

California Department of Insurance Statistical Analysis Division



2011 Commissioner's Report on Underserved Communities

(Experience Years 2009 and 2010)

CONTENTS

Introduction	i
About this Report	1-4
Definitions	5
Table A - ZIP Codes in “Underserved” Communities	6-9
Table B - Summary Statistics	10
Table C - Total Earned Exposure	11-44
• Section 1 – Real & Personal Property	11-21
• Section 2 – Private Passenger Auto	22-31
• Section 3 – Commercial Coverage	32-44
Table D - Service Office Data	45-58
Table E - Agency Data	59-72

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 agencies and service offices in the “underserved” areas, with their corresponding data as a percentage to statewide totals, for each insurance company.

This report contains 2009 and 2010 experience data statewide and the “underserved” communities, representing roughly 99.7% of the homeowners, personal auto, and commercial multiple peril and commercial fire insurance market in California ^[1]. There are 145 communities in California that are considered “underserved” as defined herein.

[1] 99.74% (2009) and 99.73% (2010) 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, did not comply with the regulation or are not required to report due to total volume being below the Department’s reporting threshold.

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 ^[2], 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 (2009 and 2010) involved, for Personal and Commercial Property Coverage as well as for Private Passenger Automobile Coverage.

[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 roughly 99.7% 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 (2009 and 2010) 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. The total number of service offices shown in this report refers to the number of sales/marketing, claims offices and agencies a company had in the year reported. 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 – Agency Data per Company

The purpose of this table is to provide the number of 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 agencies in the “underserved” communities to statewide data. The table reports the largest number of agencies reported under the lines of business considered in the Community Service Statement for each business type - personal and/or commercial. Note that an agency can manage both business types and that an agency can represent multiple individual companies within the same parent company.

Starting with this report, the table goes further and reports the number of agencies by marketing system based on captive/exclusive or independent agency outlets. Please note that companies using a different marketing system other than agencies, such as a direct marketing system or having brokers to market their products, will not report any agencies.

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) California Low Cost Automobile Insurance (CLCA) Program was established by the Legislature in 1999 and exists pursuant to California Insurance Code Section 11629.7 as a program designed to provide income eligible persons with liability insurance protection at affordable rates as a way to meet California’s financial responsibility laws.

2) On December 10, 2007, the program became available in all 58 counties of the state. The California Department of Insurance has an aggressive public relations campaign, including a new website at www.mylowcostauto.com and paid advertising and related publicity in targeted areas.

Since the program's inception, 79,629 Californians have applied for insurance through the program, of which 66,375 assignments were made. Approximately 59% of the assigned motorist had previously been uninsured. The program has met the success measures outlined in statute and CDI will work aggressively to promote the CLCA program, through its Consumer Education and Outreach project, to "underserved" communities.

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).

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

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

Table A - ZIP Codes in Underserved Communities

ZIP Codes	City	County
90001	LOS ANGELES	LOS ANGELES
90002	LOS ANGELES	LOS ANGELES
90003	LOS ANGELES	LOS ANGELES
90004	LOS ANGELES	LOS ANGELES
90005	LOS ANGELES	LOS ANGELES
90006	LOS ANGELES	LOS ANGELES
90007	LOS ANGELES	LOS ANGELES
90010	LOS ANGELES	LOS ANGELES
90011	LOS ANGELES	LOS ANGELES
90012	LOS ANGELES	LOS ANGELES
90013	LOS ANGELES	LOS ANGELES
90014	LOS ANGELES	LOS ANGELES
90015	LOS ANGELES	LOS ANGELES
90016	LOS ANGELES	LOS ANGELES
90017	LOS ANGELES	LOS ANGELES
90018	LOS ANGELES	LOS ANGELES
90019	LOS ANGELES	LOS ANGELES
90020	LOS ANGELES	LOS ANGELES
90021	LOS ANGELES	LOS ANGELES
90022	LOS ANGELES	LOS ANGELES
90023	LOS ANGELES	LOS ANGELES
90026	LOS ANGELES	LOS ANGELES
90029	LOS ANGELES	LOS ANGELES
90031	LOS ANGELES	LOS ANGELES
90032	LOS ANGELES	LOS ANGELES
90033	LOS ANGELES	LOS ANGELES
90037	LOS ANGELES	LOS ANGELES
90038	LOS ANGELES	LOS ANGELES
90040	LOS ANGELES	LOS ANGELES
90043	LOS ANGELES	LOS ANGELES
90044	LOS ANGELES	LOS ANGELES
90047	LOS ANGELES	LOS ANGELES
90057	LOS ANGELES	LOS ANGELES
90058	LOS ANGELES	LOS ANGELES
90059	LOS ANGELES	LOS ANGELES
90061	LOS ANGELES	LOS ANGELES
90062	LOS ANGELES	LOS ANGELES
90063	LOS ANGELES	LOS ANGELES
90065	LOS ANGELES	LOS ANGELES
90201	BELL	LOS ANGELES

Table A - ZIP Codes in Underserved Communities

ZIP Codes	City	County
90220	COMPTON	LOS ANGELES
90221	COMPTON	LOS ANGELES
90222	COMPTON	LOS ANGELES
90247	GARDENA	LOS ANGELES
90255	HUNTINGTON PARK	LOS ANGELES
90262	LYNWOOD	LOS ANGELES
90270	MAYWOOD	LOS ANGELES
90280	SOUTH GATE	LOS ANGELES
90301	INGLEWOOD	LOS ANGELES
90302	INGLEWOOD	LOS ANGELES
90303	INGLEWOOD	LOS ANGELES
90304	INGLEWOOD	LOS ANGELES
90501	TORRANCE	LOS ANGELES
90716	HAWAIIAN GARDENS	LOS ANGELES
90723	PARAMOUNT	LOS ANGELES
90744	WILMINGTON	LOS ANGELES
90806	LONG BEACH	LOS ANGELES
90810	LONG BEACH	LOS ANGELES
90813	LONG BEACH	LOS ANGELES
91204	GLENDALE	LOS ANGELES
91303	CANOGA PARK	LOS ANGELES
91331	PACOIMA	LOS ANGELES
91340	SAN FERNANDO	LOS ANGELES
91343	NORTH HILLS	LOS ANGELES
91352	SUN VALLEY	LOS ANGELES
91402	PANORAMA CITY	LOS ANGELES
91405	VAN NUYS	LOS ANGELES
91406	VAN NUYS	LOS ANGELES
91601	NORTH HOLLYWOOD	LOS ANGELES
91605	NORTH HOLLYWOOD	LOS ANGELES
91606	NORTH HOLLYWOOD	LOS ANGELES
91731	EL MONTE	LOS ANGELES
91733	SOUTH EL MONTE	LOS ANGELES
91746	LA PUENTE	LOS ANGELES
91761	ONTARIO	SAN BERNARDINO
91766	POMONA	LOS ANGELES
92102	SAN DIEGO	SAN DIEGO
92113	SAN DIEGO	SAN DIEGO
92173	SAN YSIDRO	SAN DIEGO
92231	CALEXICO	IMPERIAL

Table A - ZIP Codes in Underserved Communities

ZIP Codes	City	County
92236	COACHELLA	RIVERSIDE
92249	HEBER	IMPERIAL
92254	MECCA	RIVERSIDE
92259	OCOTILLO	IMPERIAL
92273	SEELEY	IMPERIAL
92335	FONTANA	SAN BERNARDINO
92337	FONTANA	SAN BERNARDINO
92401	SAN BERNARDINO	SAN BERNARDINO
92408	SAN BERNARDINO	SAN BERNARDINO
92410	SAN BERNARDINO	SAN BERNARDINO
92411	SAN BERNARDINO	SAN BERNARDINO
92701	SANTA ANA	ORANGE
92703	SANTA ANA	ORANGE
92704	SANTA ANA	ORANGE
92707	SANTA ANA	ORANGE
92801	ANAHEIM	ORANGE
92805	ANAHEIM	ORANGE
93036	OXNARD	VENTURA
93219	EARLIMART	TULARE
93227	GOSHEN	TULARE
93234	HURON	FRESNO
93239	KETTLEMAN CITY	KINGS
93241	LAMONT	KERN
93256	PIXLEY	TULARE
93261	RICHGROVE	TULARE
93266	STRATFORD	KINGS
93272	TIPTON	TULARE
93458	SANTA MARIA	SANTA BARBARA
93608	CANTUA CREEK	FRESNO
93624	FIVE POINTS	FRESNO
93640	MENDOTA	FRESNO
93646	ORANGE COVE	FRESNO
93648	PARLIER	FRESNO
93660	SAN JOAQUIN	FRESNO
93701	FRESNO	FRESNO
93702	FRESNO	FRESNO
93703	FRESNO	FRESNO
93706	FRESNO	FRESNO
93721	FRESNO	FRESNO
93725	FRESNO	FRESNO

Table A - ZIP Codes in Underserved Communities

ZIP Codes	City	County
93925	CHUALAR	MONTEREY
94063	REDWOOD CITY	SAN MATEO
94124	SAN FRANCISCO	SAN FRANCISCO
94601	OAKLAND	ALAMEDA
94603	OAKLAND	ALAMEDA
94606	OAKLAND	ALAMEDA
94607	OAKLAND	ALAMEDA
94612	OAKLAND	ALAMEDA
94621	OAKLAND	ALAMEDA
94710	BERKELEY	ALAMEDA
94801	RICHMOND	CONTRA COSTA
95019	FREEDOM	SANTA CRUZ
95110	SAN JOSE	SANTA CLARA
95111	SAN JOSE	SANTA CLARA
95112	SAN JOSE	SANTA CLARA
95116	SAN JOSE	SANTA CLARA
95122	SAN JOSE	SANTA CLARA
95202	STOCKTON	SAN JOAQUIN
95205	STOCKTON	SAN JOAQUIN
95231	FRENCH CAMP	SAN JOAQUIN
95351	MODESTO	STANISLAUS
95365	PLANADA	MERCED
95387	WESTLEY	STANISLAUS
95824	SACRAMENTO	SACRAMENTO
95838	SACRAMENTO	SACRAMENTO

2011 Commissioner's Report on Underserved Communities

Experience Years 2009 and 2010

Table B - Summary Statistics

Coverage ¹	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
	2009	2010	2009	2010	2009	2010
REAL and PERSONAL PROPERTY Coverage						
Homeowners Multiple Peril	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
Dwelling Fire - Owner Occupied	386,023	402,945	138,498	142,839	35.9%	35.4%
Dwelling Fire - Tenant Occupied	791,842	852,245	148,138	153,883	18.7%	18.1%
Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
Tenant / Renters	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
Dwelling Fire - Content Only	12,751	14,564	579	664	4.5%	4.6%
Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
PRIVATE PASSENGER AUTOMOBILE Coverage						
Private Passenger Automobile	23,856,324	23,978,230	2,433,695	2,462,176	10.2%	10.3%
Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
COMMERCIAL Coverage						
Building & Contents (CMP)	689,128	690,144	80,801	81,138	11.7%	11.8%
Building & Contents (CF)	126,682	120,907	18,890	15,768	14.9%	13.0%
Building Only (CMP)	269,840	271,490	43,620	43,589	16.2%	16.1%
Building Only (CF)	26,908	26,806	10,729	11,124	39.9%	41.5%
Contents Only (CMP)	423,254	428,526	46,909	47,973	11.1%	11.2%
Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
Vacant (CF)	167	174	22	30	13.0%	17.4%
Liability (CMP)	1,063,075	1,090,505	140,276	150,473	13.2%	13.8%

