,363
92259	OCOTILLO	IMPERIAL	37%	70%	3,189
92273	SEELEY	IMPERIAL	32%	92%	9,557
92335	FONTANA	SAN BERNARDINO	29%	80%	10,949
92337	FONTANA	SAN BERNARDINO	28%	80%	15,173
92401	SAN BERNARDINO	SAN BERNARDINO	62%	82%	6,756
92408	SAN BERNARDINO	SAN BERNARDINO	42%	78%	9,659
92410	SAN BERNARDINO	SAN BERNARDINO	40%	84%	9,089
92411	SAN BERNARDINO	SAN BERNARDINO	30%	96%	8,593
92701	SANTA ANA	ORANGE	40%	89%	11,137
92703	SANTA ANA	ORANGE	32%	94%	8,985
92704	SANTA ANA	ORANGE	28%	87%	12,950
92707	SANTA ANA	ORANGE	28%	88%	13,000
92801	ANAHEIM	ORANGE	26%	74%	14,355
92805	ANAHEIM	ORANGE	54%	82%	13,003
93036	OXNARD	VENTURA	47%	75%	17,655
93219	EARLIMART	TULARE	31%	90%	7,194
93227	GOSHEN	TULARE	51%	76%	10,576
93234	HURON	FRESNO	43%	91%	5,352
93239	KETTLEMAN CITY	KINGS	36%	94%	7,448
93241	LAMONT	KERN	33%	96%	7,470
93256	PIXLEY	TULARE	31%	76%	8,295
93261	RICHGROVE	TULARE	41%	98%	5,695

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		<b>UNDERSERVED</b>	<b>40%</b>	<b>90%</b>	<b>10,835</b>
93266	STRATFORD	KINGS	28%	87%	11,486
93272	TIPTON	TULARE	40%	71%	10,430
93458	SANTA MARIA	SANTA BARBARA	40%	86%	9,931
93608	CANTUA CREEK	FRESNO	40%	89%	7,638
93624	FIVE POINTS	FRESNO	55%	92%	7,700
93640	MENDOTA	FRESNO	35%	97%	7,631
93646	ORANGE COVE	FRESNO	32%	92%	7,938
93648	PARLIER	FRESNO	31%	95%	7,753
93660	SAN JOAQUIN	FRESNO	44%	94%	7,119
93701	FRESNO	FRESNO	50%	91%	6,051
93702	FRESNO	FRESNO	38%	91%	7,161
93703	FRESNO	FRESNO	29%	74%	9,749
93706	FRESNO	FRESNO	39%	87%	8,895
93721	FRESNO	FRESNO	71%	83%	6,431
93725	FRESNO	FRESNO	43%	82%	11,060
93925	CHUALAR	MONTEREY	29%	93%	12,218
94063	REDWOOD CITY	SAN MATEO	31%	79%	17,732
94124	SAN FRANCISCO	SAN FRANCISCO	48%	94%	16,015
94601	OAKLAND	ALAMEDA	45%	93%	12,659
94603	OAKLAND	ALAMEDA	41%	97%	13,673
94606	OAKLAND	ALAMEDA	37%	89%	16,678
94607	OAKLAND	ALAMEDA	47%	94%	13,800
94612	OAKLAND	ALAMEDA	55%	81%	17,665
94621	OAKLAND	ALAMEDA	61%	97%	11,875
94710	BERKELEY	ALAMEDA	30%	71%	20,868
94801	RICHMOND	CONTRA COSTA	39%	92%	12,191
95019	FREEDOM	SANTA CRUZ	37%	86%	11,839
95110	SAN JOSE	SANTA CLARA	49%	81%	16,803
95111	SAN JOSE	SANTA CLARA	26%	86%	17,738
95112	SAN JOSE	SANTA CLARA	43%	77%	18,610
95116	SAN JOSE	SANTA CLARA	38%	92%	13,967
95122	SAN JOSE	SANTA CLARA	35%	95%	14,427
95202	STOCKTON	SAN JOAQUIN	48%	77%	8,643
95205	STOCKTON	SAN JOAQUIN	38%	79%	9,729
95231	FRENCH CAMP	SAN JOAQUIN	27%	68%	15,730

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		<b>UNDERSERVED</b>	<b>40%</b>	<b>90%</b>	<b>10,835</b>
95351	MODESTO	STANISLAUS	29%	71%	10,675
95365	PLANADA	MERCED	28%	94%	8,190
95387	WESTLEY	STANISLAUS	58%	74%	11,255
95824	SACRAMENTO	SACRAMENTO	32%	78%	10,316
95838	SACRAMENTO	SACRAMENTO	26%	67%	12,322

**2009 Commissioner's Report on Underserved Communities  
Experience Years 2007 and 2008**

**Table B - Summary Statistics**

Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
	2007	2008	2007	2008	2007	2008
Homeowners Multiple Peril	6,263,145	6,071,474	394,060	372,834	6.3%	6.1%
Tenant / Renters	884,403	989,468	40,669	49,194	4.6%	5.0%
Dwelling Fire - Tenant Occupied	670,778	748,429	126,419	143,172	18.8%	19.1%
Condominium	623,801	629,292	21,165	22,102	3.4%	3.5%
Dwelling Fire - Owner Occupied	406,864	388,748	145,358	140,377	35.7%	36.1%
Mobilehome	306,614	308,992	12,211	12,997	4.0%	4.2%
Dwelling Fire - Content Only	10,972	13,477	573	625	5.2%	4.6%
Vacant Dwelling	3,715	3,759	1,051	959	28.3%	25.5%
Private Passenger Automobile	23,347,942	23,845,000	2,291,392	2,409,834	9.8%	10.1%
Motorcycle	654,185	719,839	29,291	34,131	4.5%	4.7%
Motorhome	229,143	233,017	7,726	8,053	3.4%	3.5%
Assigned Risk	8,518	5,009	2,559	1,523	30.0%	30.4%
Low Cost Auto	8,277	11,446	3,833	4,899	46.3%	42.8%
Commercial Multi-Peril - NonLiability	1,792,304	1,853,804	208,737	219,209	11.6%	11.8%
Commercial Multi-Peril - Liability	1,153,576	1,210,837	138,756	147,589	12.0%	12.2%
Commercial Fire	213,037	258,190	43,274	46,008	20.3%	17.8%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 1 - Real and Personal Property Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2007	2008	2007	2008	2007	2008
<b>Total</b>	<b>Homeowners</b>	<b>6,263,145</b>	<b>6,071,474</b>	<b>394,060</b>	<b>372,834</b>	<b>6.3%</b>	<b>6.1%</b>
	<b>Tenant</b>	<b>884,403</b>	<b>989,468</b>	<b>40,669</b>	<b>49,194</b>	<b>4.6%</b>	<b>5.0%</b>
	<b>Dwelling Tenant Occupied</b>	<b>670,778</b>	<b>748,429</b>	<b>126,419</b>	<b>143,172</b>	<b>18.8%</b>	<b>19.1%</b>
	<b>Condominium</b>	<b>623,801</b>	<b>629,292</b>	<b>21,165</b>	<b>22,102</b>	<b>3.4%</b>	<b>3.5%</b>
	<b>Dwelling Owner Occupied</b>	<b>406,864</b>	<b>388,748</b>	<b>145,358</b>	<b>140,377</b>	<b>35.7%</b>	<b>36.1%</b>
	<b>Mobilehome</b>	<b>306,614</b>	<b>308,992</b>	<b>12,211</b>	<b>12,997</b>	<b>4.0%</b>	<b>4.2%</b>
	<b>Dwelling Contents Only</b>	<b>10,972</b>	<b>13,477</b>	<b>573</b>	<b>625</b>	<b>5.2%</b>	<b>4.6%</b>
	<b>Vacant Dwelling</b>	<b>3,715</b>	<b>3,759</b>	<b>1,051</b>	<b>959</b>	<b>28.3%</b>	<b>25.5%</b>

Company	Coverage	Total Earned Exposures California		Total Earned Exposures Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
AEGIS SECURITY INS CO	Homeowners	5,492	4,435	648	509	12%	11%
	Mobilehome	5,129	4,699	298	261	6%	6%
	Condominium	240	202	8	6	3%	3%
	Dwelling Owner Occupied	148	276	46	109	31%	39%
	Tenant	39	33	1	0	3%	1%
AIIC OF CALIFORNIA, INC	Homeowners	13,003	15,056	169	205	1%	1%
	Condominium	0	1,575	0	30		2%
	Tenant	0	583	0	17		3%
ALLIED PROPERTY & CASUALTY INS	Homeowners	71,296	70,771	3,420	3,706	5%	5%
	Dwelling Tenant Occupied	26,731	30,109	1,418	1,972	5%	7%
	Condominium	3,699	3,824	69	81	2%	2%
	Tenant	2,434	2,573	54	58	2%	2%
	Dwelling Owner Occupied	1,081	1,179	55	72	5%	6%
	Mobilehome	42	28	3	3	7%	11%
ALLSTATE INDEMNITY COMPANY	Tenant	7,795	6,057	391	344	5%	6%
	Homeowners	4,964	1,175	688	57	14%	5%
ALLSTATE INSURANCE COMPANY	Homeowners	846,934	778,609	88,793	82,990	10%	11%
	Tenant	91,706	105,793	4,640	5,954	5%	6%
	Condominium	81,236	83,108	3,133	3,300	4%	4%
	Mobilehome	18,764	16,728	1,070	942	6%	6%
	Dwelling Owner Occupied	585	446	171	139	29%	31%
	Vacant Dwelling	13	11	3	2	22%	19%
AMCO INSURANCE COMPANY	Homeowners	157,223	166,712	5,759	5,327	4%	3%
	Dwelling Tenant Occupied	66,597	74,372	4,058	4,119	6%	6%
	Condominium	12,171	13,449	287	355	2%	3%
	Tenant	4,268	4,591	137	156	3%	3%
	Dwelling Owner Occupied	3,179	3,127	460	500	14%	16%
	Mobilehome	100	99	3	2	3%	2%