¹ (CMP): Commercial Multiple Peril
(CF): Commercial Fire

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Homeowners	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
	Dwll'g Owner Occp'd	386,023	402,945	138,498	142,839	35.9%	35.4%
	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
21ST CENTURY SUPERIOR INSURANCE							
	Homeowners	14,335	0	208	0	1.5%	0.0%
	Condominium	1,508	0	28	0	1.9%	0.0%
	Tenant	583	0	16	0	2.8%	0.0%
AEGIS SECURITY INSURANCE CO							
	Homeowners	4,305	4,100	537	528	12.5%	12.9%
	Condominium	191	202	6	10	3.3%	4.8%
	Tenant	62	90	3	7	4.5%	8.2%
	Mobilehome	4,336	4,081	233	223	5.4%	5.5%
ALLIED PROPERTY & CASUALTY INS							
	Homeowners	103,971	98,831	4,646	4,386	4.5%	4.4%
	Dwll'g Owner Occp'd	737	698	89	88	12.1%	12.6%
	Dwll'g Tenant Occp'd	25,847	26,292	1,684	1,676	6.5%	6.4%
	Condominium	5,193	5,352	103	121	2.0%	2.3%
	Tenant	3,474	3,282	82	76	2.4%	2.3%
	Dwll'g Content Only	19	17	0	0	0.0%	0.0%
	Mobilehome	12	8	1	0	8.4%	0.0%
ALLSTATE INDEMNITY COMPANY							
	Homeowners	855	674	41	18	4.8%	2.7%
	Tenant	5,278	5,418	314	321	5.9%	5.9%
ALLSTATE INSURANCE COMPANY							
	Homeowners	709,862	659,015	76,888	72,820	10.8%	11.0%
	Dwll'g Owner Occp'd	492	457	149	140	30.3%	30.5%
	Condominium	84,916	86,938	3,721	4,024	4.4%	4.6%
	Tenant	121,597	135,526	7,938	8,871	6.5%	6.5%
	Dwll'g Content Only	1	1	0	0	0.0%	0.0%
	Mobilehome	15,373	13,914	876	781	5.7%	5.6%
	Vacant Dwelling	13	13	6	5	45.9%	34.6%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Homeowners	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
	Dwll'g Owner Occp'd	386,023	402,945	138,498	142,839	35.9%	35.4%
	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
AMCO INSURANCE COMPANY							
	Homeowners	155,130	157,891	5,547	6,062	3.6%	3.8%
	Dwll'g Owner Occp'd	1,930	2,170	307	447	15.9%	20.6%
	Dwll'g Tenant Occp'd	61,416	67,378	3,612	4,155	5.9%	6.2%
	Condominium	14,673	17,704	443	583	3.0%	3.3%
	Tenant	5,625	5,468	176	168	3.1%	3.1%
	Dwll'g Content Only	52	50	0	0	0.0%	0.0%
	Mobilehome	53	43	0	1	0.5%	2.1%
AMERICAN FAMILY HOME INSURANCE							
	Homeowners	6	4	2	1	38.2%	31.4%
	Tenant	722	2,190	61	190	8.5%	8.7%
	Mobilehome	21,165	21,560	2,254	2,283	10.7%	10.6%
AMERICAN MODERN HOME INSURANCE							
	Homeowners	2,138	1,885	49	43	2.3%	2.3%
	Dwll'g Owner Occp'd	3,814	3,589	480	419	12.6%	11.7%
	Dwll'g Tenant Occp'd	7,231	7,376	680	676	9.4%	9.2%
	Tenant	69,143	74,104	3,929	4,256	5.7%	5.7%
	Mobilehome	24,997	24,675	611	593	2.4%	2.4%
	Vacant Dwelling	492	594	32	39	6.4%	6.6%
AMICA MUTUAL INSURANCE COMPANY							
	Homeowners	13,414	14,040	213	225	1.6%	1.6%
	Dwll'g Owner Occp'd	183	214	5	7	2.6%	3.0%
	Dwll'g Tenant Occp'd	1,253	1,467	42	52	3.4%	3.5%
	Condominium	2,918	3,193	81	105	2.8%	3.3%
	Tenant	5,247	5,798	205	222	3.9%	3.8%
ARMED FORCES INSURANCE EXCHANGE							
	Homeowners	4,148	3,981	56	53	1.4%	1.3%
	Condominium	251	244	3	4	1.4%	1.6%
ASSURANT GROUP							
	Homeowners	22,010	19,703	1,469	1,273	6.7%	6.5%
	Dwll'g Owner Occp'd	2,882	2,340	564	461	19.6%	19.7%
	Dwll'g Tenant Occp'd	8,166	7,231	838	702	10.3%	9.7%
	Condominium	3,128	4,135	96	152	3.1%	3.7%
	Tenant	39,970	34,457	1,836	2,266	4.6%	6.6%
	Mobilehome	47,908	55,282	2,880	3,205	6.0%	5.8%
	Vacant Dwelling	93	87	1	4	0.9%	4.4%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Homeowners	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
	Dwll'g Owner Occp'd	386,023	402,945	138,498	142,839	35.9%	35.4%
	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
AUTO CLUB SOUTHERN CALIFORNIA	Homeowners	364,582	372,050	16,258	17,300	4.5%	4.6%
	Dwll'g Tenant Occp'd	14,426	17,635	1,211	1,519	8.4%	8.6%
	Condominium	42,391	42,822	1,535	1,655	3.6%	3.9%
	Tenant	57,877	69,351	3,711	4,828	6.4%	7.0%
BANK of AMERICA CORP GRP	Homeowners	80,119	65,653	6,638	5,843	8.3%	8.9%
	Dwll'g Owner Occp'd	14,751	9,453	1,179	774	8.0%	8.2%
	Condominium	3,605	2,782	254	217	7.0%	7.8%
	Tenant	14,767	11,438	1,194	976	8.1%	8.5%
	Vacant Dwelling	535	128	106	30	19.8%	23.2%
BANKERS STANDARD	Homeowners	467	3,156	7	41	1.4%	1.3%
	Condominium	47	375	2	7	4.4%	1.8%
	Tenant	18	145	0	1	0.0%	0.9%
CALIFORNIA CASUALTY	Homeowners	34,173	33,831	1,722	1,689	5.0%	5.0%
	Condominium	5,455	5,444	221	221	4.0%	4.1%
	Tenant	7,455	7,780	343	346	4.6%	4.4%
	Mobilehome	265	268	7	7	2.8%	2.6%
CALIFORNIA FAIR PLAN	Dwll'g Owner Occp'd	100,054	96,599	51,731	49,664	51.7%	51.4%
	Dwll'g Tenant Occp'd	65,968	63,454	39,925	38,597	60.5%	60.8%
	Dwll'g Content Only	395	371	26	22	6.7%	6.0%
	Mobilehome	692	773	114	122	16.4%	15.8%
	Vacant Dwelling	2,295	3,041	992	1,340	43.2%	44.1%
CALIFORNIA STATE AUTO ASSO	Homeowners	394,924	406,632	9,957	10,329	2.5%	2.5%
	Condominium	22,160	24,058	640	696	2.9%	2.9%
	Tenant	67,023	76,733	1,657	1,986	2.5%	2.6%
CALIFORNIA STATE AUTO GROUP	Dwll'g Tenant Occp'd	46,245	54,361	2,699	3,311	5.8%	6.1%

2011 Commissioner's Report on Underserved Communities
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	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
CAPITAL INSURANCE GROUP							
	Homeowners	52,353	53,515	1,007	1,102	1.9%	2.1%
	Dwll'g Owner Occp'd	884	821	54	51	6.1%	6.3%
	Dwll'g Tenant Occp'd	20,725	23,056	702	810	3.4%	3.5%
	Condominium	2,255	2,442	59	61	2.6%	2.5%
	Tenant	1,997	2,205	51	65	2.5%	2.9%
CENTURY-NATIONAL INSURANCE CO							
	Homeowners	70,683	61,549	6,782	5,913	9.6%	9.6%
	Dwll'g Owner Occp'd	2,984	2,792	1,254	1,158	42.0%	41.5%
	Dwll'g Tenant Occp'd	19,008	17,534	2,018	1,898	10.6%	10.8%
	Condominium	240	215	11	9	4.4%	4.2%
	Tenant	1	0	0	0	0.0%	0.0%
	Mobilehome	6,319	6,231	386	379	6.1%	6.1%
CHARTIS PROPERTY CASUALTY CO							
	Homeowners	1,253	11,861	16	164	1.3%	1.4%
	Condominium	160	1,413	3	23	1.7%	1.7%
	Tenant	103	619	3	21	3.2%	3.4%
COMMERCE WEST INSURANCE CO							
	Homeowners	1,022	1,937	37	94	3.6%	4.8%
	Condominium	42	120	3	13	7.9%	11.1%
CSE INSURANCE GROUP							
	Homeowners	38,226	40,684	1,880	2,133	4.9%	5.2%
	Dwll'g Owner Occp'd	3,529	3,606	678	710	19.2%	19.7%
	Dwll'g Tenant Occp'd	16,507	18,717	1,790	2,108	10.8%	11.3%
	Condominium	2,040	2,014	53	52	2.6%	2.6%
	Tenant	1,366	1,297	62	62	4.5%	4.8%
	Dwll'g Content Only	4	3	2	2	48.0%	66.7%
	Vacant Dwelling	431	547	44	57	10.1%	10.4%
ELECTRIC INSURANCE COMPANY							
	Homeowners	1,391	1,367	45	45	3.2%	3.3%
	Condominium	177	185	7	8	3.7%	4.2%
	Tenant	204	235	8	10	4.0%	4.1%

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	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
ENCOMPASS INSURANCE COMPANY							
	Homeowners	19,191	18,246	389	363	2.0%	2.0%
	Dwll'g Owner Occp'd	8,639	9,205	420	434	4.9%	4.7%
	Condominium	2,356	2,255	39	37	1.7%	1.6%
	Tenant	1,571	1,489	37	30	2.3%	2.0%
	Dwll'g Content Only	7,539	7,832	375	381	5.0%	4.9%
FARMERS INSURANCE GROUP							
	Homeowners	964,048	980,500	80,135	81,570	8.3%	8.3%
	Dwll'g Owner Occp'd	175,634	197,130	70,406	76,565	40.1%	38.8%
	Dwll'g Tenant Occp'd	182,123	185,201	63,146	63,562	34.7%	34.3%
	Condominium	116,215	125,020	5,042	6,141	4.3%	4.9%
	Tenant	106,436	112,766	5,447	5,628	5.1%	5.0%
	Mobilehome	2	0	0	0	0.0%	0.0%
FEDERAL INSURANCE COMPANY							
	Homeowners	15,256	16,226	167	170	1.1%	1.0%
	Condominium	2,691	2,856	32	38	1.2%	1.3%
	Tenant	1,051	1,088	28	33	2.7%	3.0%
FIDELITY NATL INSURANCE COMPANY							
	Homeowners	31,142	25,752	2,431	2,420	7.8%	9.4%
	Dwll'g Owner Occp'd	1,337	1,126	271	231	20.3%	20.5%
	Dwll'g Tenant Occp'd	6,514	5,777	466	386	7.2%	6.7%
	Condominium	2,510	3,289	101	172	4.0%	5.2%
	Tenant	1,554	2,419	68	114	4.4%	4.7%
FIDELITY NATL P&C INSURANCE CO							
	Homeowners	5,814	10,630	307	527	5.3%	5.0%
FIREMANS FUND INSURANCE COMPANY							
	Homeowners	46,069	41,426	1,302	1,109	2.8%	2.7%
	Dwll'g Owner Occp'd	876	727	91	41	10.3%	5.6%
	Dwll'g Tenant Occp'd	10,346	9,551	502	406	4.9%	4.2%
	Condominium	6,803	6,150	83	78	1.2%	1.3%
	Tenant	1,349	1,182	47	38	3.5%	3.2%
FIRST AMERICAN PROPERTY INS							
	Homeowners	14,284	13,944	773	827	5.4%	5.9%
	Tenant	3,434	3,543	215	148	6.3%	4.2%