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		2007	2008	2007	2008	2007	2008
AMERICAN FAMILY HOME INSURANCE	Homeowners	0	7	0	3		38%
	Tenant	0	15	0	2		14%
	Mobilehome	0	10,598	0	1,165		11%
AMERICAN MODERN HOME INSURANCE	Tenant	45,830	61,189	2,273	3,229	5%	5%
	Mobilehome	22,019	23,813	576	613	3%	3%
	Dwelling Tenant Occupied	6,952	6,721	676	638	10%	9%
	Dwelling Owner Occupied	6,156	4,194	756	596	12%	14%
	Homeowners	3,105	2,555	78	55	3%	2%
	Vacant Dwelling	479	538	22	29	5%	5%
AMICA MUTUAL INSURANCE COMPANY	Homeowners	13,045	13,134	230	217	2%	2%
	Tenant	4,008	4,666	112	163	3%	3%
	Condominium	2,657	2,769	62	64	2%	2%
	Dwelling Tenant Occupied	951	1,067	34	36	4%	3%
	Dwelling Owner Occupied	157	165	3	4	2%	2%
ARMED FORCES INS EXCHANGE	Homeowners	4,547	4,364	65	58	1%	1%
	Condominium	264	254	3	3	1%	1%
ASSURANT SOLUTIONS	Homeowners	26,650	26,544	1,708	1,740	6%	7%
	Tenant	21,883	27,624	760	1,177	3%	4%
	Mobilehome	19,130	22,716	1,401	1,504	7%	7%
	Dwelling Owner Occupied	10,024	8,297	1,298	1,011	13%	12%
	Dwelling Tenant Occupied	-187	-153	-29	-23	16%	15%
AUTO CLUB SOUTHERN CALIFORNIA	Homeowners	350,806	355,699	15,279	15,671	4%	4%
	Tenant	42,335	48,785	2,418	2,956	6%	6%
	Condominium	39,733	40,942	1,286	1,413	3%	3%
	Dwelling Tenant Occupied	8,649	11,173	696	933	8%	8%
BALBOA INSURANCE GROUP	Homeowners	89,131	82,723	6,487	6,424	7%	8%
	Dwelling Owner Occupied	21,381	20,164	1,695	1,627	8%	8%
	Tenant	15,392	15,722	1,461	1,412	9%	9%
	Condominium	3,909	1,788	201	126	5%	7%
	Dwelling Contents Only	0	1,957	0	90		5%
CALIFORNIA CASUALTY	Homeowners	35,204	34,905	1,817	1,780	5%	5%
	Tenant	6,406	7,117	241	285	4%	4%
	Condominium	5,648	5,584	228	228	4%	4%
	Mobilehome	286	268	7	8	2%	3%
CALIFORNIA FAIR PLAN	Dwelling Owner Occupied	119,961	107,283	62,032	55,505	52%	52%
	Dwelling Tenant Occupied	76,866	70,568	46,392	42,662	60%	60%
	Vacant Dwelling	2,532	2,208	951	835	38%	38%
	Mobilehome	572	616	86	95	15%	15%
	Dwelling Contents Only	459	437	38	32	8%	7%

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		2007	2008	2007	2008	2007	2008
CA MUTUAL INS CO	Homeowners	1,651	1,451	35	47	2%	3%
CALIFORNIA STATE AUTO ASSO	Homeowners	392,090	389,111	10,145	9,852	3%	3%
	Tenant	55,603	61,612	1,257	1,452	2%	2%
	Condominium	20,325	21,369	578	611	3%	3%
CAL STATE AUTO	Dwelling Tenant Occupied	29,150	36,756	1,624	2,031	6%	6%
CAPITAL INSURANCE GROUP	Homeowners	67,915	65,479	1,199	1,173	2%	2%
	Dwelling Tenant Occupied	21,148	21,962	674	715	3%	3%
	Condominium	2,848	2,796	59	61	2%	2%
	Tenant	2,819	2,751	63	61	2%	2%
	Dwelling Owner Occupied	991	1,064	50	49	5%	5%
CENTURY-NATIONAL INSURANCE CO.	Homeowners	96,317	80,309	9,143	7,678	9%	10%
	Dwelling Tenant Occupied	21,327	20,088	2,254	2,129	11%	11%
	Mobilehome	6,843	6,383	403	376	6%	6%
	Dwelling Owner Occupied	3,755	3,347	1,528	1,397	41%	42%
	Condominium	279	264	14	13	5%	5%
CSE INSURANCE GROUP	Homeowners	36,337	34,741	1,413	1,409	4%	4%
	Dwelling Tenant Occupied	12,757	13,238	1,164	1,248	9%	9%
	Dwelling Owner Occupied	3,517	3,289	593	551	17%	17%
	Condominium	2,166	2,061	56	51	3%	2%
	Tenant	1,464	1,394	57	61	4%	4%
	Vacant Dwelling	125	320	7	29	6%	9%
	Dwelling Contents Only	6	5	2	2	35%	40%
ELECTRIC INSURANCE COMPANY	Homeowners	1,490	1,427	52	46	4%	3%
	Condominium	155	158	8	9	5%	5%
	Tenant	153	177	3	5	2%	3%
ENCOMPASS INSURANCE COMPANY	Homeowners	23,988	21,669	555	485	2%	2%
	Dwelling Owner Occupied	8,789	8,583	436	421	5%	5%
	Dwelling Contents Only	7,963	7,687	405	383	5%	5%
	Condominium	2,835	2,616	49	49	2%	2%
	Tenant	1,606	1,707	33	47	2%	3%
FARMERS INSURANCE GROUP	Homeowners	1,080,474	1,021,627	91,796	84,407	8%	8%
	Dwelling Owner Occupied	159,176	159,949	62,786	66,585	39%	42%
	Dwelling Tenant Occupied	126,861	164,617	42,232	59,003	33%	36%
	Condominium	118,820	119,575	4,365	4,659	4%	4%
	Tenant	97,903	104,959	4,603	5,155	5%	5%
	Mobilehome	491	31	14	1	3%	3%

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		2007	2008	2007	2008	2007	2008
FEDERAL INSURANCE COMPANY	Homeowners	13,220	14,376	159	159	1%	1%
	Condominium	2,470	2,572	28	30	1%	1%
	Tenant	979	1,028	29	23	3%	2%
FIDELITY NATIONAL INSURANCE CO	Homeowners	49,677	41,799	3,492	3,049	7%	7%
	Dwelling Tenant Occupied	8,654	7,622	629	552	7%	7%
	Condominium	2,676	2,615	103	104	4%	4%
	Tenant	2,254	1,846	71	74	3%	4%
	Dwelling Owner Occupied	2,190	1,776	428	353	20%	20%
FIDELITY NAT'L P&C	Homeowners	0	1,023	0	59		6%
FIREMAN'S FUND INSURANCE CO	Homeowners	58,296	53,568	1,801	1,579	3%	3%
	Dwelling Tenant Occupied	13,801	12,755	1,123	947	8%	7%
	Condominium	8,369	7,776	96	89	1%	1%
	Dwelling Owner Occupied	1,760	1,521	478	372	27%	24%
	Tenant	1,717	1,531	56	55	3%	4%
FIRST AMERICAN PROPERTY INS	Homeowners	20,607	17,545	1,042	899	5%	5%
	Tenant	2,984	5,201	129	388	4%	7%
FIRST AMERICAN SPECIALTY INSURANCE	Homeowners	83,511	70,717	6,846	5,697	8%	8%
	Dwelling Tenant Occupied	35,667	33,592	5,313	5,070	15%	15%
	Dwelling Owner Occupied	5,625	5,109	1,821	1,672	32%	33%
	Condominium	4,892	4,626	205	202	4%	4%
FOREMOST INSURANCE GROUP	Mobilehome	165,674	162,741	5,251	5,164	3%	3%
	Dwelling Owner Occupied	8,454	8,780	1,161	1,058	14%	12%
	Dwelling Tenant Occupied	5,622	7,223	834	965	15%	13%
	Vacant Dwelling	566	682	68	65	12%	10%
	Homeowners	55	1,753	2	61	4%	3%
GARRISON PROP & CAS INS CO	Tenant	802	5,081	41	214	5%	4%
	Homeowners	301	1,967	8	42	3%	2%
	Condominium	73	416	2	22	3%	5%
	Dwelling Tenant Occupied	64	472	1	16	2%	3%

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		2007	2008	2007	2008	2007	2008
GRANGE INSURANCE GROUP	Homeowners	11,602	9,298	148	75	1%	1%
	Mobilehome	869	867	1	1	0%	0%
	Tenant	474	511	7	6	1%	1%
HOMESITE INSURANCE COMPANY of CA	Homeowners	18,076	17,949	1,020	971	6%	5%
	Tenant	4,316	7,602	370	535	9%	7%
	Condominium	1,976	2,419	103	134	5%	6%
HORACE MANN INSURANCE COMPANY	Homeowners	10,712	11,424	514	546	5%	5%
	Tenant	680	858	23	19	3%	2%
	Condominium	623	703	11	10	2%	1%
HORACE MANN PROP & CAS INS CO	Homeowners	8,710	7,545	712	626	8%	8%
	Tenant	475	492	17	18	4%	4%
	Condominium	285	254	8	8	3%	3%
	Mobilehome	32	27	1	1	3%	4%
IDS PROPERTY CASUALTY INSURANCE	Homeowners	14,315	21,300	358	557	3%	3%
	Tenant	2,243	3,513	68	122	3%	3%
	Condominium	2,176	3,353	83	132	4%	4%
KEMPER AUTO AND HOME COMPANIES	Homeowners	51,113	48,575	926	792	2%	2%
	Dwelling Tenant Occupied	10,638	11,786	461	486	4%	4%
	Condominium	2,822	2,848	54	51	2%	2%
	Tenant	1,919	1,904	39	36	2%	2%
	Dwelling Owner Occupied	691	735	30	29	4%	4%
LIBERTY MUTUAL INSURANCE GROUP	Homeowners	120,970	123,098	5,780	5,785	5%	5%
	Dwelling Tenant Occupied	16,479	17,396	1,384	1,519	8%	9%
	Tenant	13,481	15,826	610	717	5%	5%
	Condominium	12,023	12,925	377	423	3%	3%
	Dwelling Owner Occupied	649	644	71	67	11%	10%
	Dwelling Contents Only	327	304	11	11	3%	3%
	Mobilehome	101	0	3	0	3%	

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		2007	2008	2007	2008	2007	2008
LINCOLN GEN INS CO	Homeowners	3,974	3,567	301	265	8%	7%
MERCED MUTUAL INS COMPANY	Homeowners	7,784	6,676	242	178	3%	3%
	Condominium	6	7	1	1	14%	14%
MERCURY INSURANCE GROUP	Homeowners	224,805	224,344	15,559	15,796	7%	7%
	Condominium	24,991	25,678	1,332	1,454	5%	6%
	Tenant	19,574	23,396	1,130	1,555	6%	7%
	Dwelling Tenant Occupied	12,926	13,343	1,425	1,490	11%	11%
	Dwelling Owner Occupied	372	385	46	50	12%	13%
METROPOLITAN DIRECT P&C INS CO	Homeowners	5,322	5,662	244	345	5%	6%
	Tenant	2,721	3,183	115	151	4%	5%
	Condominium	2,205	2,318	119	141	5%	6%
	Mobilehome	25	25	1	1	4%	4%
NATIONWIDE INS CO OF AMERICA	Homeowners	9,248	14,610	1,203	1,494	13%	10%
	Tenant	1,010	2,675	52	137	5%	5%
	Condominium	535	1,081	47	78	9%	7%
	Dwelling Owner Occupied	0	107	0	33		31%
	Dwelling Tenant Occupied	0	3,697	0	423		11%
NATIONWIDE INSURANCE GROUP	Homeowners	12,413	11,365	397	357	3%	3%
	Tenant	2,397	1,880	78	62	3%	3%
	Condominium	1,859	1,667	49	41	3%	2%
	Dwelling Tenant Occupied	1,434	1,280	97	88	7%	7%
	Dwelling Owner Occupied	119	106	8	7	7%	6%
	Mobilehome	57	52	2	2	3%	4%
NEW HAMPSHIRE INS	Mobilehome	18,540	14,790	981	799	5%	5%
OREGON MUTUAL INSURANCE COMPANY	Homeowners	8,111	7,638	398	377	5%	5%
	Dwelling Tenant Occupied	2,085	1,564	137	105	7%	7%
	Condominium	507	481	17	16	3%	3%
	Tenant	154	156	6	6	4%	4%
	Dwelling Owner Occupied	109	598	3	37	3%	6%