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	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
FIRST AMERICAN SPECIALTY INS							
	Homeowners	55,572	51,610	4,373	4,033	7.9%	7.8%
	Dwll'g Owner Occp'd	4,263	4,432	1,403	1,528	32.9%	34.5%
	Dwll'g Tenant Occp'd	29,450	29,832	4,461	4,688	15.1%	15.7%
	Condominium	4,099	4,584	202	270	4.9%	5.9%
FOREMOST INSURANCE GROUP							
	Homeowners	4,628	6,251	127	188	2.7%	3.0%
	Dwll'g Owner Occp'd	9,224	10,165	1,035	1,258	11.2%	12.4%
	Dwll'g Tenant Occp'd	9,814	12,983	1,254	1,756	12.8%	13.5%
	Mobilehome	156,623	154,675	5,024	4,963	3.2%	3.2%
	Vacant Dwelling	1,468	2,800	180	345	12.3%	12.3%
GARRISON PROP & CASUALTY INS CO							
	Homeowners	3,891	5,806	82	141	2.1%	2.4%
	Dwll'g Owner Occp'd	25	30	2	2	6.4%	7.9%
	Dwll'g Tenant Occp'd	951	1,370	41	57	4.4%	4.1%
	Condominium	781	1,182	40	62	5.1%	5.3%
	Tenant	8,499	11,604	389	516	4.6%	4.4%
GRANGE INSURANCE GROUP							
	Homeowners	7,167	6,879	59	55	0.8%	0.8%
	Condominium	89	105	0	0	0.0%	0.0%
	Tenant	605	669	7	6	1.2%	0.9%
	Mobilehome	966	1,007	1	1	0.1%	0.0%
HOMESITE INS CO of CA							
	Homeowners	19,224	18,543	1,018	1,004	5.3%	5.4%
	Condominium	3,119	3,359	192	218	6.1%	6.5%
	Tenant	12,994	10,817	830	652	6.4%	6.0%
HORACE MANN INSURANCE COMPANY							
	Homeowners	11,911	12,431	560	586	4.7%	4.7%
	Condominium	776	817	11	13	1.4%	1.6%
	Tenant	911	995	21	39	2.3%	3.9%
HORACE MANN PROP & CAS INS CO							
	Homeowners	6,753	6,144	559	494	8.3%	8.0%
	Condominium	225	216	6	6	2.7%	2.7%
	Tenant	453	457	16	17	3.4%	3.7%
	Mobilehome	21	11	1	0	4.9%	0.8%

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	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
IDS PROPERTY CASUALTY INSURANCE							
	Homeowners	24,678	29,684	686	901	2.8%	3.0%
	Condominium	3,711	4,742	150	229	4.0%	4.8%
	Tenant	4,165	8,563	160	411	3.8%	4.8%
KEMPER AUTO AND HOME COMPANIES							
	Homeowners	45,080	42,514	728	718	1.6%	1.7%
	Dwll'g Owner Occp'd	685	585	29	28	4.2%	4.8%
	Dwll'g Tenant Occp'd	12,851	12,642	516	497	4.0%	3.9%
	Condominium	2,773	2,821	47	47	1.7%	1.7%
	Tenant	1,805	1,752	30	27	1.7%	1.6%
LIBERTY MUTUAL INS GROUP							
	Homeowners	127,807	132,996	6,045	6,376	4.7%	4.8%
	Dwll'g Owner Occp'd	665	723	69	77	10.4%	10.6%
	Dwll'g Tenant Occp'd	19,224	20,970	1,847	2,034	9.6%	9.7%
	Condominium	14,121	16,209	476	588	3.4%	3.6%
	Tenant	18,549	23,172	815	1,065	4.4%	4.6%
	Dwll'g Content Only	293	274	11	10	3.6%	3.7%
MERCED MUTUAL INSURANCE COMPANY							
	Homeowners	5,461	4,790	153	133	2.8%	2.8%
	Condominium	6	6	2	2	33.3%	33.3%
	Tenant	13	9	0	0	0.0%	0.0%
MERCURY INSURANCE GROUP							
	Homeowners	231,043	243,779	16,649	18,304	7.2%	7.5%
	Dwll'g Owner Occp'd	399	422	62	71	15.5%	16.9%
	Dwll'g Tenant Occp'd	14,072	15,464	1,595	1,800	11.3%	11.6%
	Condominium	25,815	27,467	1,512	1,713	5.9%	6.2%
	Tenant	31,119	38,380	2,254	2,752	7.2%	7.2%
METROPOLITAN DIRECT P&C INS CO							
	Homeowners	5,600	5,431	213	212	3.8%	3.9%
	Condominium	2,431	2,614	109	120	4.5%	4.6%
	Tenant	3,810	4,226	193	228	5.1%	5.4%
NATIONWIDE FIRE INSURANCE CO							
	Homeowners	12,779	11,335	385	340	3.0%	3.0%
	Condominium	1,451	1,254	35	30	2.4%	2.4%
	Tenant	1,377	1,093	42	30	3.1%	2.7%
	Mobilehome	44	37	2	1	4.0%	2.7%

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	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
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NATIONWIDE INS CO OF AMERICA	Homeowners	22,291	24,330	1,907	1,997	8.6%	8.2%
	Dwll'g Owner Occp'd	92	94	27	27	29.4%	28.9%
	Dwll'g Tenant Occp'd	4,368	5,012	533	612	12.2%	12.2%
	Condominium	1,663	2,155	120	171	7.2%	7.9%
	Tenant	3,853	4,286	219	244	5.7%	5.7%
	Dwll'g Content Only	0	0	0	0	0.0%	0.0%
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NEW HAMPSHIRE INSURANCE COMPANY	Mobilehome	10,694	4,409	591	195	5.5%	4.4%
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OREGON MUTUAL INS CO	Homeowners	7,436	6,919	364	338	4.9%	4.9%
	Dwll'g Owner Occp'd	1,942	1,845	127	118	6.6%	6.4%
	Condominium	492	500	16	20	3.3%	3.9%
	Tenant	159	154	5	3	2.8%	1.6%
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PACIFIC PROPERTY AND CASUALTY	Homeowners	10,361	11,290	323	332	3.1%	2.9%
	Condominium	578	683	9	12	1.5%	1.8%
	Tenant	968	1,113	25	23	2.5%	2.1%
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PACIFIC SPECIALTY INSURANCE CO	Homeowners	57,560	63,750	7,304	8,672	12.7%	13.6%
	Dwll'g Owner Occp'd	10,043	9,316	2,774	2,486	27.6%	26.7%
	Dwll'g Tenant Occp'd	19,731	24,469	3,236	3,974	16.4%	16.2%
	Condominium	2,480	2,985	156	257	6.3%	8.6%
	Tenant	2,552	2,930	230	269	9.0%	9.2%
	Mobilehome	7,878	8,210	924	983	11.7%	12.0%
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PRAETORIAN INSURANCE COMPANY	Homeowners	537	2,998	12	73	2.2%	2.4%
<hr/>							
QBE INS CORPORATION	Tenant	7,768	5,803	408	308	5.3%	5.3%
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SAFECO INS COMPANIES	Homeowners	174,930	178,302	10,091	10,958	5.8%	6.1%
	Dwll'g Owner Occp'd	3,989	3,687	971	892	24.3%	24.2%
	Dwll'g Tenant Occp'd	110,542	130,758	11,122	13,943	10.1%	10.7%
	Condominium	21,837	23,719	782	904	3.6%	3.8%
	Tenant	44,153	52,825	3,127	3,671	7.1%	6.9%

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	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
SEQUIOA INS GROUP							
	Homeowners	7,014	6,744	43	38	0.6%	0.6%
	Condominium	124	135	1	1	0.8%	0.4%
	Tenant	139	160	1	2	0.4%	1.1%
STATE FARM INSURANCE COMPANIES							
	Homeowners	1,302,811	1,330,119	71,370	75,343	5.5%	5.7%
	Condominium	171,421	181,589	6,082	6,970	3.5%	3.8%
	Tenant	252,875	288,913	16,149	19,820	6.4%	6.9%
	Mobilehome	35,751	36,006	1,203	1,243	3.4%	3.5%
STATE NATIONAL INS CO							
	Homeowners	1,432	1,146	81	66	5.6%	5.8%
THE HARTFORD							
	Homeowners	109,083	101,037	5,561	5,127	5.1%	5.1%
	Dwll'g Owner Occp'd	700	644	154	145	22.0%	22.5%
	Dwll'g Tenant Occp'd	13,374	12,780	1,132	1,059	8.5%	8.3%
	Condominium	12,678	13,834	430	517	3.4%	3.7%
	Tenant	12,014	11,745	654	627	5.4%	5.3%
	Dwll'g Content Only	6	5	1	1	16.7%	20.3%
TOKIO MARINE & NICHIDO FIRE							
	Homeowners	11,732	11,504	1,539	1,513	13.1%	13.2%
	Dwll'g Owner Occp'd	51	50	36	34	69.2%	67.3%
	Dwll'g Tenant Occp'd	1,916	1,973	488	495	25.5%	25.1%
	Condominium	858	866	159	157	18.5%	18.2%
	Tenant	1,814	1,697	123	114	6.8%	6.7%
TOPA INSURANCE COMPANY							
	Homeowners	10,993	10,543	1,747	1,794	15.9%	17.0%
	Condominium	17	35	2	6	14.1%	17.8%
	Tenant	213	209	14	9	6.5%	4.3%
TOWER SELECT INS CO							
	Homeowners	32,696	57,074	1,714	2,932	5.2%	5.1%
	Dwll'g Owner Occp'd	0	9	0	1	0.0%	10.6%
	Dwll'g Tenant Occp'd	0	245	0	15	0.0%	6.3%
	Condominium	19	132	6	42	29.6%	32.0%
	Tenant	14	55	0	0	1.7%	0.6%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Homeowners	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
	Dwll'g Owner Occp'd	386,023	402,945	138,498	142,839	35.9%	35.4%
	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
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TRAVELERS INS GROUP	Homeowners	167,092	200,080	6,856	8,069	4.1%	4.0%
	Dwll'g Owner Occp'd	31,989	36,638	3,573	4,410	11.2%	12.0%
	Dwll'g Tenant Occp'd	75	71	8	11	10.7%	15.5%
	Condominium	14,970	18,250	601	866	4.0%	4.7%
	Tenant	25,681	26,083	988	1,023	3.8%	3.9%
	Dwll'g Content Only	4,443	6,010	164	248	3.7%	4.1%
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UNIGARD INSURANCE GROUP	Homeowners	13,631	13,063	300	277	2.2%	2.1%
	Dwll'g Owner Occp'd	610	591	64	60	10.4%	10.1%
	Dwll'g Tenant Occp'd	8,995	8,923	477	473	5.3%	5.3%
	Condominium	850	865	17	20	2.0%	2.3%
	Tenant	533	578	13	11	2.5%	2.0%
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UNITED SERVICES AUTO ASSO	Homeowners	111,320	112,951	1,353	1,439	1.2%	1.3%
	Dwll'g Owner Occp'd	1,052	991	23	20	2.2%	2.1%
	Dwll'g Tenant Occp'd	37,382	38,786	1,031	1,071	2.8%	2.8%
	Condominium	16,833	16,899	310	316	1.8%	1.9%
	Tenant	57,861	57,989	1,335	1,325	2.3%	2.3%
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UNIVERSAL NORTH AMERICA INSURANCE	Homeowners	742	15,020	50	783	6.7%	5.2%
	Dwll'g Owner Occp'd	21	385	4	69	16.6%	17.8%
	Dwll'g Tenant Occp'd	330	6,332	28	434	8.5%	6.9%
	Condominium	63	1,306	4	78	6.4%	6.0%
	Tenant	19	236	0	11	2.2%	4.6%
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USAA CASUALTY INSURANCE COMPANY	Homeowners	85,184	86,985	1,544	1,592	1.8%	1.8%
	Dwll'g Owner Occp'd	423	405	14	13	3.2%	3.1%
	Dwll'g Tenant Occp'd	17,122	18,088	623	669	3.6%	3.7%
	Condominium	15,588	15,887	463	494	3.0%	3.1%
	Tenant	61,053	60,617	2,544	2,572	4.2%	4.2%

2011 Commissioner's Report on Underserved Communities
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Section 1 - Real and Personal Property Coverage
(2009 and 2010 Data)