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PACIFIC PROPERTY AND CASUALTY	Homeowners	9,279	9,451	319	322	3%	3%
	Tenant	809	865	21	15	3%	2%
	Condominium	507	526	6	7	1%	1%
PACIFIC SPECIALTY INSURANCE CO	Homeowners	47,059	54,703	6,501	6,736	14%	12%
	Dwelling Tenant Occupied	16,687	19,310	3,592	3,812	22%	20%
	Dwelling Owner Occupied	14,409	11,857	4,237	3,387	29%	29%
	Mobilehome	7,082	7,404	784	837	11%	11%
	Condominium	2,544	2,412	137	133	5%	6%
	Tenant	2,529	2,343	246	215	10%	9%
QBE INS CORP	Tenant	17,710	12,762	976	734	6%	6%
SAFECO INSURANCE COMPANIES	Homeowners	153,002	164,812	7,182	8,680	5%	5%
	Dwelling Tenant Occupied	71,191	87,011	6,260	8,136	9%	9%
	Tenant	24,059	34,228	1,296	2,398	5%	7%
	Condominium	19,679	20,432	589	666	3%	3%
	Dwelling Owner Occupied	4,429	4,209	1,117	1,044	25%	25%
SEQUOIA INSURANCE GROUP	Homeowners	7,563	7,175	56	46	1%	1%
	Condominium	109	115	1	1	1%	1%
STATE FARM INSURANCE COMPANIES	Homeowners	1,410,566	1,326,867	73,236	70,393	5%	5%
	Tenant	229,731	239,043	11,348	13,576	5%	6%
	Condominium	173,175	166,917	5,257	5,377	3%	3%
	Mobilehome	40,858	37,109	1,328	1,223	3%	3%
STATE NAT'L INS COS	Homeowners	24	1,120	2	50	7%	4%
THE HARTFORD	Homeowners	113,398	113,511	5,634	5,712	5%	5%
	Dwelling Tenant Occupied	13,283	13,354	1,104	1,119	8%	8%
	Condominium	11,923	12,382	367	392	3%	3%
	Tenant	10,613	11,943	494	622	5%	5%
	Dwelling Owner Occupied	859	775	180	165	21%	21%
	Dwelling Contents Only	10	8	1	1	10%	13%

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TOKIO MARINE & NICHIDO FIRE	Homeowners	12,470	12,041	1,665	1,577	13%	13%
	Tenant	1,944	1,872	129	126	7%	7%
	Dwelling Tenant Occupied	1,774	1,921	460	517	26%	27%
	Condominium	860	840	154	159	18%	19%
	Dwelling Owner Occupied	383	417	117	94	31%	22%
TOPA INSURANCE COMPANY	Homeowners	17,871	13,013	2,804	1,954	16%	15%
	Tenant	226	215	10	11	4%	5%
TOWER SELECT INS	Homeowners	0	3,557	0	180		5%
TRAVELERS PROPERTY & CASUALTY	Homeowners	115,700	136,092	8,264	5,661	7%	4%
	Dwelling Owner Occupied	24,228	26,922	3,101	2,846	13%	11%
	Tenant	19,670	23,879	1,215	856	6%	4%
	Condominium	11,699	13,179	788	497	7%	4%
	Dwelling Contents Only	2,207	3,079	117	107	5%	3%
	Dwelling Tenant Occupied	69	68	8	6	12%	8%
UNIGARD INSURANCE GROUP	Homeowners	22,313	20,011	535	445	2%	2%
	Dwelling Tenant Occupied	9,061	8,855	472	458	5%	5%
	Condominium	1,241	1,098	25	20	2%	2%
	Dwelling Owner Occupied	746	674	77	67	10%	10%
	Tenant	713	659	17	17	2%	3%
UNITED SERVICES AUTO ASSOCIATION	Homeowners	107,374	109,071	1,244	1,285	1%	1%
	Tenant	55,127	58,802	1,195	1,333	2%	2%
	Dwelling Tenant Occupied	33,852	35,386	947	978	3%	3%
	Condominium	16,681	16,855	264	287	2%	2%
	Dwelling Owner Occupied	1,223	1,164	24	22	2%	2%
USAA CASUALTY INSURANCE COMPANY	Homeowners	79,402	82,881	1,435	1,485	2%	2%
	Tenant	60,573	62,155	2,352	2,477	4%	4%
	Condominium	15,000	15,380	399	429	3%	3%
	Dwelling Tenant Occupied	14,382	15,731	522	582	4%	4%
	Dwelling Owner Occupied	521	487	15	16	3%	3%

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		2007	2008	2007	2008	2007	2008
USAA GENERAL INDEMNITY COMPANY	Tenant	678	6,438	17	153	2%	2%
	Homeowners	22	363	1	13	6%	4%
	Dwelling Tenant Occupied	0	49	0	0		1%
	Condominium	0	76	0	1		1%
VIGILANT INS CO	Homeowners	538	508	4	2	1%	0%
WAWANESA INSURANCE GROUP	Homeowners	31,853	31,742	1,350	1,365	4%	4%
	Condominium	4,810	4,921	130	132	3%	3%
WESTERN MUTUAL INSURANCE GROUP	Homeowners	72,885	70,317	2,724	2,639	4%	4%
	Dwelling Tenant Occupied	5,307	5,499	457	442	9%	8%
	Dwelling Owner Occupied	1,198	1,119	539	495	45%	44%
WORKMENS AUTO INSURANCE COMPANY	Homeowners	5,578	5,225	252	235	5%	4%
	Tenant	121	156	12	11	10%	7%
	Condominium	99	92	9	8	9%	9%
ZURICH US	Homeowners	1,766	20,713	221	506	13%	2%
	Tenant	76	78	0	1	1%	1%

**Table C - Number and Percentage of Total Earned Exposure per Company  
Section 2 - Private Passenger Automobile Coverage  
(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2007	2008	2007	2008	2007	2008
		<b>Total</b>	<b>Pvt Passenger Auto</b>	<b>23,347,942</b>	<b>23,845,000</b>	<b>2,291,392</b>	<b>2,409,834</b>
	<b>Motorcycle</b>	<b>654,185</b>	<b>719,839</b>	<b>29,291</b>	<b>34,131</b>	<b>4.5%</b>	<b>4.7%</b>
	<b>Motorhome</b>	<b>229,143</b>	<b>233,017</b>	<b>7,726</b>	<b>8,053</b>	<b>3.4%</b>	<b>3.5%</b>
	<b>Assigned Risk</b>	<b>8,518</b>	<b>5,009</b>	<b>2,559</b>	<b>1,523</b>	<b>30.0%</b>	<b>30.4%</b>
	<b>Low Cost Auto</b>	<b>8,277</b>	<b>11,446</b>	<b>3,833</b>	<b>4,899</b>	<b>46.3%</b>	<b>42.8%</b>

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
		21st Century Insurance Group	Pvt Passenger Auto	1,203,542	1,110,222	137,316	129,155
	Motorcycle	11,153	9,134	673	536	6%	6%
	Motorhome	3,869	3,681	242	260	6%	7%
ACCESS GENERAL INSURANCE COMPANY	Pvt Passenger Auto	122,746	214,829	46,307	78,263	38%	36%
AEGIS SECURITY INS CO	Pvt Passenger Auto	5,085	3,968	955	689	19%	17%
AFFIRMATIVE INSURANCE COMPANY	Pvt Passenger Auto	77,103	70,484	15,853	15,242	21%	22%
AIIC OF CALIFORNIA, INC	Pvt Passenger Auto	118,202	102,138	10,026	9,234	8%	9%
Alliance United Insurance CO	Pvt Passenger Auto	82,873	109,599	28,757	39,555	35%	36%
ALLIED MUTUAL INSURANCE CO	Pvt Passenger Auto	17,939	0	664	0	4%	
	Motorcycle	103	0	6	0	6%	
	Motorhome	6	0	0	0	5%	
ALLIED PROPERTY & CASUALTY INS	Pvt Passenger Auto	117,528	126,568	3,554	4,467	3%	4%
	Motorhome	1,416	1,464	19	22	1%	2%
	Motorcycle	466	0	2	0	1%	
ALLSTATE INDEMNITY COMPANY	Pvt Passenger Auto	1,537,132	1,588,138	166,068	171,299	11%	11%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
ALLSTATE INSURANCE COMPANY	Pvt Passenger Auto	465,060	450,284	21,999	21,003	5%	5%
	Motorcycle	22,814	24,146	552	602	2%	2%
	Motorhome	14,350	13,920	613	612	4%	4%
	Assigned Risk	801	274	235	85	29%	31%
ALLSTATE PROP AND CASUALTY	Pvt Passenger Auto	13,992	9,644	2,032	1,473	15%	15%
AMCO INSURANCE COMPANY	Pvt Passenger Auto	175,760	222,376	5,064	7,738	3%	3%
	Motorcycle	5,494	10,133	95	195	2%	2%
	Motorhome	4,061	6,624	45	84	1%	1%
AMERICAN MODERN HOME INSURANCE	Motorcycle	0	2,458	0	166		7%
	Motorhome	0	3,106	0	183		6%
AMEX ASSURANCE	Pvt Passenger Auto	113,701	0	7,066	0	6%	
	Motorhome	321	0	8	0	2%	
AMICA MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	50,103	52,045	799	1,007	2%	2%
	Motorhome	201	207	2	2	1%	1%
ANCHOR GENERAL INSURANCE CO	Pvt Passenger Auto	55,472	73,859	4,552	6,563	8%	9%
ASSURANT SOLUTIONS	Pvt Passenger Auto	15,553	15,552	605	596	4%	4%
	Motorcycle	257	285	6	7	2%	2%
AUTO CLUB SOUTHERN CALIFORNIA	Pvt Passenger Auto	1,953,955	1,940,467	137,864	137,381	7%	7%
	Motorcycle	46,228	49,959	1,965	2,245	4%	4%
	Motorhome	28,530	28,130	1,235	1,247	4%	4%
	Assigned Risk	1,022	584	314	185	31%	32%
AXA RE AMERICA INSURANCE CO	Pvt Passenger Auto	5,083	0	1,993	0	39%	
BALBOA INSURANCE GROUP	Pvt Passenger Auto	106,646	81,532	17,334	13,074	16%	16%