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		2009	2010	2009	2010	2009	2010
Total	Homeowners	5,980,810	6,056,566	368,060	376,698	6.2%	6.2%
	Dwll'g Owner Occp'd	386,023	402,945	138,498	142,839	35.9%	35.4%
	Dwll'g Tenant Occp'd	791,842	852,245	148,138	153,883	18.7%	18.1%
	Condominium	647,313	690,724	24,666	28,790	3.8%	4.2%
	Tenant	1,084,778	1,191,625	58,311	66,874	5.4%	5.6%
	Dwll'g Content Only	12,751	14,564	579	664	4.5%	4.6%
	Mobilehome	333,097	331,190	15,106	14,979	4.5%	4.5%
	Vacant Dwelling	5,327	7,210	1,360	1,820	25.5%	25.2%
USAA GENERAL INDEMNITY COMPANY							
	Homeowners	1,317	3,102	47	104	3.5%	3.4%
	Dwll'g Owner Occp'd	4	5	0	0	0.0%	0.0%
	Dwll'g Tenant Occp'd	130	359	3	16	2.4%	4.3%
	Condominium	206	515	7	20	3.3%	3.9%
	Tenant	10,761	15,788	284	434	2.6%	2.7%
VIGILANT INSURANCE COMPANY							
	Homeowners	473	451	3	3	0.6%	0.7%
	Condominium	152	140	0	0	0.0%	0.0%
	Tenant	30	26	0	0	0.0%	0.0%
WAWANESA INSURANCE GROUP							
	Homeowners	31,525	30,944	1,397	1,411	4.4%	4.6%
	Condominium	5,090	5,577	151	209	3.0%	3.7%
WESTERN MUTUAL INSURANCE GROUP							
	Homeowners	70,298	71,365	2,637	2,743	3.8%	3.8%
	Dwll'g Owner Occp'd	1,121	1,003	455	411	40.6%	41.0%
	Dwll'g Tenant Occp'd	5,740	6,160	427	422	7.4%	6.8%
WORKMENS AUTO INS CO							
	Homeowners	5,166	4,251	227	184	4.4%	4.3%
	Condominium	74	68	6	7	8.2%	10.3%
	Tenant	116	61	8	6	6.5%	9.2%
ZURICH NORTH AMERICA GROUP							
	Homeowners	18,428	15,321	449	384	2.4%	2.5%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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21ST CENTURY INSURANCE GROUP							
	Pvt Passenger Auto	999,428	890,819	113,715	98,920	11.4%	11.1%
	Motorcycle	6,686	5,173	383	305	5.7%	5.9%
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21ST CENTURY PREMIER INSURANCE							
	Pvt Passenger Auto	60,630	87,329	29,444	43,414	48.6%	49.7%
	Motorcycle	375	1,855	101	440	27.0%	23.7%
	Motorhome	101	224	26	77	25.8%	34.2%
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ACCESS GENERAL INSURANCE COMPANY							
	Pvt Passenger Auto	353,886	409,791	119,794	133,236	33.9%	32.5%
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AEGIS SECURITY INS							
	Pvt Passenger Auto	0	7,209	0	731	0.0%	10.1%
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AFFIRMATIVE INSURANCE COMPANY							
	Pvt Passenger Auto	59,648	55,018	14,161	13,917	23.7%	25.3%
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ALLIANCE UNITED INS CO							
	Pvt Passenger Auto	160,383	235,172	58,360	86,359	36.4%	36.7%
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ALLIED PROPERTY & CASUALTY INS							
	Pvt Passenger Auto	135,105	132,596	5,054	4,704	3.7%	3.5%
	Motorhome	1,512	1,416	21	14	1.4%	1.0%
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ALLSTATE INDEMNITY COMPANY							
	Pvt Passenger Auto	1,682,658	1,619,239	180,219	168,128	10.7%	10.4%
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ALLSTATE INSURANCE COMPANY							
	Pvt Passenger Auto	414,728	388,832	19,564	18,139	4.7%	4.7%
	Assigned Risk	71	125	26	29	36.7%	23.2%
	Motorcycle	28,963	31,665	934	1,073	3.2%	3.4%
	Motorhome	13,041	12,228	572	528	4.4%	4.3%
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ALLSTATE PROP AND CASUALTY							
	Pvt Passenger Auto	3,549	0	593	0	16.7%	0.0%

2011 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

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		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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AMCO INSURANCE COMPANY	Pvt Passenger Auto	254,157	259,717	9,998	10,177	3.9%	3.9%
	Motorcycle	12,625	15,171	274	307	2.2%	2.0%
	Motorhome	8,049	8,619	90	81	1.1%	0.9%
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AMERICAN MODERN HOME INSURANCE	Motorcycle	2,271	2,036	164	161	7.2%	7.9%
	Motorhome	2,757	2,295	148	120	5.4%	5.2%
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AMICA MUTUAL INSURANCE COMPANY	Pvt Passenger Auto	54,629	57,595	1,238	1,474	2.3%	2.6%
	Motorhome	202	205	2	3	1.1%	1.5%
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ANCHOR GENERAL INSURANCE CO	Pvt Passenger Auto	110,316	135,827	15,060	21,813	13.7%	16.1%
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AUTO CLUB SOUTHERN CALIFORNIA	Pvt Passenger Auto	1,841,037	1,852,775	133,437	138,964	7.2%	7.5%
	Assigned Risk	230	166	65	41	28.4%	24.8%
	Motorcycle	46,760	48,233	2,154	2,459	4.6%	5.1%
	Motorhome	25,375	25,161	1,125	1,109	4.4%	4.4%
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BANK of AMERICA CORP GRP	Pvt Passenger Auto	156,093	81,722	22,504	11,205	14.4%	13.7%
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BANKERS STANDARD	Pvt Passenger Auto	717	4,491	11	72	1.6%	1.6%
	Motorcycle	4	32	0	0	0.0%	0.3%
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CALIFORNIA CASUALTY	Pvt Passenger Auto	127,242	122,925	4,729	4,497	3.7%	3.7%
	Motorcycle	3,966	3,763	80	72	2.0%	1.9%
	Motorhome	1,490	1,463	39	46	2.6%	3.1%
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CALIFORNIA STATE AUTO ASSO	Pvt Passenger Auto	1,669,360	1,676,620	44,708	45,045	2.7%	2.7%
	Motorcycle	8	9	0	0	0.0%	0.0%
	Motorhome	11,147	10,996	185	175	1.7%	1.6%
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CALIFORNIA STATE AUTO GROUP	Pvt Passenger Auto	119,975	70,605	10,604	4,882	8.8%	6.9%
	Assigned Risk	278	169	80	43	28.6%	25.7%
	Low Cost Auto	836	788	352	304	42.1%	38.6%
	Motorcycle	17,821	18,458	414	411	2.3%	2.2%
	Motorhome	507	362	15	14	3.0%	3.9%

2011 Commissioner's Report on Underserved Communities
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	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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CAPITAL INSURANCE GROUP	Pvt Passenger Auto	57,243	61,098	1,273	1,441	2.2%	2.4%
	Motorhome	458	487	5	5	1.1%	1.0%
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CENTURY-NATIONAL INSURANCE CO	Pvt Passenger Auto	10,400	11,492	762	1,097	7.3%	9.5%
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COAST NATIONAL INSURANCE CO	Pvt Passenger Auto	224,983	338,916	42,653	73,119	19.0%	21.6%
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COMMERCE WEST INSURANCE CO	Pvt Passenger Auto	124,224	196,270	9,216	15,381	7.4%	7.8%
	Assigned Risk	94	35	25	10	26.4%	27.0%
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CORNERSTONE NATIONAL INS CO	Pvt Passenger Auto	30,454	29,907	9,625	9,407	31.6%	31.5%
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CSE INSURANCE GROUP	Pvt Passenger Auto	38,471	39,362	1,847	1,974	4.8%	5.0%
	Assigned Risk	14	1	6	1	41.1%	122.2%
	Motorhome	147	136	5	6	3.6%	4.2%
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DANIELSON NATIONAL INSURANCE CO	Pvt Passenger Auto	11,943	9,963	4,433	3,792	37.1%	38.1%
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DEERBROOK INSURANCE COMPANY	Pvt Passenger Auto	6,214	4,396	967	694	15.6%	15.8%
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DEPOSITORS INSURANCE COMPANY	Pvt Passenger Auto	10,948	8,440	213	150	1.9%	1.8%
	Motorhome	103	86	1	1	1.0%	1.2%
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ELECTRIC INSURANCE COMPANY	Pvt Passenger Auto	4,380	4,231	183	184	4.2%	4.4%
	Motorhome	799	847	33	37	4.1%	4.3%
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ENCOMPASS INSURANCE COMPANY	Pvt Passenger Auto	40,921	36,829	699	574	1.7%	1.6%
	Motorcycle	200	170	1	1	0.7%	0.7%
	Motorhome	189	177	3	3	1.6%	1.8%
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ESURANCE PROPERTY AND CASUALTY	Pvt Passenger Auto	176,143	176,637	12,828	12,883	7.3%	7.3%

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		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
FARMERS INSURANCE GROUP							
	Pvt Passenger Auto	2,069,699	2,105,965	134,217	131,991	6.5%	6.3%
	Assigned Risk	113	113	19	23	17.0%	20.7%
	Low Cost Auto	533	661	147	178	27.6%	26.9%
	Motorcycle	18,904	13,802	757	546	4.0%	4.0%
	Motorhome	1,841	1,569	63	55	3.4%	3.5%
FEDERAL INSURANCE COMPANY							
	Pvt Passenger Auto	10,128	11,258	112	121	1.1%	1.1%
	Motorcycle	103	134	0	1	0.2%	0.7%
FIDELITY NATL INSURANCE COMPANY							
	Pvt Passenger Auto	10,823	11,966	862	1,119	8.0%	9.3%
FINANCIAL INDEMNITY COMPANY							
	Pvt Passenger Auto	252,068	228,573	23,485	20,471	9.3%	9.0%
	Motorcycle	878	719	47	38	5.4%	5.2%
FIREMANS FUND INSURANCE COMPANY							
	Pvt Passenger Auto	24,842	22,954	360	331	1.4%	1.4%
	Motorcycle	116	132	2	4	2.1%	2.7%
	Motorhome	190	198	0	0	0.0%	0.1%
FOREMOST INSURANCE GROUP							
	Motorcycle	73,002	73,862	3,172	3,167	4.3%	4.3%
	Motorhome	34,726	33,286	978	939	2.8%	2.8%
GARRISON PROP & CASUALTY INS CO							
	Pvt Passenger Auto	19,569	33,569	613	1,136	3.1%	3.4%
	Motorcycle	487	784	13	17	2.6%	2.2%
	Motorhome	566	724	28	33	4.9%	4.6%
GEICO CASUALTY COMPANY							
	Pvt Passenger Auto	120,655	126,769	5,318	5,665	4.4%	4.5%
	Motorhome	201	382	12	20	5.9%	5.1%
GEICO GENERAL INSURANCE CO							
	Pvt Passenger Auto	567,364	640,851	25,107	29,494	4.4%	4.6%
	Motorhome	1,950	2,947	58	104	3.0%	3.5%
GEICO INDEMNITY COMPANY							
	Pvt Passenger Auto	237,573	250,426	13,633	14,271	5.7%	5.7%
	Motorcycle	92,618	96,617	3,690	3,885	4.0%	4.0%
	Motorhome	672	1,004	33	42	4.9%	4.2%