**Table C - Number and Percentage of Total Earned Exposure per Company  
Section 2 - Private Passenger Automobile Coverage  
(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
CALIFORNIA CASUALTY	Pvt Passenger Auto	140,107	134,951	5,179	5,006	4%	4%
	Motorcycle	3,975	4,008	68	76	2%	2%
	Motorhome	1,633	1,553	43	41	3%	3%
CALIFORNIA STATE AUTO ASSOCIATION	Pvt Passenger Auto	1,737,842	1,694,012	48,492	45,925	3%	3%
	Motorhome	11,946	11,501	230	204	2%	2%
CALIFORNIA STATE AUTO GROUP	Pvt Passenger Auto	136,192	160,230	14,614	15,988	11%	10%
	Motorcycle	13,304	16,319	293	375	2%	2%
	Assigned Risk	1,192	673	360	202	30%	30%
	Low Cost Auto	898	945	447	429	50%	45%
	Motorhome	360	529	16	21	5%	4%
CAPITAL INSURANCE GROUP	Pvt Passenger Auto	54,935	52,797	1,243	1,187	2%	2%
	Motorhome	430	441	3	4	1%	1%
CENTURY-NATIONAL INSURANCE CO	Pvt Passenger Auto	9,241	8,557	684	665	7%	8%
Clarendon National Insurance	Pvt Passenger Auto	4,943	0	1,106	0	22%	
	Assigned Risk	40	0	16	0	40%	
COAST NATIONAL INSURANCE CO	Pvt Passenger Auto	244,519	233,235	47,375	43,997	19%	19%
Commerce West Insurance Compan	Pvt Passenger Auto	61,332	79,457	4,989	5,905	8%	7%
	Assigned Risk	122	104	31	25	25%	24%
CORNERSTONE NATIONAL INSURANCE	Pvt Passenger Auto	0	13,526	0	3,122		23%
CSE Insurance Group	Pvt Passenger Auto	39,585	37,914	1,883	1,780	5%	5%
	Motorhome	180	162	7	6	4%	4%
	Assigned Risk	49	36	10	13	21%	35%
DANIELSON NATIONAL INS CO	Pvt Passenger Auto	4,758	5,345	1,130	1,468	24%	27%
DEERBROOK INSURANCE COMPANY	Pvt Passenger Auto	14,879	8,798	2,274	1,355	15%	15%

**2009 Commissioner's Report on Underserved Communities**  
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**Section 2 - Private Passenger Automobile Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
DELOS INSURANCE COMPANY	Pvt Passenger Auto	7,569	5,076	1,737	1,093	23%	22%
DEPOSITORS INSURANCE COMPANY	Pvt Passenger Auto	16,181	13,278	343	267	2%	2%
	Motorhome	156	126	0	2	0%	1%
	Motorcycle	5	0	0	0	2%	
ELECTRIC INSURANCE COMPANY	Pvt Passenger Auto	5,009	4,663	195	189	4%	4%
	Motorhome	718	718	28	29	4%	4%
	Motorcycle	83	80	6	4	7%	5%
ENCOMPASS INSURANCE COMPANY	Pvt Passenger Auto	54,354	68,825	811	1,152	1%	2%
	Motorcycle	298	349	1	2	0%	1%
	Motorhome	289	347	4	4	1%	1%
ESURANCE PROPERTY AND CASUALTY	Pvt Passenger Auto	161,823	186,102	10,777	13,317	7%	7%
FARMERS INSURANCE GROUP	Pvt Passenger Auto	2,063,894	2,111,394	140,898	141,378	7%	7%
	Motorcycle	29,912	26,624	1,245	1,094	4%	4%
	Motorhome	2,648	2,264	82	74	3%	3%
	Assigned Risk	954	327	256	62	27%	19%
FEDERAL INSURANCE COMPANY	Pvt Passenger Auto	0	4,829	0	56		1%
FIDELITY NATIONAL INSURANCE CO	Pvt Passenger Auto	12,440	10,348	696	629	6%	6%
FINANCIAL INDEMNITY COMPANY	Pvt Passenger Auto	96,060	190,822	7,774	17,545	8%	9%
	Motorcycle	1,636	1,141	75	53	5%	5%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
FIREMAN'S FUND INSURANCE CO	Pvt Passenger Auto	32,711	31,378	510	477	2%	2%
	Motorhome	183	0	0	0	0%	
	Motorcycle	25	86	0	1	0%	1%
FOREMOST INSURANCE GROUP	Motorcycle	64,473	68,394	2,845	2,997	4%	4%
	Motorhome	35,363	35,843	1,040	1,016	3%	3%
GARRISON PROP & CAS INS CO	Pvt Passenger Auto	1,624	10,668	58	328	4%	3%
	Motorhome	73	375	5	20	6%	5%
	Motorcycle	48	285	1	7	1%	2%
GEICO CASUALTY COMPANY	Pvt Passenger Auto	65,886	95,634	2,516	4,090	4%	4%
GEICO GENERAL INSURANCE CO	Pvt Passenger Auto	405,223	478,600	14,960	19,578	4%	4%
	Motorhome	1,153	1,143	24	22	2%	2%
GEICO INDEMNITY CO	Pvt Passenger Auto	130,281	187,639	5,832	9,949	4%	5%
	Motorcycle	55,168	77,747	2,002	3,004	4%	4%
	Motorhome	316	381	7	12	2%	3%
GOVERNMENT EMPLOYEES INS CO	Pvt Passenger Auto	214,594	235,092	7,199	8,300	3%	4%
	Motorhome	987	936	21	17	2%	2%
	Assigned Risk	250	164	77	42	31%	25%
GRANGE INSURANCE GROUP	Pvt Passenger Auto	17,330	15,439	88	90	1%	1%
	Motorhome	256	223	3	2	1%	1%
GRANITE STATE INSURANCE COMPANY	Pvt Passenger Auto	470,686	472,696	205,144	212,525	44%	45%
	Motorcycle	4,578	6,303	786	1,401	17%	22%
	Motorhome	438	677	122	206	28%	30%
HILLSTAR INSURANCE COMPANY	Pvt Passenger Auto	9,801	6,827	783	630	8%	9%
HORACE MANN INSURANCE COMPANY	Pvt Passenger Auto	29,536	33,210	1,891	2,158	6%	6%
	Motorcycle	26	18	2	2	8%	11%

**2009 Commissioner's Report on Underserved Communities**  
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**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
HORACE MANN PROP & CAS INS CO	Pvt Passenger Auto	11,165	9,662	1,158	1,019	10%	11%
	Motorcycle	14	0	1	0	7%	
HUDSON INSURANCE COMPANY	Pvt Passenger Auto	61,816	42,276	13,378	11,146	22%	26%
IDS PROPERTY CASUALTY INSURANCE	Pvt Passenger Auto	121,190	253,654	7,602	16,236	6%	6%
	Motorhome	331	635	8	16	2%	3%
INFINITY PROPERTY AND CASUALTY	Pvt Passenger Auto	727,060	742,676	273,271	295,021	38%	40%
	Assigned Risk	560	432	229	171	41%	40%
INSURANCE COMPANY OF THE WEST	Pvt Passenger Auto	101,236	87,648	14,546	12,503	14%	14%
INSURANCE COMPANY OF THE STATE OF PA	Pvt Passenger Auto	18,492	23,175	319	497	2%	2%
INTEGON PREFERRED INSURANCE CO	Pvt Passenger Auto	34,535	31,904	2,687	2,492	8%	8%
KEMPER AUTO AND HOME COMPANIES	Pvt Passenger Auto	70,583	68,193	844	823	1%	1%
LIBERTY MUTUAL INSURANCE GROUP	Pvt Passenger Auto	318,313	329,146	13,066	13,511	4%	4%
	Motorhome	1,612	1,707	38	28	2%	2%
	Motorcycle	1,418	1,720	35	54	2%	3%
	Assigned Risk	25	0	8	0	34%	
	Low Cost Auto	7	0	3	0	38%	
LINCOLN GENERAL INSURANCE COMPANY	Pvt Passenger Auto	79,725	20,424	25,020	5,216	31%	26%
	Motorcycle	22,423	16,874	1,933	1,513	9%	9%
	Low Cost Auto	2,197	3,732	946	1,522	43%	41%
	Assigned Risk	93	97	17	30	18%	31%

2009 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	
		2007	2008	2007	2008	2007	2008
LOYA CASUALTY INSURANCE CO	Pvt Passenger Auto	33,384	71,087	10,000	21,482	30%	30%
MARKEL AMERICAN INSURANCE CO	Motorcycle	7,512	0	502	0	7%	
MENDOTA INSURANCE COMPANY	Pvt Passenger Auto	23,285	23,672	5,740	5,975	25%	25%
	Motorhome	64	4	6	0	9%	4%
MERASTAR INSURANCE COMPANY	Pvt Passenger Auto	6,521	5,795	541	514	8%	9%
MERCURY INSURANCE GROUP	Pvt Passenger Auto	2,133,017	2,040,168	259,602	252,282	12%	12%
	Assigned Risk	988	554	263	189	27%	34%
	Low Cost Auto	953	1,429	487	740	51%	52%
METROPOLITAN DIRECT P&C INS CO	Pvt Passenger Auto	95,113	98,110	5,947	8,620	6%	9%
	Motorhome	427	452	16	35	4%	8%
	Motorcycle	174	193	10	24	6%	12%
MGA INSURANCE COMPANY	Pvt Passenger Auto	10,341	5,784	4,820	2,792	47%	48%
MIC GENERAL INSURANCE CORP	Pvt Passenger Auto	24,450	22,948	1,971	1,858	8%	8%
	Motorhome	777	693	37	34	5%	5%
NATIONAL AMERICAN INS CO OF CA	Pvt Passenger Auto	12,572	10,460	2,160	1,543	17%	15%
	Assigned Risk	13	8	3	3	27%	40%
	Low Cost Auto	6	14	4	7	76%	48%
NATIONAL GENERAL INSURANCE CO	Pvt Passenger Auto	144,726	133,346	6,128	5,558	4%	4%
	Motorhome	31,919	29,921	915	802	3%	3%
	Motorcycle	14,405	14,022	433	412	3%	3%

2009 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	
		2007	2008	2007	2008	2007	2008
NATIONS INSURANCE COMPANY	Pvt Passenger Auto	0	2,117	0	386		18%
NATIONWIDE INS CO OF AMERICA	Pvt Passenger Auto	27,153	112,416	3,375	7,312	12%	7%
	Motorcycle	541	4,316	22	123	4%	3%
	Motorhome	207	1,908	6	52	3%	3%
NATIONWIDE INSURANCE GROUP	Pvt Passenger Auto	84,311	0	3,091	0	4%	
	Motorcycle	2,044	0	41	0	2%	
	Motorhome	1,359	0	38	0	3%	
	Assigned Risk	107	0	37	0	35%	
NORTHWESTERN PACIFIC INDEMNITY	Pvt Passenger Auto	10,286	0	194	0	2%	
OCCIDENTAL FIRE & CASUALTY CO	Pvt Passenger Auto	35,492	33,911	5,127	4,986	14%	15%
Ocean Harbor Casualty Insurance	Pvt Passenger Auto	22,950	13,093	7,241	3,406	32%	26%
ONEBEACON INSURANCE GROUP	Low Cost Auto	2,722	3,661	1,231	1,519	45%	41%
	Assigned Risk	979	1,193	310	372	32%	31%
	Pvt Passenger Auto	0	19,272	0	1,094		6%
Oregon Mutual Insurance CO	Pvt Passenger Auto	3,184	3,449	176	212	6%	6%
	Motorhome	12	13	2	3	17%	23%
	Assigned Risk	2	0	1	0	33%	
PACIFIC PROPERTY AND CASUALTY	Pvt Passenger Auto	18,696	19,203	595	572	3%	3%
	Motorhome	668	690	2	3	0%	0%
	Motorcycle	564	639	14	17	3%	3%
PACIFIC SPECIALTY INSURANCE CO	Motorcycle	69,501	72,530	4,892	5,513	7%	8%
	Pvt Passenger Auto	1,276	963	207	163	16%	17%
	Motorhome	1,048	978	189	194	18%	20%
	Low Cost Auto	32	35	19	18	60%	51%
	Assigned Risk	7	0	0	0	3%	