2011 Commissioner's Report on Underserved Communities
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	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
GOVERNMENT							
EMPLOYEES INS CO	Pvt Passenger Auto	258,445	274,933	9,459	10,277	3.7%	3.7%
	Assigned Risk	50	14	11	3	22.7%	21.3%
	Motorhome	1,206	1,651	29	42	2.4%	2.6%
GRANGE INSURANCE GROUP							
Pvt Passenger Auto	17,150	17,882	133	150	0.8%	0.8%	
	Motorhome	257	264	1	1	0.5%	0.4%
GRANITE STATE INSURANCE COMPANY							
Pvt Passenger Auto	209,063	0	89,309	0	42.7%	0.0%	
	Motorcycle	4,796	0	1,094	0	22.8%	0.0%
	Motorhome	1,232	0	365	0	29.6%	0.0%
HILLSTAR INSURANCE COMPANY							
Pvt Passenger Auto	6,548	18,033	1,581	4,963	24.1%	27.5%	
HORACE MANN INSURANCE COMPANY							
Pvt Passenger Auto	35,883	38,090	2,337	2,501	6.5%	6.6%	
	Motorcycle	14	11	1	1	8.8%	6.9%
	Motorhome	22	19	0	0	0.0%	0.0%
HORACE MANN PROP & CAS INS CO							
Pvt Passenger Auto	8,765	8,203	899	801	10.3%	9.8%	
	Motorcycle	7	5	0	0	0.0%	0.0%
	Motorhome	7	6	0	0	0.0%	0.0%
HUDSON INSURANCE COMPANY							
Pvt Passenger Auto	34,369	21,356	9,109	6,241	26.5%	29.2%	
IDS PROPERTY CASUALTY INSURANCE							
Pvt Passenger Auto	267,873	278,573	17,132	17,422	6.4%	6.3%	
	Motorhome	622	633	16	14	2.6%	2.2%
IMPERIUM INSURANCE COMPANY							
Pvt Passenger Auto	26,051	14,466	6,289	3,849	24.1%	26.6%	
INFINITY PROPERTY AND CASUALTY							
Pvt Passenger Auto	725,517	746,162	306,435	324,706	42.2%	43.5%	
	Assigned Risk	337	355	134	136	39.6%	38.3%
INS CO OF STATE OF PENNSYLVANIA							
Pvt Passenger Auto	22,758	22,028	370	339	1.6%	1.5%	
	Motorcycle	376	427	5	4	1.3%	0.9%
	Motorhome	1,550	1,667	17	21	1.1%	1.3%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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INSURANCE COMPANY OF THE WEST							
	Pvt Passenger Auto	160,979	231,371	24,845	38,483	15.4%	16.6%
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INTEGON PREFERRED INSURANCE CO							
	Pvt Passenger Auto	26,031	23,628	2,654	2,786	10.2%	11.8%
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KEMPER AUTO AND HOME COMPANIES							
	Pvt Passenger Auto	62,683	58,008	684	665	1.1%	1.1%
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LIBERTY MUTUAL INS GROUP							
	Pvt Passenger Auto	342,021	357,131	14,175	14,839	4.1%	4.2%
	Motorcycle	1,965	2,115	61	61	3.1%	2.9%
	Motorhome	1,759	1,829	24	31	1.3%	1.7%
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LOYA CASUALTY INSURANCE CO							
	Pvt Passenger Auto	159,451	200,812	47,907	61,197	30.0%	30.5%
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MENDOTA INS COMPANY							
	Pvt Passenger Auto	28,058	27,815	11,325	13,048	40.4%	46.9%
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MERASTAR INSURANCE COMPANY							
	Pvt Passenger Auto	5,214	0	458	0	8.8%	0.0%
<hr/>							
MERCURY INSURANCE GROUP							
	Pvt Passenger Auto	1,940,524	1,878,956	239,448	229,597	12.3%	12.2%
	Assigned Risk	161	141	45	37	28.1%	26.3%
	Low Cost Auto	941	961	402	366	42.7%	38.1%
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METROPOLITAN DIRECT P&C INS CO							
	Pvt Passenger Auto	101,591	121,581	6,612	8,253	6.5%	6.8%
	Motorcycle	166	151	5	5	2.9%	3.0%
	Motorhome	474	502	19	19	4.0%	3.8%
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MGA INSURANCE COMPANY							
	Pvt Passenger Auto	3,416	2,217	1,642	1,037	48.1%	46.8%
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MIC GENERAL INSURANCE CORPORATION							
	Pvt Passenger Auto	19,916	17,977	1,624	1,490	8.2%	8.3%
	Motorhome	623	457	29	16	4.7%	3.4%
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NATIONAL AMERICAN INSURANCE CO							
	Pvt Passenger Auto	15,847	17,570	1,756	1,757	11.1%	10.0%
	Assigned Risk	3	5	1	1	26.5%	15.8%
	Low Cost Auto	11	8	7	5	61.9%	57.7%

2011 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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NATIONAL GENERAL INSURANCE CORP							
	Pvt Passenger Auto	115,801	102,458	4,754	4,165	4.1%	4.1%
	Motorcycle	13,670	12,857	397	382	2.9%	3.0%
	Motorhome	25,997	23,743	650	619	2.5%	2.6%
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NATIONS INSURANCE							
	Pvt Passenger Auto	6,564	8,155	1,199	1,325	18.3%	16.3%
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NATIONWIDE INS CO OF AMERICA							
	Pvt Passenger Auto	125,676	124,368	7,944	7,808	6.3%	6.3%
	Motorcycle	6,424	6,844	196	197	3.1%	2.9%
	Motorhome	2,437	2,428	59	64	2.4%	2.6%
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OCCIDENTAL FIRE & CASUALTY CO							
	Pvt Passenger Auto	29,706	33,166	4,710	5,431	15.9%	16.4%
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OCEAN HARBOR CASUALTY INS							
	Pvt Passenger Auto	11,802	20,189	4,017	7,732	34.0%	38.3%
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ONE BEACON INS GROUP							
	Assigned Risk	700	240	206	69	29.4%	28.8%
	Low Cost Auto	3,813	4,299	1,388	1,355	36.4%	31.5%
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OREGON MUTUAL INS CO							
	Pvt Passenger Auto	4,626	4,920	310	327	6.7%	6.6%
	Assigned Risk	2	2	0	0	0.0%	0.0%
	Low Cost Auto	0	1	0	0	0.0%	0.0%
	Motorhome	15	11	2	2	15.9%	18.8%
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PACIFIC PROPERTY AND CASUALTY							
	Pvt Passenger Auto	20,264	21,980	546	548	2.7%	2.5%
	Motorcycle	692	722	12	13	1.8%	1.7%

2011 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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PACIFIC SPECIALTY INSURANCE CO							
	Pvt Passenger Auto	691	560	115	89	16.7%	16.0%
	Assigned Risk	3	2	0	0	0.0%	0.0%
	Low Cost Auto	49	59	18	15	35.8%	25.6%
	Motorcycle	69,712	63,465	5,654	5,401	8.1%	8.5%
	Motorhome	871	797	174	178	20.0%	22.3%
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PERMANENT GENERAL ASSURANCE CO							
	Pvt Passenger Auto	65,609	59,914	8,151	6,735	12.4%	11.2%
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PRAETORIAN INSURANCE COMPANY							
	Pvt Passenger Auto	30,789	36,995	16,099	21,057	52.3%	56.9%
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PRESERVER INS CO							
	Pvt Passenger Auto	0	20,297	0	4,669	0.0%	23.0%
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PROCENTURY INS CO							
	Pvt Passenger Auto	710	4,539	402	2,414	56.6%	53.2%
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PROGRESSIVE INSURANCE COMPANY							
	Pvt Passenger Auto	613,577	616,653	52,549	52,301	8.6%	8.5%
	Low Cost Auto	297	333	110	115	37.1%	34.7%
	Motorcycle	180,825	182,901	9,572	9,918	5.3%	5.4%
	Motorhome	37,793	37,627	1,880	1,975	5.0%	5.2%
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QBE INS CORP							
	Pvt Passenger Auto	106,768	104,999	42,507	43,437	39.8%	41.4%
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SAFECO INS COS							
	Pvt Passenger Auto	375,344	358,729	26,553	25,064	7.1%	7.0%
	Motorcycle	7,601	10,568	317	463	4.2%	4.4%
	Motorhome	1,451	1,346	46	43	3.2%	3.2%
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SAFEWAY DIRECT INSURANCE CO							
	Pvt Passenger Auto	2,278	1,935	287	241	12.6%	12.4%
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SAFEWAY INSURANCE COMPANY							
	Pvt Passenger Auto	45,135	37,949	18,043	16,075	40.0%	42.4%
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SEQUOIA INS GROUP							
	Pvt Passenger Auto	12,885	12,798	149	129	1.2%	1.0%
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SOUTHERN INSURANCE CO							
	Pvt Passenger Auto	28,003	14,881	13,491	7,329	48.2%	49.3%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures		Total Earned Exposures		Percentage of	
		for California		for Underserved		Total Earned	
		2009	2010	2009	2010	2009	2010
Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176	10.2%	10.3%
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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STARR INDEMNITY & LIABILITY CO	Pvt Passenger Auto	0	6,735	0	871	0.0%	12.9%
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STATE FARM INSURANCE COMPANIES	Pvt Passenger Auto	3,054,500	3,117,050	182,296	195,033	6.0%	6.3%
	Assigned Risk	191	198	50	44	26.0%	22.0%
	Low Cost Auto	1,335	1,506	470	465	35.2%	30.9%
	Motorcycle	103,180	103,464	3,822	3,951	3.7%	3.8%
	Motorhome	27,768	27,099	670	654	2.4%	2.4%
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STATE NATIONAL INS CO	Pvt Passenger Auto	14,701	22,748	1,908	3,173	13.0%	13.9%
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STERLING CASUALTY INS CO	Pvt Passenger Auto	27,896	34,323	4,450	5,071	16.0%	14.8%
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THE HARTFORD	Pvt Passenger Auto	369,859	336,752	19,601	18,058	5.3%	5.4%
	Motorhome	4,385	4,138	119	109	2.7%	2.6%
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TOKIO MARINE & NICHIDO FIRE	Pvt Passenger Auto	13,263	13,292	1,298	1,310	9.8%	9.9%
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TOPA INSURANCE COMPANY	Pvt Passenger Auto	69,248	48,254	12,424	7,979	17.9%	16.5%
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TRANSGUARD INSURANCE COMPANY	Pvt Passenger Auto	3,720	19,964	1,334	8,284	35.9%	41.5%
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TRAVELERS INS GROUP	Pvt Passenger Auto	156,966	182,640	4,130	4,472	2.6%	2.4%
	Motorhome	811	966	15	16	1.8%	1.7%
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UNIGARD INSURANCE GROUP	Pvt Passenger Auto	15,072	15,452	233	215	1.5%	1.4%
	Motorhome	93	95	1	1	1.1%	0.9%
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UNITED SERVICES AUTO ASSO	Pvt Passenger Auto	412,931	411,453	6,943	6,977	1.7%	1.7%
	Motorcycle	15,932	15,104	300	287	1.9%	1.9%
	Motorhome	5,000	4,603	57	57	1.1%	1.2%
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UNITRIN DIRECT INSURANCE CO	Pvt Passenger Auto	26,324	21,171	2,086	1,888	7.9%	8.9%
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UNIVERSAL CASUALTY CO	Pvt Passenger Auto	9,407	10,348	2,714	2,912	28.8%	28.1%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
		Total	Pvt Passenger Auto	23,856,324	23,978,230	2,433,695	2,462,176
	Assigned Risk	2,270	1,575	671	439	29.6%	27.9%
	Low Cost Auto	7,872	8,685	2,913	2,824	37.0%	32.5%
	Motorcycle	735,517	733,817	34,945	34,875	4.8%	4.8%
	Motorhome	225,332	219,598	7,758	7,410	3.4%	3.4%
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USAA CASUALTY INSURANCE COMPANY							
	Pvt Passenger Auto	395,611	397,940	9,274	9,438	2.3%	2.4%
	Motorcycle	12,626	11,838	278	263	2.2%	2.2%
	Motorhome	4,661	4,360	126	118	2.7%	2.7%
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USAA GENERAL INDEMNITY COMPANY							
	Pvt Passenger Auto	23,394	31,062	638	892	2.7%	2.9%
	Motorcycle	984	1,142	37	46	3.7%	4.0%
	Motorhome	222	297	14	15	6.5%	5.0%
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VICTORIA FIRE & CAS INS CO							
	Pvt Passenger Auto	145,269	119,313	18,786	14,776	12.9%	12.4%
	Motorcycle	7	319	1	38	8.8%	11.9%
	Motorhome	54	249	1	6	0.9%	2.3%
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VIKING INS CO of WI							
	Pvt Passenger Auto	269,031	262,019	51,843	53,149	19.3%	20.3%
	Motorcycle	10,749	9,267	1,005	959	9.4%	10.4%
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WAWANESA INSURANCE GROUP							
	Pvt Passenger Auto	454,039	462,342	32,102	33,151	7.1%	7.2%
	Motorcycle	4	4	0	0	0.0%	0.0%
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WESTERN GENERAL INSURANCE CO							
	Pvt Passenger Auto	38,581	30,069	8,578	6,600	22.2%	21.9%
	Assigned Risk	24	9	5	2	18.6%	21.2%
	Low Cost Auto	57	70	19	20	33.9%	29.1%
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WORKMENS AUTO INS CO							
	Pvt Passenger Auto	29,550	34,873	3,454	5,676	11.7%	16.3%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
ACE AMERICAN INSURANCE COMPANY	Building & Contents (CMP)	963	346	52	28	5.4%	8.1%
AFFILIATED FM INSURANCE COMPANY	Building & Contents (CMP)	470	542	53	58	11.3%	10.7%
	Building & Contents (CF)	3,085	3,405	601	678	19.5%	19.9%
AGCS MARINE INS CO	Building & Contents (CF)	0	502	0	86	0.0%	17.2%
ALLIANZ GLOBAL RISK US INS CO	Building & Contents (CF)	4,514	3,785	576	466	12.7%	12.3%
ALLSTATE INSURANCE COMPANY	Building & Contents (CMP)	750	759	72	67	9.5%	8.8%
	Building & Contents (CF)	3	3	0	0	5.6%	5.7%
	Building Only (CMP)	5,418	4,232	402	309	7.4%	7.3%
	Building Only (CF)	2	1	0	0	5.6%	5.9%
	Contents Only (CMP)	1,612	1,476	174	154	10.8%	10.4%
	Contents Only (CF)	1	1	0	0	36.4%	0.0%
	Liability (CMP)	6,857	5,468	599	472	8.7%	8.6%
AMCO INSURANCE COMPANY	Building & Contents (CMP)	45,204	41,792	4,536	4,220	10.0%	10.1%
	Building & Contents (CF)	153	165	15	15	9.7%	9.0%
	Building Only (CMP)	13,975	13,221	1,294	1,185	9.3%	9.0%
	Building Only (CF)	80	137	3	5	3.8%	3.9%
	Contents Only (CMP)	33,425	32,032	2,994	3,005	9.0%	9.4%
	Contents Only (CF)	67	71	5	6	7.7%	8.3%
	Vacant (CMP)	225	195	21	22	9.5%	11.3%
	Vacant (CF)	5	4	0	0	0.0%	0.0%
	Liability (CMP)	84,897	81,918	7,542	7,232	8.9%	8.8%
AMERICAN ALTERNATIVE INS CORP	Building & Contents (CMP)	851	990	36	47	4.2%	4.8%
	Building Only (CMP)	531	536	16	14	3.0%	2.7%
	Contents Only (CMP)	336	354	26	33	7.7%	9.4%
	Liability (CMP)	2,061	2,379	107	136	5.2%	5.7%