**2009 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	
		2007	2008	2007	2008	2007	2008
Permanent General Assurance Co	Pvt Passenger Auto	84,250	75,965	11,553	10,125	14%	13%
PRAETORIAN INSURANCE COMPANY	Pvt Passenger Auto	14,530	15,037	5,646	6,198	39%	41%
PROGRESSIVE INSURANCE COMPANY	Pvt Passenger Auto	629,703	642,168	54,498	56,512	9%	9%
	Motorcycle	148,787	164,810	6,832	8,233	5%	5%
	Motorhome	33,521	36,015	1,548	1,712	5%	5%
	Low Cost Auto	222	262	106	115	47%	44%
	Assigned Risk	80	18	24	3	30%	17%
QBE Insurance Corporation	Pvt Passenger Auto	107,439	109,833	38,488	42,384	36%	39%
REDLAND INSURANCE COMPANY	Pvt Passenger Auto	17,880	24,274	3,499	4,458	20%	18%
RESPONSE WORLDWIDE INSURANCE CO	Pvt Passenger Auto	3,416	0	111	0	3%	
Safeco Insurance Companies	Pvt Passenger Auto	358,547	373,144	22,859	25,603	6%	7%
	Motorcycle	2,801	5,069	107	208	4%	4%
	Motorhome	1,642	1,558	54	55	3%	4%
	Assigned Risk	106	0	33	0	31%	
SAFEWAY DIRECT INSURANCE CO	Pvt Passenger Auto	3,252	2,690	417	348	13%	13%
SAFEWAY INSURANCE COMPANY	Pvt Passenger Auto	37,508	51,089	15,096	19,588	40%	38%
Sequoia Insurance Group	Pvt Passenger Auto	9,748	13,302	112	173	1%	1%
	Motorhome	141	131	0	1	0%	1%
Southern Insurance Company	Pvt Passenger Auto	0	29,645	0	13,006		44%
StarNet Insurance Company	Pvt Passenger Auto	6,140	3,160	1,205	731	20%	23%

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		2007	2008	2007	2008	2007	2008
<b>STATE FARM INSURANCE COMPANIES</b>							
	Pvt Passenger Auto	2,987,116	3,008,590	168,986	174,178	6%	6%
	Motorcycle	94,495	100,949	3,224	3,645	3%	4%
	Motorhome	29,640	28,314	740	702	2%	2%
	Low Cost Auto	1,240	1,368	591	549	48%	40%
	Assigned Risk	1,046	476	311	124	30%	26%
<b>State National Insurance CO</b>							
	Pvt Passenger Auto	17,579	17,589	2,001	2,127	11%	12%
	Assigned Risk	37	31	11	9	30%	28%
<b>Sterling Casualty Ins Co</b>	Pvt Passenger Auto	59,946	31,631	11,105	5,683	19%	18%
<b>THE HARTFORD</b>							
	Pvt Passenger Auto	402,414	399,186	20,163	21,157	5%	5%
	Motorhome	4,560	4,510	114	116	2%	3%
<b>TOKIO MARINE &amp; NICHIDO FIRE</b>							
	Pvt Passenger Auto	13,631	13,227	1,374	1,324	10%	10%
<b>TOPA INSURANCE COMPANY</b>							
	Pvt Passenger Auto	59,022	72,167	7,727	12,081	13%	17%
<b>Travelers Property &amp; Casualty</b>							
	Pvt Passenger Auto	114,293	135,161	5,884	3,770	5%	3%
	Motorhome	567	659	26	17	5%	3%
<b>UNIGARD INSURANCE GROUP</b>							
	Pvt Passenger Auto	26,366	25,108	428	364	2%	1%
	Motorhome	178	170	2	1	1%	1%
<b>UNITED SERVICES AUTO ASSOCIATION</b>							
	Pvt Passenger Auto	415,673	416,268	7,047	7,099	2%	2%
	Motorcycle	16,241	16,330	304	296	2%	2%
	Motorhome	5,703	5,376	65	64	1%	1%
<b>UNITRIN DIRECT INS COMPANIES</b>							
	Pvt Passenger Auto	38,201	32,914	3,008	2,611	8%	8%
<b>UNIVERSAL CASUALTY COMPANY</b>							
	Pvt Passenger Auto	0	1,537	0	381		25%
<b>USAA CASUALTY INSURANCE COMPANY</b>							
	Assigned Risk	3	0	1	0	24%	
	Pvt Passenger Auto	386,004	394,138	9,255	9,340	2%	2%
	Motorcycle	12,690	12,864	308	283	2%	2%
	Motorhome	4,776	4,760	117	120	2%	3%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 2 - Private Passenger Automobile Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
USAA GENERAL INDEMNITY COMPANY	Pvt Passenger Auto	11,260	16,475	309	458	3%	3%
	Motorcycle	531	763	11	18	2%	2%
	Motorhome	109	173	6	10	5%	6%
VICTORIA INSURANCE	Pvt Passenger Auto	78,630	135,704	9,373	17,386	12%	13%
Viking Insurance Company of WI	Pvt Passenger Auto	235,603	276,938	38,908	51,269	17%	19%
	Motorcycle	0	11,293	0	1,025		9%
WAWANESA INSURANCE GROUP	Pvt Passenger Auto	420,337	440,970	27,814	30,524	7%	7%
WESTERN GENERAL INSURANCE CO	Pvt Passenger Auto	62,931	57,840	12,579	12,712	20%	22%
	Assigned Risk	45	38	11	9	25%	24%
WORKMEN'S AUTO INSURANCE CO	Pvt Passenger Auto	34,848	41,651	3,158	4,135	9%	10%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2007	2008	2007	2008	2007	2008
<b>Total</b>	<b>Comm MP - NonLiab</b>	<b>1,792,304</b>	<b>1,853,804</b>	<b>208,737</b>	<b>219,209</b>	<b>11.6%</b>	<b>11.8%</b>
	<b>Comm MP - Liability</b>	<b>1,153,576</b>	<b>1,210,837</b>	<b>138,756</b>	<b>147,589</b>	<b>12.0%</b>	<b>12.2%</b>
	<b>Commercial Fire</b>	<b>213,037</b>	<b>258,190</b>	<b>43,274</b>	<b>46,008</b>	<b>20.3%</b>	<b>17.8%</b>
Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
ACE INA	Comm MP - NonLiab	2,596	2,471	148.9	122	6%	5%
	Comm MP - Liability	1,280	1,219	74.8	65	6%	5%
	Commercial Fire	3	0	0.0	0	0%	0%
Affiliated FM Insurance Company	Commercial Fire	2,930	3,098	659.9	494	23%	16%
	Comm MP - NonLiab	535	545	65.9	81	12%	15%
AIG CASUALTY INSURANCE COMPANY	Commercial Fire	99	173	14.3	29	14%	17%
ALLIANZ GLOBAL RISK US INS CO	Commercial Fire		4,674		540		12%
ALLIED MUTUAL INSURANCE COMPANY	Comm MP - NonLiab	16,758	16,134	1,252.8	1,213	7%	8%
	Commercial Fire	8,320	9,689	781.4	950	9%	10%
ALLIED MUTUAL INSURANCE COMPANY	Comm MP - Liability	14,354	15,950	1,135.8	1,247	8%	8%

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**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
ALLSTATE INSURANCE COMPANY	Comm MP - NonLiab	8,366	8,390	650.3	643	8%	8%
	Comm MP - Liability	7,106	7,283	603.4	635	8%	9%
	Commercial Fire	6	6	0.3	1	6%	10%
AMCO INSURANCE COMPANY	Comm MP - NonLiab	177,992	192,341	16,874.5	18,410	9%	10%
	Comm MP - Liability	139,723	148,539	12,291.3	13,227	9%	9%
	Commercial Fire	365	433	28.3	35	8%	8%
AMERICAN ALTERNATIVE INS CORP	Comm MP - NonLiab	2,566	2,664	121.1	131	5%	5%
	Comm MP - Liability	1,734	1,823	69.7	82	4%	4%
AMERICAN HARDWARE MUTUAL INSURANCE	Comm MP - NonLiab	1,187	1,547	200.3	329	17%	21%
AMERICAN HOME ASSURANCE COMPANY	Commercial Fire	339	0	17.9	0	5%	
ARCH INSURANCE COMPANY	Comm MP - Liability	838	1,347	17.8	44	2%	3%
	Comm MP - NonLiab	581	1,268	14.7	44	3%	3%
	Commercial Fire	42	616	3.4	41	8%	7%
ARGONAUT GREAT CENTRAL INSURANCE	Comm MP - NonLiab	944	1,251	137.3	154	15%	12%
	Comm MP - Liability	939	1,250	136.3	154	15%	12%
ASSURANT SOLUTIONS	Comm MP - Liability	88	0	0.0	0	0%	
	Comm MP - NonLiab	84	0	0.0	0	0%	

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
AXA INSURANCE COMPANY	Commercial Fire	83	320	6.3	47	8%	15%
AXIS INSURANCE COMPANY	Commercial Fire	414	6,435	49.5	720	12%	11%
AXIS REINSURANCE COMPANY	Commercial Fire	5,783	0	643.9	0	11%	
BALBOA INSURANCE GROUP	Commercial Fire	36,193	64,621	6,276.0	10,441	17%	16%
	Comm MP - NonLiab	1	0	0.0	0	0%	
BUSINESS ALLIANCE INSURANCE CO	Comm MP - NonLiab	5,956	1,881	1,227.7	382	21%	20%
	Comm MP - Liability	5,956	1,763	1,227.7	348	21%	20%
CALIFORNIA FAIR PLAN	Commercial Fire	30,182	24,680	18,935.9	15,744	63%	64%
California Mutual Insurance Co	Comm MP - NonLiab	792	1,005	23.8	34	3%	3%
	Comm MP - Liability	792	1,003	23.8	37	3%	4%
CAPITAL INSURANCE GROUP	Comm MP - Liability	31,106	28,587	1,063.6	2,558	3%	9%
	Comm MP - NonLiab	28,974	27,371	1,048.2	2,502	4%	9%
	Commercial Fire	428	349	20.9	15	5%	4%
CHURCH MUTUAL INSURANCE COMPANY	Comm MP - NonLiab	15,603	15,895	1,671.0	1,732	11%	11%
	Comm MP - Liability	12,472	12,553	1,605.3	1,618	13%	13%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
CNA INSURANCE COMPANIES GROUP	Comm MP - NonLiab	28,759	32,611	4,663.2	5,509	16%	17%
	Comm MP - Liability	27,239	33,604	4,633.7	5,360	17%	16%
Contractors Bonding & Insurance Co	Comm MP - Liability	2,410	2,136	70.7	72	3%	3%
	Comm MP - NonLiab	525	480	20.0	19	4%	4%
CRUM AND FORSTER INSURANCE GRP	Commercial Fire	4,907	2,848	559.5	277	11%	10%
	Comm MP - Liability	248	196	25.7	16	10%	8%
CRUSADER INSURANCE COMPANY	Comm MP - Liability	13,688	12,544	4,279.3	3,996	31%	32%
	Comm MP - NonLiab	13,684	12,541	4,279.3	3,996	31%	32%
CSE Insurance Group	Comm MP - NonLiab	3,476	3,570	691.3	762	20%	21%
	Comm MP - Liability	3,419	3,520	680.8	753	20%	21%
	Commercial Fire	529	551	22.8	24	4%	4%
CUMIS INSURANCE SOCIETY INC	Comm MP - NonLiab	1,933	2,030	211.1	205	11%	10%
	Comm MP - Liability	1,751	1,734	193.9	196	11%	11%
DELOS INSURANCE COMPANY	Comm MP - NonLiab	3,554	2,314	193.3	136	5%	6%
	Comm MP - Liability	3,331	1,188	180.5	75	5%	6%
Diamond State Insurance Co.	Comm MP - Liability	1,568	1,390	122.6	101	8%	7%
	Comm MP - NonLiab	791	707	43.5	38	5%	5%
Empire FireandMarine Insurance	Comm MP - NonLiab	13,734	0	2,176.9	0	16%	