2011 Commissioner's Report on Underserved Communities
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		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
AMERICAN HARDWARE MUTUAL INS	Building & Contents (CMP)	1,912	1,980	328	337	17.1%	17.0%
AMERICAN HOME ASSURANCE CO	Building & Contents (CF)	62	0	3	0	4.3%	0.0%
ARCH INSURANCE COMPANY	Building & Contents (CF)	140	151	14	19	10.0%	12.8%
	Building Only (CF)	376	376	17	17	4.5%	4.6%
	Liability (CMP)	1,704	1,629	84	86	4.9%	5.3%
ARGONAUT GREAT CENTRAL INS	Building & Contents (CMP)	1,556	1,752	213	213	13.7%	12.2%
	Liability (CMP)	1,555	1,760	213	215	13.7%	12.2%
ARGONAUT MIDWEST INS CO	Building & Contents (CMP)	212	292	15	16	7.0%	5.4%
	Liability (CMP)	129	179	15	16	11.5%	8.8%
ASSURANT GROUP	Building & Contents (CMP)	372	916	13	48	3.6%	5.3%
	Building & Contents (CF)	1	6	0	0	0.0%	0.0%
	Building Only (CMP)	95	291	15	27	15.6%	9.3%
	Building Only (CF)	212	72	90	42	42.4%	58.1%
	Contents Only (CMP)	3	12	2	1	59.5%	12.0%
	Liability (CMP)	455	1,193	34	73	7.4%	6.1%
AXA INSURANCE COMPANY	Building & Contents (CF)	277	0	28	0	10.1%	0.0%
	Building Only (CF)	2	0	1	0	55.6%	0.0%
	Contents Only (CF)	46	0	9	0	18.8%	0.0%
AXIS INSURANCE COMPANY	Building & Contents (CF)	6,142	5,027	656	491	10.7%	9.8%
	Building Only (CF)	1	8	0	0	0.0%	1.1%
BEAZLEY INS CO INC	Building & Contents (CF)	37	45	4	5	9.4%	11.2%
BROTHERHOOD MUTUAL	Building & Contents (CMP)	110	258	15	37	13.7%	14.2%
	Building Only (CMP)	12	31	3	7	24.6%	21.4%
	Contents Only (CMP)	0	0	0	0	0.0%	0.0%
	Liability (CMP)	43	103	6	14	13.5%	14.0%
CALIFORNIA FAIR PLAN	Building & Contents (CF)	8,065	3,998	4,631	2,095	57.4%	52.4%
	Building Only (CF)	12,349	13,270	8,683	9,230	70.3%	69.6%
	Contents Only (CF)	619	769	335	400	54.0%	52.0%
	Vacant (CF)	34	37	14	12	41.2%	33.0%
CALIFORNIA MUTUAL INSURANCE CO	Building & Contents (CMP)	759	799	43	46	5.7%	5.8%
	Liability (CMP)	768	0	45	0	5.9%	0.0%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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CAPITAL INSURANCE GROUP	Building & Contents (CMP)	14,046	15,973	1,004	1,132	7.1%	7.1%
	Building Only (CMP)	13,141	13,509	1,575	1,639	12.0%	12.1%
	Contents Only (CMP)	2,340	2,389	120	140	5.1%	5.9%
	Liability (CMP)	31,290	32,764	2,812	3,011	9.0%	9.2%
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CHURCH MUTUAL INSURANCE CO	Building & Contents (CMP)	11,218	11,247	1,163	1,132	10.4%	10.1%
	Contents Only (CMP)	2,623	2,657	244	253	9.3%	9.5%
	Liability (CMP)	12,922	13,245	1,635	1,660	12.7%	12.5%
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CNA INSURANCE COMPANIES	Building & Contents (CMP)	14,928	22,940	1,090	3,061	7.3%	13.3%
	Building & Contents (CF)	35	205	4	38	12.3%	18.4%
	Building Only (CMP)	12,098	2,203	2,911	335	24.1%	15.2%
	Building Only (CF)	11	32	5	14	50.0%	43.8%
	Contents Only (CMP)	194	146	0	0	0.0%	0.0%
	Contents Only (CF)	0	1	0	0	0.0%	0.0%
	Liability (CMP)	28,784	25,943	3,563	4,177	12.4%	16.1%
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CONTRACTORS BONDING & INS CO	Building & Contents (CMP)	20	17	1	1	5.1%	5.8%
	Building Only (CMP)	10	11	0	0	0.0%	0.0%
	Contents Only (CMP)	399	328	16	10	3.9%	3.1%
	Liability (CMP)	1,887	1,503	65	49	3.5%	3.3%
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CRUSADER INSURANCE COMPANY	Building & Contents (CMP)	1,302	1,189	403	372	31.0%	31.3%
	Building Only (CMP)	6,952	6,466	2,758	2,615	39.7%	40.4%
	Contents Only (CMP)	3,654	3,445	656	629	18.0%	18.3%
	Liability (CMP)	11,909	11,099	3,818	3,615	32.1%	32.6%
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CSE INSURANCE GROUP	Building & Contents (CMP)	3,721	3,805	818	834	22.0%	21.9%
	Building & Contents (CF)	517	491	19	17	3.6%	3.5%
	Building Only (CF)	3	5	0	1	0.0%	14.3%
	Contents Only (CF)	10	8	0	0	0.0%	0.0%
	Liability (CMP)	3,676	3,762	809	821	22.0%	21.8%
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CUMIS INSURANCE SOCIETY INC	Building & Contents (CMP)	1,486	1,492	156	157	10.5%	10.5%
	Building Only (CMP)	99	172	8	15	8.0%	9.0%
	Contents Only (CMP)	391	298	79	58	20.2%	19.5%
	Vacant (CMP)	235	231	15	13	6.6%	5.4%
	Liability (CMP)	1,668	1,581	195	178	11.7%	11.2%
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DONGBU INS CO LTD	Building & Contents (CMP)	0	85	0	41	0.0%	48.6%
	Building Only (CMP)	0	30	0	12	0.0%	39.7%
	Contents Only (CMP)	0	604	0	176	0.0%	29.1%
	Liability (CMP)	0	717	0	228	0.0%	31.7%

2011 Commissioner's Report on Underserved Communities
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Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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EMPLOYERS MUTUAL CASUALTY CO	Building & Contents (CF)	875	0	104	0	11.9%	0.0%
	Building Only (CF)	1,125	0	148	0	13.1%	0.0%
	Contents Only (CF)	477	0	70	0	14.6%	0.0%
	Vacant (CF)	1	0	0	0	0.0%	0.0%
	CMP - Building&Contents	0	236	0	47	0.0%	20.0%
	CMP - Building	0	50	0	7	0.0%	14.0%
	CMP - Contents	0	549	0	65	0.0%	11.8%
	CMP - Liab	0	836	0	121	0.0%	14.4%
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EVEREST NATIONAL INS CO	Building & Contents (CMP)	302	178	54	33	17.9%	18.7%
	Building Only (CMP)	551	162	107	29	19.5%	17.7%
	Contents Only (CMP)	164	110	13	17	8.1%	15.6%
	Liability (CMP)	1,376	470	224	78	16.3%	16.6%
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FACTORY MUTUAL INSURANCE CO	Building & Contents (CF)	15,347	17,108	1,863	2,075	12.1%	12.1%
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FARMERS INSURANCE GROUP	Building & Contents (CMP)	230,600	236,054	27,043	27,638	11.7%	11.7%
	Building & Contents (CF)	181	277	37	45	20.7%	16.3%
	Building Only (CMP)	38,669	39,197	8,840	8,964	22.9%	22.9%
	Building Only (CF)	239	220	61	58	25.4%	26.6%
	Contents Only (CMP)	44,324	49,376	5,138	5,685	11.6%	11.5%
	Contents Only (CF)	83	78	3	3	3.6%	3.9%
	Vacant (CMP)	44	41	19	17	42.6%	41.5%
	Vacant (CF)	5	5	1	1	20.0%	15.8%
	Liability (CMP)	96,497	103,889	15,553	16,856	16.1%	16.2%
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FEDERAL INSURANCE COMPANY	Building & Contents (CMP)	3,658	3,667	489	477	13.4%	13.0%
	Building Only (CMP)	2,628	2,416	334	283	12.7%	11.7%
	Contents Only (CMP)	9,852	9,269	1,054	999	10.7%	10.8%
	Liability (CMP)	16,131	16,011	1,732	1,700	10.7%	10.6%
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FEDERATED MUTUAL INSURANCE GROUP	Building & Contents (CMP)	2,200	1,943	331	303	15.0%	15.6%
	Building & Contents (CF)	2,100	1,925	267	238	12.7%	12.4%
	Building Only (CMP)	17	19	9	9	51.0%	48.3%
	Building Only (CF)	305	270	37	30	12.1%	11.0%
	Contents Only (CMP)	363	340	53	44	14.5%	12.8%
	Contents Only (CF)	361	332	61	55	16.8%	16.5%
	Liability (CMP)	1,464	1,325	244	228	16.7%	17.2%
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FIDELITY NATL INSURANCE COMPANY	Building & Contents (CMP)	249	270	10	11	3.9%	4.1%
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FINANCIAL PACIFIC INSURANCE CO	Building & Contents (CMP)	10,718	13,363	377	557	3.5%	4.2%
	Liability (CMP)	10,342	13,143	385	506	3.7%	3.9%