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
EMPLOYERS MUTUAL CASUALTY CO	Commercial Fire	2,918	2,708	352.5	325	12%	12%
EVEREST NATIONAL INS CO	Comm MP - Liability	10,946	7,795	727.5	616	7%	8%
	Comm MP - NonLiab	10,024	6,177	646.2	546	6%	9%
Factory Mutual Insurance Co	Commercial Fire	17,652	19,525	2,095.0	2,239	12%	11%
FARMERS INSURANCE GROUP	Comm MP - NonLiab	297,098	305,182	38,575.6	39,293	13%	13%
	Comm MP - Liability	91,392	92,450	15,238.9	15,291	17%	17%
	Commercial Fire	626	534	135.8	106	22%	20%
FEDERAL INSURANCE COMPANY	Comm MP - NonLiab	17,543	16,431	2,073.8	1,958	12%	12%
	Comm MP - Liability	15,958	15,918	1,696.8	1,693	11%	11%
FEDERATED MUTUAL INSURANCE GROUP	Commercial Fire	3,492	3,255	518.3	455	15%	14%
	Comm MP - NonLiab	2,677	2,728	372.0	383	14%	14%
	Comm MP - Liability	1,510	1,449	220.2	221	15%	15%
FIDELITY NATIONAL INSURANCE CO	Comm MP - NonLiab	1,049	463	92.8	24	9%	5%
FINANCIAL PACIFIC INSURANCE CO	Comm MP - Liability	8,071	9,045	237.2	274	3%	3%
	Comm MP - NonLiab	7,627	9,121	233.8	292	3%	3%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
FIREMAN'S FUND INSURANCE CO	Comm MP - NonLiab	46,805	42,161	5,122.3	4,384	11%	10%
	Comm MP - Liability	38,988	34,188	4,008.2	3,352	10%	10%
	Commercial Fire	226	224	12.3	10	5%	4%
First American Prop & Casualty	Comm MP - Liability	4,231	0	312.4	0	7%	
	Comm MP - NonLiab	1,790	0	96.4	0	5%	
FLORISTS MUTUAL INSURANCE CO	Comm MP - NonLiab	1,063	1,048	61.6	58	6%	6%
	Comm MP - Liability	827	833	44.6	41	5%	5%
Folksamerica Reinsurance Company	Comm MP - NonLiab	1,811	0	436.1	0	24%	
GERLING AMERICA INSURANCE CO	Commercial Fire	162	225	34.8	47	21%	21%
GOLDEN EAGLE INSURANCE CORP	Comm MP - NonLiab	15,259	18,062	1,934.7	2,401	13%	13%
	Comm MP - Liability	13,852	16,913	1,799.1	2,270	13%	13%
GRANITE STATE INSURANCE COMPANY	Comm MP - NonLiab	7,935	9,095	1,192.7	1,381	15%	15%
	Comm MP - Liability	6,366	10,361	742.8	1,125	12%	11%
	Commercial Fire		681		146		21%
GREAT AMERICAN ASSURANCE CO	Comm MP - Liability	1,843	0	214.2	0	12%	
	Comm MP - NonLiab	1,713	0	182.5	0	11%	

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**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
GREAT AMERICAN INS CO OF NY	Comm MP - NonLiab	1,455	1,354	205.0	197	14%	15%
	Comm MP - Liability	501	479	98.9	86	20%	18%
	Commercial Fire	60	82	10.7	11	18%	14%
GREAT AMERICAN INSURANCE CO	Comm MP - Liability	1,018	0	186.0	0	18%	
	Comm MP - NonLiab	962	0	159.5	0	17%	
Great Divide Insurance Company	Comm MP - NonLiab		577		99		17%
	Comm MP - Liability		549		88		16%
GREAT NORTHERN INSURANCE COMPA	Comm MP - NonLiab	1,579	1,787	184.1	201	12%	11%
	Comm MP - Liability	1,001	1,170	100.4	103	10%	9%
Greenwich Insurance Company	Comm MP - NonLiab	2,465	3,596	497.7	755	20%	21%
	Comm MP - Liability	2,368	3,497	489.4	749	21%	21%
GREENWICH INSURANCE COMPANY	Commercial Fire	0	295	0	18		6%
GUIDEONE MUTUAL INSURANCE CO.	Comm MP - NonLiab	9,128	7,947	1,249.0	1,131	14%	14%
	Comm MP - Liability	4,389	3,946	627.6	573	14%	15%
GUIDEONE SPECIALTY MUTUAL CO.	Comm MP - NonLiab	10,615	10,020	979.6	985	9%	10%
	Comm MP - Liability	2,294	2,217	274.7	300	12%	14%
HARCO NATIONAL INSURANCE CO	Commercial Fire	810	748	125.1	117	15%	16%
HUDSON INSURANCE COMPANY	Comm MP - NonLiab	699	767	29.8	41	4%	5%

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**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
INSURANCE COMPANY OF THE WEST	Commercial Fire	669	578	169.2	155	25%	27%
	Comm MP - NonLiab	523	0	51.7	0	10%	
INSURANCE COMPANY OF THE STATE OF PA	Commercial Fire	28	500	5.3	57	19%	11%
	Comm MP - NonLiab	984	1,049	81.9	97	8%	9%
KEMPER AUTO AND HOME COMPANIES	Commercial Fire	3,075	1,432	312.0	53	10%	4%
	Comm MP - NonLiab	42	36	7.0	6	17%	16%
LIBERTY MUTUAL INSURANCE GROUP	Commercial Fire	12,147	7,992	1,304.3	1,066	11%	13%
	Comm MP - NonLiab	1,514	1,209	259.5	203	17%	17%
	Comm MP - Liability	508	402	119.3	83	23%	21%
LIG INSURANCE COMPANY LTD	Comm MP - Liability	4,410	5,661	3,043.4	3,525	69%	62%
	Comm MP - NonLiab	2,504	5,819	1,714.0	3,663	68%	63%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial Fire	190	185	19.4	17	10%	9%
MAGNA CARTA COMPANIES	Comm MP - NonLiab	1,182	1,095	225.3	233	19%	21%
	Comm MP - Liability	1,166	1,059	223.2	228	19%	22%
MARKEL AMERICAN INSURANCE CO	Commercial Fire	3,756	1,309	356.4	62	9%	5%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
MARKEL INSURANCE CO	Comm MP - Liability	6,003	6,439	811.1	850	14%	13%
	Comm MP - NonLiab	4,062	4,768	518.4	594	13%	12%
MERCURY INSURANCE GROUP	Comm MP - NonLiab	22,420	23,781	2,546.8	2,723	11%	11%
	Comm MP - Liability	20,791	22,269	2,365.3	2,552	11%	11%
MITSUI SUMITOMO INSURANCE GROUP	Comm MP - NonLiab	6,816	6,045	1,225.3	1,109	18%	18%
	Comm MP - Liability	6,746	5,973	1,177.3	1,074	17%	18%
NATIONAL UNION FIRE INSURANCE CO	Comm MP - NonLiab	355	379	74.9	73	21%	19%
NATIONWIDE AGRIBUSINESS INS	Comm MP - NonLiab	1,203	527	90.1	44	7%	8%
	Comm MP - Liability	233	0	27.1	0	12%	
NATIONWIDE INS CO OF AMERICA	Comm MP - NonLiab	0	2,943	0	256		9%
	Comm MP - Liability	0	2,146	0	170		8%
Navigators Insurance Company	Comm MP - NonLiab	13,663	0	108.7	0	1%	
	Comm MP - Liability	3,102	0	47.7	0	2%	
NEW HAMPSHIRE INSURANCE CO	Comm MP - NonLiab	3,013	3,481	268.4	355	9%	10%
	Comm MP - Liability	2,154	3,490	149.8	352	7%	10%
NORTH AMERICAN ELITE	Comm MP - NonLiab	8,030	8,347	969.8	1,001	12%	12%

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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	
		2007	2008	2007	2008	2007	2008
NOVA CASUALTY COMPANY	Comm MP - Liability	114	286	16.8	37	15%	13%
	Comm MP - NonLiab		426		56		13%
ONE BEACON INSURANCE GROUP	Comm MP - Liability	9,399	12,209	1,132.3	1,398	12%	11%
	Comm MP - NonLiab	9,150	11,766	1,107.1	1,331	12%	11%
	Commercial Fire	0	538	0	50		9%
Oregon Mutual Insurance CO.	Commercial Fire	4,724	4,576	526.8	529	11%	12%
	Comm MP - NonLiab	3,469	3,752	469.0	464	14%	12%
	Comm MP - Liability	2,299	2,485	311.8	307	14%	12%
PACIFIC INDEMNITY COMPANY	Comm MP - Liability	213	0	40.1	0	19%	
PACIFIC SPECIALTY INSURANCE CO	Comm MP - Liability	885	932	111.8	107	13%	12%
	Comm MP - NonLiab	594	631	80.5	75	14%	12%
PEERLESS INDEMNITY INSURANCE C	Comm MP - NonLiab	0	274	0	34		12%
	Comm MP - Liability	0	242	0	22		9%
PEERLESS INSURANCE COMPANY	Comm MP - NonLiab	23,382	23,016	4,176.4	4,157	18%	18%
	Comm MP - Liability	22,022	21,617	3,901.3	3,893	18%	18%
	Commercial Fire	8,795	9,809	926.3	1,052	11%	11%
PENN-AMERICA INSURANCE COMPANY	Comm MP - NonLiab	1,697	1,580	332.3	352	20%	22%
	Comm MP - Liability	1,252	1,124	256.8	259	21%	23%