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		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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FIREMANS FUND INSURANCE COMPANY	Building & Contents (CMP)	25,145	22,021	2,627	2,267	10.4%	10.3%
	Building & Contents (CF)	205	94	10	8	5.1%	8.3%
	Building Only (CMP)	933	805	92	75	9.8%	9.3%
	Contents Only (CMP)	5,737	5,644	546	535	9.5%	9.5%
	Vacant (CMP)	2,511	2,369	191	191	7.6%	8.1%
	Liability (CMP)	26,884	24,521	2,547	2,316	9.5%	9.4%
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FLORISTS MUTUAL INSURANCE COMPANY	Building & Contents (CMP)	1,051	1,061	48	54	4.5%	5.1%
	Building Only (CMP)	35	34	3	3	8.5%	8.6%
	Liability (CMP)	852	870	34	36	4.0%	4.2%
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GOLDEN EAGLE INSURANCE CORP	Building & Contents (CMP)	6,120	7,828	1,146	1,596	18.7%	20.4%
	Building Only (CMP)	10,322	12,503	1,637	2,057	15.9%	16.5%
	Contents Only (CMP)	3,743	5,034	600	898	16.0%	17.8%
	Vacant (CMP)	9	22	0	1	0.0%	4.6%
	Liability (CMP)	18,663	24,483	2,720	3,610	14.6%	14.7%
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GRANITE STATE INSURANCE COMPANY	Building & Contents (CMP)	1,822	1,549	228	177	12.5%	11.5%
	Building & Contents (CF)	445	448	74	56	16.6%	12.5%
	Building Only (CMP)	774	899	11	14	1.5%	1.6%
	Building Only (CF)	52	26	13	8	25.5%	31.6%
	Contents Only (CMP)	48	28	5	3	9.7%	10.0%
	Contents Only (CF)	41	25	3	2	7.2%	6.4%
	Liability (CMP)	10,865	10,167	1,126	1,024	10.4%	10.1%
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GREAT AMERICAN ALLIANCE CO	Building & Contents (CMP)	67	192	5	23	7.5%	11.9%
	Building Only (CMP)	10	26	3	4	32.8%	15.2%
	CMP - Liab	0	125	0	19	0.0%	15.2%
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GREAT AMERICAN ASSURANCE CO	Building & Contents (CMP)	419	371	54	52	12.8%	14.1%
	Building Only (CMP)	671	638	32	41	4.8%	6.4%
	Contents Only (CMP)	323	302	40	47	12.3%	15.5%
	Liability (CMP)	1,416	1,304	122	135	8.6%	10.3%
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GREAT AMERICAN INS CO OF NY	Building & Contents (CMP)	974	412	129	50	13.2%	12.1%
	Building & Contents (CF)	69	65	5	4	7.2%	5.6%
	Contents Only (CMP)	327	953	67	125	20.5%	13.1%
	Contents Only (CF)	22	23	4	3	17.8%	10.9%
	Liability (CMP)	502	509	90	74	17.8%	14.6%
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GREAT AMERICAN INSURANCE CO	Building & Contents (CMP)	512	459	81	72	15.8%	15.7%
	Building Only (CMP)	57	67	8	7	14.2%	10.0%
	Contents Only (CMP)	243	243	38	33	15.5%	13.5%
	Liability (CMP)	778	731	114	102	14.6%	14.0%

2011 Commissioner's Report on Underserved Communities
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		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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GREAT DIVIDE INS CO	Building & Contents (CMP)	24	19	5	4	21.6%	18.9%
	Building Only (CMP)	9	8	2	1	21.4%	16.7%
	Contents Only (CMP)	372	371	64	65	17.3%	17.5%
	Liability (CMP)	371	385	64	66	17.2%	17.1%
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GREAT NORTHERN INSURANCE COMPANY	Building & Contents (CMP)	387	274	27	22	6.9%	8.0%
	Building Only (CMP)	38	73	2	4	4.6%	5.5%
	Contents Only (CMP)	1,411	1,312	171	158	12.1%	12.1%
	Liability (CMP)	1,189	1,055	106	98	8.9%	9.3%
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GREENWICH INS CO	Building & Contents (CMP)	49	171	4	49	8.1%	28.5%
	Building & Contents (CF)	1,370	0	94	0	6.9%	0.0%
	Building Only (CMP)	3,470	3,012	716	622	20.6%	20.6%
	Building Only (CF)	647	0	35	0	5.3%	0.0%
	Contents Only (CMP)	128	110	4	4	3.4%	3.4%
	Contents Only (CF)	886	0	64	0	7.2%	0.0%
	Vacant (CMP)	22	19	6	2	28.0%	10.7%
	Vacant (CF)	0	0	0	0	0.0%	0.0%
	CMP - Liab	0	3,419	0	687	0.0%	20.1%
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GUIDEONE MUTUAL INSURANCE CO	Building & Contents (CMP)	4,838	4,327	853	755	17.6%	17.4%
	Building Only (CMP)	20	18	1	2	6.4%	11.2%
	Contents Only (CMP)	2,077	1,993	200	180	9.6%	9.0%
	Liability (CMP)	3,649	3,445	555	505	15.2%	14.7%
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GUIDEONE SPECIALTY MUTUAL CO	Building & Contents (CMP)	8,319	7,025	767	766	9.2%	10.9%
	Contents Only (CMP)	143	127	15	11	10.3%	8.3%
	Liability (CMP)	2,099	1,878	285	259	13.6%	13.8%
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HARCO NATIONAL INSURANCE CO	Building & Contents (CF)	691	614	114	102	16.5%	16.6%
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HARTFORD STEAM BOIL INSPEC CO	Building & Contents (CMP)	484	0	93	0	19.1%	0.0%
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HDI-GERLING AMERICA INSURANCE	Building & Contents (CF)	202	224	36	38	18.0%	16.8%
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HUDSON INSURANCE COMPANY	Building & Contents (CMP)	367	170	29	18	7.9%	10.4%
	Building Only (CMP)	794	1,280	77	131	9.7%	10.2%
	Vacant (CMP)	11	20	0	1	0.8%	4.6%
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INDEMNITY INS CO OF NORTH AMERICA	Building & Contents (CMP)	298	519	13	24	4.4%	4.7%
	Contents Only (CMP)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	298	520	13	24	4.4%	4.7%

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	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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INS CO OF STATE OF PENNSYLVANIA	Building & Contents (CF)	673	472	62	70	9.2%	14.7%
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JEWELERS MUTUAL INSURANCE CO	Building & Contents (CMP)	49	48	7	6	13.5%	11.9%
	Building Only (CMP)	2	1	0	0	0.0%	0.0%
	Contents Only (CMP)	1,011	1,035	102	113	10.1%	10.9%
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LIBERTY MUTUAL INS GROUP	Building & Contents (CMP)	2,033	2,108	266	287	13.1%	13.6%
	Building & Contents (CF)	7,359	6,381	964	778	13.1%	12.2%
	Building Only (CMP)	168	190	28	45	16.6%	23.6%
	Building Only (CF)	14	8	0	0	0.0%	2.1%
	Contents Only (CMP)	422	527	59	79	13.9%	15.0%
	Contents Only (CF)	51	27	5	5	9.9%	19.3%
	Vacant (CMP)	23	0	23	0	100.0%	0.0%
	Liability (CMP)	1,644	1,809	240	241	14.6%	13.3%
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LIG INSURANCE COMPANY LTD	Building & Contents (CMP)	1,012	1,503	508	619	50.2%	41.2%
	Building Only (CMP)	1,557	2,716	907	1,240	58.3%	45.7%
	Contents Only (CMP)	5,660	7,591	3,221	3,686	56.9%	48.6%
	Liability (CMP)	8,047	11,569	4,490	5,377	55.8%	46.5%
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LUMBERMENS UNDERWRITING ALLIANCE	Building & Contents (CF)	117	112	12	12	10.2%	10.5%
	Building Only (CF)	22	22	0	0	0.0%	1.5%
	Contents Only (CF)	17	38	4	10	24.7%	26.0%
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MAGNA CARTA COMPANIES	Building & Contents (CMP)	953	817	207	178	21.7%	21.8%
	Liability (CMP)	915	786	202	174	22.1%	22.2%
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MARKEL AMERICAN INSURANCE CO	Building Only (CF)	1,150	1,077	109	107	9.4%	9.9%
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MARKEL INSURANCE COMPANY	Building & Contents (CMP)	4,549	4,148	536	468	11.8%	11.3%
	Liability (CMP)	6,269	6,740	758	802	12.1%	11.9%
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MERCURY INSURANCE GROUP	Building & Contents (CMP)	4,367	4,909	462	486	10.6%	9.9%
	Building Only (CMP)	16,307	17,426	1,968	2,187	12.1%	12.5%
	Contents Only (CMP)	4,278	4,264	471	447	11.0%	10.5%
	Vacant (CMP)	5	5	2	2	36.9%	38.1%
	Liability (CMP)	23,503	25,156	2,748	2,967	11.7%	11.8%
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MITSUI SUMITOMO INSURANCE GROUP	Building & Contents (CMP)	1,916	1,101	428	300	22.3%	27.2%
	Building Only (CMP)	2,269	2,613	498	553	22.0%	21.2%
	Contents Only (CMP)	868	834	200	186	23.0%	22.3%
	Vacant (CMP)	10	17	3	3	26.8%	16.3%
	Liability (CMP)	4,607	4,153	1,005	926	21.8%	22.3%

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(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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NATIONAL UNION FIRE INS CO OF Pittsburgh	Building & Contents (CF)	9	21	0	1	0.0%	3.3%
	Building Only (CMP)	380	1,163	57	183	14.9%	15.8%
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NATIONWIDE AGRIBUSINESS	Building & Contents (CMP)	1,128	1,067	120	126	10.6%	11.8%
	Building Only (CMP)	302	316	33	40	10.9%	12.7%
	Contents Only (CMP)	117	78	7	9	5.6%	11.2%
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NATIONWIDE INS CO OF AMERICA	Building & Contents (CMP)	594	729	95	105	15.9%	14.4%
	Building & Contents (CF)	23	26	2	2	8.3%	7.7%
	Building Only (CF)	59	56	15	11	25.6%	20.0%
	Contents Only (CMP)	1,034	1,170	107	145	10.4%	12.4%
	Contents Only (CF)	16	17	5	4	29.9%	24.7%
	Vacant (CF)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	1,609	1,957	172	212	10.7%	10.8%
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NATIONWIDE MUTUAL INS CO (ALLIED)	Building & Contents (CMP)	5,341	5,489	420	496	7.9%	9.0%
	Building & Contents (CF)	2,441	2,389	250	250	10.2%	10.5%
	Building Only (CMP)	10,272	9,881	788	752	7.7%	7.6%
	Building Only (CF)	1,760	2,222	149	192	8.5%	8.7%
	Contents Only (CMP)	1,351	1,193	95	81	7.0%	6.8%
	Contents Only (CF)	2,123	1,975	181	160	8.5%	8.1%
	Vacant (CMP)	392	390	23	22	5.8%	5.5%
	Vacant (CF)	120	116	7	6	5.8%	5.2%
	Liability (CMP)	16,022	15,885	1,312	1,306	8.2%	8.2%
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NAVIGATORS INS CO	Building & Contents (CMP)	186	226	21	48	11.1%	21.2%
	Liability (CMP)	236	230	16	32	6.7%	13.9%
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NEW HAMPSHIRE INSURANCE COMPANY	Building & Contents (CMP)	1,145	1,259	104	103	9.0%	8.2%
	Contents Only (CMP)	13	15	3	3	25.8%	19.1%
	Liability (CMP)	909	918	76	72	8.4%	7.8%
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NORTH AMERICAN ELITE	Building & Contents (CMP)	3,062	3,359	329	359	10.7%	10.7%
	Building Only (CMP)	1,062	1,130	103	105	9.7%	9.3%
	Contents Only (CMP)	4,942	5,249	636	659	12.9%	12.6%
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ONE BEACON INS GROUP	Building & Contents (CMP)	3,808	3,278	425	388	11.1%	11.8%
	Building & Contents (CF)	1,014	705	155	111	15.3%	15.7%
	Building Only (CMP)	4,444	5,068	486	547	10.9%	10.8%
	Building Only (CF)	390	1,024	70	154	18.0%	15.0%
	Contents Only (CMP)	10,393	8,933	981	805	9.4%	9.0%
	Contents Only (CF)	700	546	113	77	16.2%	14.0%
	Vacant (CMP)	26	21	0	1	0.0%	3.2%
	Liability (CMP)	18,553	17,524	1,908	1,771	10.3%	10.1%