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Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
PHILADELPHIA INDEMNITY INS CO	Comm MP - NonLiab	41,363	60,492	3,510.9	3,957	8%	7%
	Comm MP - Liability	29,980	35,685	2,411.3	3,132	8%	9%
PRAETORIAN INSURANCE COMPANY	Comm MP - NonLiab	0	998	0	141		14%
	Comm MP - Liability	0	2,718	0	296		11%
QBE Insurance Corporation	Comm MP - NonLiab	3,516	3,104	457.3	404	13%	13%
	Comm MP - Liability	1,662	1,416	232.4	198	14%	14%
RIVERPORT INSURANCE COMPANY	Commercial Fire	4,316	4,120	910.5	828	21%	20%
	Comm MP - NonLiab	1,419	1,685	335.2	383	24%	23%
Safeco Insurance Companies	Comm MP - NonLiab	57,475	56,095	8,089.6	7,736	14%	14%
	Comm MP - Liability	55,605	54,187	7,829.2	7,611	14%	14%
	Commercial Fire	6,016	6,210	661.8	714	11%	11%
SENTRY INSURANCE A MUTUAL CO	Comm MP - Liability	3,122	2,673	267.6	222	9%	8%
	Commercial Fire	3,073	2,914	453.6	425	15%	15%
	Comm MP - NonLiab	2,539	2,206	214.7	185	8%	8%
SENTRY SELECT INSURANCE	Commercial Fire	1,743	1,765	218.8	205	13%	12%
Sequoia Insurance Group	Comm MP - Liability	20,937	22,916	2,448.6	2,706	12%	12%
	Comm MP - NonLiab	20,121	21,567	2,305.1	2,592	11%	12%

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Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
SOMPO JAPAN INSURANCE COMPANY	Comm MP - NonLiab	2,866	2,860	389.8	422	14%	15%
	Commercial Fire	934	885	212.0	294	23%	33%
	Comm MP - Liability	842	759	230.4	228	27%	30%
STAR INSURANCE COMPANY	Comm MP - NonLiab	2,785	2,808	316.4	319	11%	11%
	Comm MP - Liability	1,607	1,839	177.3	201	11%	11%
StarNet Insurance Company	Comm MP - NonLiab	1,840	1,276	54.3	39	3%	3%
	Comm MP - Liability	999	915	38.7	102	4%	11%
STATE FARM INSURANCE COMPANIES	Comm MP - NonLiab	145,958	149,585	15,169.3	15,866	10%	11%
	Comm MP - Liability	145,958	149,585	15,169.3	15,866	10%	11%
State National Insurance Co	Comm MP - NonLiab	3,824	2,819	179.7	114	5%	4%
	Comm MP - Liability	3,235	2,486	160.5	93	5%	4%
	Commercial Fire	6	0	0.7	0	12%	
STONINGTON INSURANCE COMPANY	Comm MP - Liability	1,121	872	105.1	103	9%	12%
	Comm MP - NonLiab	0	1,054	0	120		11%
THE DENTISTS INSURANCE COMPANY	Comm MP - NonLiab	8,032	7,461	522.9	423	7%	6%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
THE HARTFORD	Comm MP - NonLiab	470,482	471,724	54,221.8	54,404	12%	12%
	Comm MP - Liability	205,689	223,203	23,717.8	25,772	12%	12%
	Commercial Fire	5	168	2.7	35	59%	21%
THE NETHERLANDS INSURANCE CO	Comm MP - NonLiab	810	812	78.7	71	10%	9%
	Comm MP - Liability	727	732	67.7	64	9%	9%
TOKIO MARINE & NICHIDO FIRE	Comm MP - Liability	3,289	3,294	793.2	766	24%	23%
	Comm MP - NonLiab	3,113	3,123	748.8	732	24%	23%
	Commercial Fire	260	300	28.8	41	11%	14%
TOPA INSURANCE COMPANY	Comm MP - Liability	17,767	17,889	2,526.7	2,493	14%	14%
	Comm MP - NonLiab	11,097	10,680	1,669.4	1,583	15%	15%
	Commercial Fire	297	199	57.5	38	19%	19%
Tower Select Insurance Company	Commercial Fire	0	3	0	1		33%
	Comm MP - NonLiab	0	33	0	11		33%
	Comm MP - Liability	0	33	0	11		33%
Travelers Property & Casualty	Comm MP - Liability	90,048	112,452	11,928.6	14,298	13%	13%
	Comm MP - NonLiab	84,309	115,022	11,764.0	14,591	14%	13%
	Commercial Fire	9,084	32,284	1,332.5	3,127	15%	10%
UNIGARD INSURANCE GROUP	Comm MP - NonLiab	6,440	5,156	814.5	447	13%	9%
	Comm MP - Liability	3,631	2,596	479.1	246	13%	9%
	Commercial Fire	1,611	1,096	180.3	107	11%	10%

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
UNITED STATES LIABILITY INSURANCE	Commercial Fire	0	788	0	139		18%
Universal Underwriters Insurance	Commercial Fire	9,113	8,480	1,335.0	1,356	15%	16%
VIGILANT INSURANCE COMPANY	Comm MP - NonLiab	2,752	2,737	295.8	283	11%	10%
	Comm MP - Liability	1,930	1,919	221.5	214	11%	11%
WAUSAU INSURANCE COMPANIES	Comm MP - NonLiab	1,103	1,457	159.8	219	14%	15%
	Comm MP - Liability	982	1,219	141.7	169	14%	14%
	Commercial Fire	22	22	1.9	13	9%	60%
WESTPORT INSURANCE CORPORATION	Commercial Fire	6,161	2,972	904.6	553	15%	19%
	Comm MP - NonLiab	626	833	46.8	59	7%	7%
XL INSURANCE AMERICA, INC.	Commercial Fire	1,827	2,074	135.3	169	7%	8%
ZURICH US	Comm MP - NonLiab	46,545	63,761	3,045.6	6,713	7%	11%
	Commercial Fire	18,620	20,222	1,913.9	2,092	10%	10%
	Comm MP - Liability	7,555	6,679	619.3	578	8%	9%

**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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**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
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%

**Table E - Agent / Agency Data per Company  
(2007 and 2008 Data)**

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2007	2008	2007	2008	2007	2008
21st Century Insurance Group	Personal	Agent	776	358	0	0	0.00%	0.00%
ACCESS GENERAL INSURANCE COMPANY	Personal	Agency	1	1	0	0	0.00%	0.00%
ACE INA	Commercial	Agent	596	596	53	56	8.89%	9.40%
AEGIS SECURITY INS CO	Personal	Agency	2	2	0	0	0.00%	0.00%
AFFIRMATIVE INSURANCE COMPANY	Personal	Agent	52	52	0	0	0.00%	0.00%
ALLIANCE UNITED INS CO	Personal	Agency	1	1	0	0	0.00%	0.00%
ALLIED MUTUAL INSURANCE CO	Commercial	Agent	2,470	1,380	110	71	4.45%	5.14%
ALLIED PROPERTY & CASUALTY INS	Personal	Agent	2,176	1,268	100	68	4.60%	5.36%
ALLSTATE INDEMNITY COMPANY	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
ALLSTATE INSURANCE COMPANY	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
ALLSTATE PROP AND CASUALTY	Commercial	Agency	1,405	1,405	81	81	5.77%	5.77%
	Personal	Agency	1,405	1,405	81	81	5.77%	5.77%
AMCO INSURANCE COMPANY	Commercial	Agent	2,466	1,364	110	71	4.46%	5.21%
	Personal	Agent	2,466	1,364	110	71	4.46%	5.21%
AMERICAN ALTERNATIVE INS CORP	Commercial	Agency	1	1	0	0	0.00%	0.00%
American Family Home Insurance CO	Personal	Agent	19	22	4	4	21.05%	18.18%
AMERICAN HARDWARE MUTUAL INS	Commercial	Agent	19	20	1	1	5.26%	5.00%
American Modern Home Insurance Co	Personal	Agent	40	41	4	4	10.00%	9.76%
AMICA MUTUAL INSURANCE COMPANY	Personal	Agent	39	47	0	0	0.00%	0.00%
ANCHOR GENERAL INSURANCE CO	Personal	Agency	1	1	0	0	0.00%	0.00%
ARCH INSURANCE COMPANY	Commercial	Agency	12	12	2	2	16.67%	16.67%
ARGONAUT GREAT CENTRA INS	Commercial	Agent	5	7	0	0	0.00%	0.00%
ASSURANT SOLUTIONS	Personal	Agents/Agency	247	177	13	1	5.26%	0.56%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	Agent	557	555	41	39	7.36%	7.03%

**Table E - Agent / Agency Data per Company  
(2007 and 2008 Data)**

Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2007	2008	2007	2008	2007	2008
AXIS INSURANCE COMPANY	Commercial	Agent	9	12	4	3	44.44%	25.00%
BALBOA INSURANCE GROUP	Commercial	Agency	4	4	0	0	0.00%	0.00%
	Personal	Agency	6	6	0	0	0.00%	0.00%
BUSINESS ALLIANCE INSURANCE CO	Commercial		0	154	0	24	0.00%	15.58%
California Mutual Insurance Co	Commercial	Agent	149	110	0	0	0.00%	0.00%
	Personal	Agent	149	110	0	0	0.00%	0.00%
CALIFORNIA STATE AUTO ASSO	Personal	Agent	611	648	13	14	2.13%	2.16%
CALIFORNIA STATE AUTO GROUP	Personal	Agent	4,100	4,134	687	688	16.76%	16.64%
CAPITAL INSURANCE GROUP	Commercial	Agent	1,039	1,125	27	31	2.60%	2.76%
	Personal	Agent	1,039	1,125	27	31	2.60%	2.76%
CENTURY-NATIONAL INSURANCE CO	Personal	Agent	212	282	111	93	52.36%	32.98%
CNA INSURANCE COMPANIES GROUP	Commercial	Agent	582	1,429	113	108	19.42%	7.56%
COAST NATIONAL INSURANCE CO	Personal	Agent	7,073	9,139	889	1,001	12.57%	10.95%
Commerce West Insurance Co	Personal	Agent	1,120	1,552	78	148	6.96%	9.54%
Contractors Bonding & Insurance Co	Commercial	Agency	122	166	6	8	4.92%	4.82%
CORNERSTONE NATIONAL INSURANCE	Personal	Agency	0	2	0	1	0.00%	50.00%
CRUSADER INSURANCE COMPANY	Commercial	Agency	3	13	0	3	0.00%	23.08%
CSE Insurance Group	Commercial	Agency	441	416	23	22	5.22%	5.29%
	Personal	Agency	441	416	23	22	5.22%	5.29%
DANIELSON NATIONAL INS CO	Personal	Agency	1	1	0	0	0.00%	0.00%
DEERBROOK INSURANCE COMPANY	Commercial	Agency	8	8	0	0	0.00%	0.00%
	Personal	Agency	8	8	0	0	0.00%	0.00%
DELOS INSURANCE COMPANY	Commercial	Agency	1	1	0	0	0.00%	0.00%
	Personal	Agency	3	3	0	0	0.00%	0.00%
DEPOSITORS INSURANCE COMPANY	Personal	Agent	2,458	1,361	108	70	4.39%	5.14%
Diamond State Insurance CO	Commercial	Agency	8	6	1	1	12.50%	16.67%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	Agency	43	53	1	2	2.33%	3.77%

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Company	Business Type	Reported Agent / Agency	Number of Agents / Agencies in California *		Number of Agents / Agencies in Underserved Communities		Percentage in California that are in the Underserved Communities	
			2007	2008	2007	2008	2007	2008
ENCOMPASS INSURANCE COMPANY	Personal	Agency	172	172	14	14	8.14%	8.14%
ESURANCE PROPERTY AND CASUALTY	Personal	Agency	3	3	0	0	0.00%	0.00%
EVEREST NATIONAL INS CO	Commercial	Agency	1	1	0	0	0.00%	0.00%
FARMERS INSURANCE GROUP	Commercial	Agent	6,843	6,731	488	540	7.13%	8.02%
	Personal	Agent	6,843	6,731	488	540	7.13%	8.02%
FEDERAL INSURANCE COMPANY	Commercial	Agency	323	320	35	34	10.84%	10.63%
	Personal	Agency	202	212	15	15	7.43%	7.08%
FIDELITY NATIONAL INSURANCE CO	Commercial	Agency	20	26	4	4	20.00%	15.38%
	Personal	Agency	1,070	1,556	146	226	13.64%	14.52%
FIDELITY NATIONAL P&C INSUR CO	Personal	Agency	0	1,556	0	226	0.00%	14.52%
FINANCIAL INDEMNITY COMPANY	Personal	Agency	2,327	2,396	343	375	14.74%	15.65%
FINANCIAL PACIFIC INSURANCE CO	Commercial	Agency	199	148	1	2	0.50%	1.35%
FIREMAN'S FUND INSURANCE CO	Commercial	Agency	231	211	13	13	5.63%	6.16%
	Personal	Agency	169	166	9	10	5.33%	6.02%
First American Prop & Casualty	Personal	Agent	12	9	12	9	100.00%	100.00%
First American Specialty Ins	Personal	Agency	569	320	38	27	6.68%	8.44%
FLORISTS MUTUAL INSURANCE CO	Commercial	Agent	99	144	0	0	0.00%	0.00%
FOREMOST INSURANCE GROUP	Personal	Agency	9,527	9,445	724	755	7.60%	7.99%
GOLDEN EAGLE INSURANCE CORP	Commercial	Agency	568	658	23	28	4.05%	4.26%
GRANGE INSURANCE GROUP	Personal	Agency	83	87	0	0	0.00%	0.00%
GREAT AMERICAN INS CO OF NY	Commercial	Agent	717	717	58	58	8.09%	8.09%
GREAT NORTHERN INSURANCE CO	Commercial	Agency	266	272	23	22	8.65%	8.09%
Greenwich Insurance Company	Commercial	Agency	610	628	41	49	6.72%	7.80%
GUIDEONE MUTUAL INSURANCE CO	Commercial	Agency	55	63	3	3	5.45%	4.76%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	Agency	55	63	3	3	5.45%	4.76%
HILLSTAR INSURANCE COMPANY	Personal	Agency	2,493	216	583	55	23.39%	25.46%

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			2007	2008	2007	2008	2007	2008
			Homesite Insurance Company of California	Personal	Agency	9	10	1
Horace Mann Insurance Company	Personal	Agent	66	54	1	1	1.52%	1.85%
Horace Mann Property and Casualty Insurance Company	Personal	Agent	66	54	1	1	1.52%	1.85%
HUDSON INSURANCE COMPANY	Commercial	Agency	8	8	0	0	0.00%	0.00%
	Personal	Agency	4	4	0	1	0.00%	25.00%
INFINITY PROPERTY AND CASUALTY	Personal	Agency	2,337	3,178	577	746	24.69%	23.47%
INSURANCE COMPANY OF THE WEST	Commercial	Agency	1,593	1,813	145	192	9.10%	10.59%
	Personal	Agency	1,593	1,813	145	192	9.10%	10.59%
INTEGON PREFERRED INSURANCE CO	Personal	Agent	3,251	3,232	413	394	12.70%	12.19%
KEMPER AUTO AND HOME COMPANIES	Commercial	Agency	772	834	30	31	3.89%	3.72%
	Personal	Agency	772	834	30	31	3.89%	3.72%
LIBERTY MUTUAL INSURANCE GROUP	Commercial	Agent	49	32	6	6	12.24%	18.75%
	Personal	Agent	274	252	0	0	0.00%	0.00%
LINCOLN GENERAL INSURANCE COMPANY	Personal	Agency	393	507	60	66	15.27%	13.02%
LOYA CASUALTY INSURANCE CO	Personal	Agent	195	524	75	154	38.46%	29.39%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	Agent	5	6	0	0	0.00%	0.00%
MAGNA CARTA COMPANIES	Commercial	Agency	90	90	4	4	4.44%	4.44%
MARKEL INSURANCE CO	Commercial	Agency	339	339	26	26	7.67%	7.67%
MERCED MUTUAL INSURANCE COMPANY	Personal	Agency	86	86	1	1	1.16%	1.16%
MERCURY INSURANCE GROUP	Commercial	Agency	744	704	44	40	5.91%	5.68%
	Personal	Agency	1,589	1,505	132	121	8.31%	8.04%
MGA INSURANCE COMPANY	Personal	Agency	1	1	0	0	0.00%	0.00%
NATIONAL AMERICAN INS CO OF CA	Personal	Agency	1	1	0	0	0.00%	0.00%
NATIONAL GENERAL INSURANCE CO	Personal	Agency	4	4	0	0	0.00%	0.00%
NATIONWIDE AGRIBUSINESS INS	Commercial	Agency	25	25	0	0	0.00%	0.00%
NATIONWIDE INS CO OF AMERICA	Personal	Agent	40	44	3	2	7.50%	4.55%
NOVA CASUALTY COMPANY	Commercial	Agency	2	3	0	0	0.00%	0.00%

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			2007	2008	2007	2008	2007	2008
Ocean Harbor Casualty Insurance	Personal	Agency	1	0	0	0	0.00%	0.00%
ONE BEACON INSURANCE GROUP	Commercial	Agency	425	415	28	19	6.59%	4.58%
Oregon Mutual Insurance CO	Commercial	Agency	220	220	14	14	6.36%	6.36%
	Personal	Agency	220	220	14	14	6.36%	6.36%
PACIFIC PROPERTY AND CASUALTY	Personal	Agent	50	54	1	1	2.00%	1.85%
PACIFIC SPECIALTY INSURANCE CO	Commercial	Agent	3,356	3,331	458	449	13.65%	13.48%
	Personal	Agent	4,675	4,690	545	536	11.66%	11.43%
PEERLESS INDEMNITY INSURANCE CO	Commercial	Agency	0	658	0	28	0.00%	4.26%
	Commercial	Agency	0	658	0	28	0.00%	4.26%
PEERLESS INSURANCE COMPANY	Commercial	Agency	568	658	23	28	4.05%	4.26%
PENN-AMERICA INSURANCE COMPANY	Commercial	Agency	11	7	0	0	0.00%	0.00%
Permanent General Assurance Co	Personal	Agent	32	26	11	10	34.38%	38.46%
PHILADELPHIA INDEMNITY INS CO	Commercial	Agency	784	980	35	48	4.46%	4.90%
PRAETORIAN INSURANCE COMPANY	Personal	Agency	1	1	0	1	0.00%	100.00%
PROGRESSIVE INSURANCE COMPANY	Personal	Agent	4,983	4,867	570	600	11.44%	12.33%
QBE Insurance Corporation	Commercial	Agency	291	623	13	49	4.47%	7.87%
	Personal	Agency	1,167	1,403	314	283	26.91%	20.17%
REDLAND INSURANCE COMPANY	Personal	Agent/Agency	115	1	34	0	29.57%	0.00%
RIVERPORT INSURANCE COMPANY	Commercial	Agency	611	611	41	41	6.71%	6.71%
Safeco Insurance Companies	Commercial	Agency	1,800	1,184	136	73	7.56%	6.17%
	Personal	Agency	1,800	1,184	136	73	7.56%	6.17%
SAFEWAY INSURANCE COMPANY	Personal	Agent	2,700	2,983	932	1,078	34.52%	36.14%
SENTRY INSURANCE A MUTUAL CO	Commercial	Agent	27	28	0	1	0.00%	3.57%

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			2007	2008	2007	2008	2007	2008
			SENTRY SELECT INSURANCE	Commercial	Agent	9	9	0
Sequoia Insurance Group	Commercial	Agency	140	110	4	4	2.86%	3.64%
	Personal	Agency	3	1	0	0	0.00%	0.00%
SOMPO JAPAN INSURANCE COMPANY	Commercial	Agency	32	31	13	9	40.63%	29.03%
STAR INSURANCE COMPANY	Commercial	Agency	13	12	0	0	0.00%	0.00%
STATE FARM INSURANCE COMPANIES	Commercial	Agent	1,884	1,907	88	95	4.67%	4.98%
	Personal	Agent	1,884	1,907	88	95	4.67%	4.98%
State National Insurance Co	Commercial	Agent	62	73	5	1	8.06%	1.37%
	Personal	Agent	150	435	3	4	2.00%	0.92%
Sterling Casualty Ins Co	Personal	Agent	73	73	3	3	4.11%	4.11%
THE DENTISTS INSURANCE COMPANY	Commercial	Agent	6	6	0	0	0.00%	0.00%
THE HARTFORD	Commercial	Agency	1,301	1,072	96	102	7.38%	9.51%
	Personal	Agency	1,799	4,457	194	480	10.78%	10.77%
THE NETHERLANDS INSURANCE CO	Commercial	Agency	568	658	23	28	4.05%	4.26%
TOKIO MARINE & NICHIDO FIRE	Commercial	Agency	32	33	12	12	37.50%	36.36%
	Personal	Agency	32	33	11	11	34.38%	33.33%
TOPA INSURANCE COMPANY	Commercial	Agent	56	56	0	0	0.00%	0.00%
	Personal	Agent	8	8	0	0	0.00%	0.00%
Travelers Property & Casualty	Commercial	Agency	1,751	1,751	150	150	8.57%	8.57%
	Personal	Agency	1,751	1,751	150	150	8.57%	8.57%
U S SPECIALTY INSURANCE COMPANY	Commercial	Agency	0	2	0	0	0.00%	0.00%
UNIGARD INSURANCE GROUP	Commercial	Agency	123	128	5	5	4.07%	3.91%
	Personal	Agency	123	128	5	5	4.07%	3.91%
UNITEDSTATESLIABILITYINSURANCE	Commercial	Agency	0	46	0	2	0.00%	4.35%
VICTORIA INSURANCE	Personal	Agent	1,357	1,359	180	196	13.26%	14.42%
VIGILANT INSURANCE COMPANY	Commercial	Agency	268	274	25	24	9.33%	8.76%
	Personal	Agency	198	208	15	15	7.58%	7.21%
Viking Insurance Company of WI	Personal	Agency	1,120	1,716	165	288	14.73%	16.78%
WAUSAU INSURANCE COMPANIES	Commercial	Agent	1	3	0	0	0.00%	0.00%

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			2007	2008	2007	2008	2007	2008
			WESTERN GENERAL INSURANCE CO	Personal	Agency	4	4	0
WESTERN MUTUAL INSURANCE GROUP	Personal	Agency	8	8	0	0	0.00%	0.00%
WESTPORT INSURANCE CORP	Commercial	Agency	35	35	6	7	17.14%	20.00%
WORKMEN'S AUTO INSURANCE CO	Personal	Agency	136	137	10	10	7.35%	7.30%
XL INSURANCE AMERICA, INC	Commercial	Agency	5	12	1	3	20.00%	25.00%
ZURICH US	Commercial	Agency	1,340	2,011	129	183	9.63%	9.10%
	Personal	Agency	176	627	7	49	3.98%	7.81%