2011 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
OREGON MUTUAL INS CO							
	Building & Contents (CMP)	3,244	3,390	400	432	12.3%	12.8%
	Building Only (CMP)	2,618	2,737	322	349	12.3%	12.7%
	Building Only (CF)	4,148	4,261	515	552	12.4%	13.0%
	Contents Only (CMP)	1,009	1,054	124	135	12.3%	12.8%
	Contents Only (CF)	288	4	26	0	9.1%	0.0%
	Liability (CMP)	6,992	7,302	861	931	12.3%	12.8%
PACIFIC SPECIALTY INSURANCE CO							
	Building & Contents (CMP)	79	90	21	22	26.8%	24.3%
	Contents Only (CMP)	715	860	66	92	9.2%	10.7%
	Liability (CMP)	1,081	1,227	121	149	11.1%	12.1%
PEERLESS INDEMNITY INSURANCE CO							
	Building & Contents (CMP)	330	380	40	61	12.1%	15.9%
	Building Only (CMP)	167	212	18	19	10.9%	9.0%
	Contents Only (CMP)	140	169	22	31	16.0%	18.2%
	Liability (CMP)	527	634	69	67	13.0%	10.6%
PEERLESS INSURANCE COMPANY							
	Building & Contents (CMP)	8,147	6,913	1,977	1,642	24.3%	23.8%
	Building & Contents (CF)	7,484	7,539	831	813	11.1%	10.8%
	Building Only (CMP)	6,354	4,945	1,389	1,083	21.9%	21.9%
	Building Only (CF)	524	468	112	108	21.3%	23.0%
	Contents Only (CMP)	5,750	5,022	1,246	1,096	21.7%	21.8%
	Contents Only (CF)	1,786	1,662	294	253	16.5%	15.2%
	Vacant (CMP)	10	28	1	4	11.6%	15.7%
	Vacant (CF)	0	11	0	11	0.0%	100.0%
	Liability (CMP)	15,654	12,393	3,066	2,524	19.6%	20.4%
PENN AMERICA INS CO							
	Liability (CMP)	938	811	247	213	26.3%	26.3%
PHILADELPHIA INDEMNITY INS CO							
	Building & Contents (CMP)	40,794	45,336	3,304	3,805	8.1%	8.4%
	Building Only (CMP)	7,278	6,817	244	269	3.3%	3.9%
	Contents Only (CMP)	3,432	4,191	419	550	12.2%	13.1%
	Liability (CMP)	23,271	26,531	2,982	3,621	12.8%	13.6%
PRAETORIAN INSURANCE COMPANY							
	Building & Contents (CMP)	2,120	2,905	286	436	13.5%	15.0%
	Liability (CMP)	3,400	2,589	450	370	13.2%	14.3%
QBE INS CORP							
	Building & Contents (CMP)	1,526	585	176	53	11.5%	9.0%
	Building & Contents (CF)	2,547	1,619	287	175	11.3%	10.8%
	Building Only (CMP)	4,676	7,037	766	1,150	16.4%	16.3%
	Building Only (CF)	94	263	13	39	14.0%	14.7%
	Contents Only (CMP)	81	7	6	0	7.3%	0.0%
	Contents Only (CF)	91	718	6	74	6.1%	10.4%
	Vacant (CMP)	6	8	1	1	13.2%	10.9%
	Liability (CMP)	1,799	1,734	216	192	12.0%	11.1%

2011 Commissioner's Report on Underserved Communities
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Section 3 - Commercial Coverage
(2009 and 2010 Data)

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
RIVERPORT INS CO	Building Only (CMP)	1,066	1,220	245	282	22.9%	23.1%
	Building Only (CF)	2,665	2,302	544	440	20.4%	19.1%
	Vacant (CMP)	9	10	2	3	22.3%	24.8%
SAFECO INS COS	Building & Contents (CMP)	9,698	9,206	1,766	1,665	18.2%	18.1%
	Building & Contents (CF)	2,064	1,780	294	254	14.2%	14.3%
	Building Only (CMP)	3,982	3,555	797	702	20.0%	19.7%
	Building Only (CF)	356	308	51	44	14.2%	14.4%
	Contents Only (CMP)	38,227	32,738	4,584	3,806	12.0%	11.6%
	Contents Only (CF)	3,394	2,814	312	265	9.2%	9.4%
	Vacant (CMP)	8	7	2	1	22.2%	17.6%
	Vacant (CF)	1	1	0	0	0.0%	0.0%
	Liability (CMP)	49,429	43,323	7,035	6,074	14.2%	14.0%
SCOTTSDALE INDEMNITY CO	Liability (CMP)	0	271	0	35	0.0%	12.8%
SENECA INSURANCE COMPANY	Building & Contents (CMP)	383	497	101	119	26.3%	24.0%
SENTRY INSURANCE A MUTUAL CO	Building & Contents (CMP)	1,874	1,561	157	126	8.4%	8.1%
	Building & Contents (CF)	2,749	2,704	407	412	14.8%	15.2%
	Liability (CMP)	2,270	1,907	192	152	8.4%	8.0%
SENTRY SELECT INSURANCE	Building & Contents (CF)	1,652	1,568	168	162	10.1%	10.4%
SEQUOIA INS GROUP	Building & Contents (CMP)	4,722	4,642	517	462	10.9%	10.0%
	Building Only (CMP)	5,709	5,141	809	691	14.2%	13.4%
	Contents Only (CMP)	5,603	5,166	764	630	13.6%	12.2%
	Liability (CMP)	26,704	26,454	3,041	2,718	11.4%	10.3%
SOMPO JAPAN INSURANCE COMPANY	Building & Contents (CMP)	1,671	966	134	93	8.0%	9.6%
	Building & Contents (CF)	479	705	120	167	25.0%	23.6%
	Building Only (CMP)	459	437	60	59	13.1%	13.4%
	Contents Only (CMP)	965	1,051	163	161	16.8%	15.3%
	Contents Only (CF)	383	221	71	57	18.5%	25.8%
	Liability (CMP)	682	757	124	175	18.2%	23.2%
	CF - Building	0	212	0	47	0.0%	22.2%
SPARTA INSURANCE CO	Building & Contents (CMP)	0	279	0	22	0.0%	7.7%
	Contents Only (CMP)	0	96	0	5	0.0%	5.3%
	Liability (CMP)	0	403	0	24	0.0%	6.0%
STAR INSURANCE COMPANY	Building Only (CMP)	1,355	1,300	190	188	14.0%	14.4%
	Contents Only (CMP)	2,037	1,944	269	269	13.2%	13.8%
	Liability (CMP)	1,803	1,726	196	200	10.9%	11.6%

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		2009	2010	2009	2010	2009	2010
Total	Building & Contents (CMP)	689,128	689,544	80,801	81,028	11.7%	11.8%
	Building & Contents (CF)	126,682	120,405	18,890	15,682	14.9%	13.0%
	Building Only (CMP)	269,840	271,051	43,620	43,471	16.2%	16.0%
	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
	Contents Only (CMP)	423,254	427,200	46,909	47,718	11.1%	11.2%
	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
STARNET INS CO	Liability (CMP)	671	0	39	0	5.8%	0.0%
STARR INDEMNITY & LIABILITY CO	Building Only (CMP)	0	360	0	99	0.0%	27.6%
	Liability (CMP)	0	362	0	100	0.0%	27.8%
STATE FARM INSURANCE COMPANIES	Building & Contents (CMP)	38,132	38,288	4,481	4,524	11.8%	11.8%
	Building Only (CMP)	40,526	40,993	6,024	6,152	14.9%	15.0%
	Contents Only (CMP)	72,102	75,717	5,640	6,082	7.8%	8.0%
	Liability (CMP)	150,783	155,003	16,149	16,757	10.7%	10.8%
STATE NATIONAL INS CO	Building & Contents (CMP)	2,708	2,239	116	105	4.3%	4.7%
	Liability (CMP)	1,884	1,923	74	89	3.9%	4.6%
	CMP - Contents	0	77	0	9	0.0%	11.8%
STONINGTON INSURANCE COMPANY	Building & Contents (CMP)	243	283	27	41	11.1%	14.5%
	Building Only (CMP)	15	13	3	2	17.0%	15.5%
	Contents Only (CMP)	211	85	16	8	7.4%	9.3%
	Liability (CMP)	673	529	63	66	9.3%	12.5%
THE DENTISTS INSURANCE COMPANY	Building & Contents (CMP)	682	745	53	54	7.7%	7.2%
	Building Only (CMP)	87	86	2	0	2.5%	0.0%
	Contents Only (CMP)	6,964	7,169	395	416	5.7%	5.8%
THE HARTFORD	Building & Contents (CMP)	42,691	40,918	5,290	5,085	12.4%	12.4%
	Building Only (CMP)	14,535	13,917	1,973	1,845	13.6%	13.3%
	Contents Only (CMP)	94,088	89,174	9,146	8,695	9.7%	9.8%
	Liability (CMP)	154,147	149,982	17,305	16,590	11.2%	11.1%
THE NETHERLANDS INSURANCE CO	Building & Contents (CMP)	721	648	43	45	6.0%	6.9%
	Building Only (CMP)	27	37	1	1	3.4%	2.1%
	Contents Only (CMP)	32	32	2	3	6.3%	8.4%
	Liability (CMP)	565	486	32	29	5.6%	6.0%
TOKIO MARINE & NICHIDO FIRE	Building & Contents (CMP)	1,531	1,471	340	317	22.2%	21.6%
	Building & Contents (CF)	218	189	26	21	12.0%	10.9%
	Building Only (CMP)	1,227	1,092	328	284	26.8%	26.0%
	Building Only (CF)	38	18	20	4	50.9%	23.5%
	Contents Only (CMP)	1,554	1,381	406	348	26.1%	25.2%
	Contents Only (CF)	57	28	15	3	26.0%	10.6%
	Liability (CMP)	2,990	2,716	690	630	23.1%	23.2%

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	Building Only (CF)	26,908	26,572	10,729	11,076	39.9%	41.7%
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	Contents Only (CF)	21,532	18,998	2,814	2,502	13.1%	13.2%
	Vacant (CMP)	3,546	3,383	308	283	8.7%	8.4%
	Vacant (CF)	167	175	22	30	13.0%	17.3%
	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
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TOPA INSURANCE COMPANY	Building & Contents (CMP)	8,617	7,063	1,322	1,038	15.3%	14.7%
	Liability (CMP)	15,569	13,778	2,276	1,989	14.6%	14.4%
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TOWER SELECT INS CO	Building & Contents (CMP)	196	548	66	181	33.7%	33.0%
	Building & Contents (CF)	14	26	4	10	27.2%	37.7%
	Building Only (CMP)	281	518	101	198	36.0%	38.2%
	Building Only (CF)	15	19	7	8	50.3%	42.2%
	Contents Only (CMP)	118	193	41	62	35.1%	31.9%
	Contents Only (CF)	8	17	2	5	23.1%	30.6%
	Liability (CMP)	572	1,257	206	443	36.0%	35.2%
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TRAVELERS INS GROUP	Building & Contents (CMP)	44,716	51,560	6,340	6,801	14.2%	13.2%
	Building & Contents (CF)	24,740	26,602	2,242	1,996	9.1%	7.5%
	Building Only (CMP)	31,249	38,088	4,611	6,115	14.8%	16.1%
	Building Only (CF)	217	59	32	11	14.6%	18.3%
	Contents Only (CMP)	44,013	49,541	5,181	5,775	11.8%	11.7%
	Contents Only (CF)	9,917	9,502	1,216	1,112	12.3%	11.7%
	Liability (CMP)	124,379	144,948	23,270	30,837	18.7%	21.3%
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U S SPECIALTY INSURANCE CO	Building & Contents (CMP)	206	0	0	0	0.0%	0.0%
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UNIGARD INSURANCE GROUP	Building & Contents (CMP)	6,144	6,195	760	777	12.4%	12.5%
	Building & Contents (CF)	1,261	1,177	129	114	10.2%	9.7%
	Liability (CMP)	3,555	3,596	471	458	13.3%	12.7%
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UNITED STATES LIABILITY INS	Building & Contents (CF)	1,368	2,096	320	446	23.4%	21.3%
	Contents Only (CF)	14	43	0	5	1.8%	11.4%
	CF - Building	0	22	0	0	0.0%	1.9%
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VIGILANT INSURANCE COMPANY	Building & Contents (CMP)	779	712	64	74	8.2%	10.4%
	Building Only (CMP)	108	109	11	15	10.4%	13.9%
	Contents Only (CMP)	1,826	1,739	216	212	11.8%	12.2%
	Liability (CMP)	1,898	1,764	218	220	11.5%	12.5%

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	Liability (CMP)	1,063,075	1,084,372	140,276	149,260	13.2%	13.8%
WESTCHESTER FIRE INSURANCE CO	Building & Contents (CF)	1	0	0	0	0.0%	0.0%
WESTPORT INSURANCE GROUP	Building & Contents (CF)	5,919	7,867	952	1,176	16.1%	14.9%
XL INSURANCE AMERICA, INC	Building & Contents (CF)	1,953	2,199	208	220	10.6%	10.0%
	Building Only (CF)	53	49	0	0	0.2%	0.0%
	Contents Only (CF)	75	79	10	5	13.6%	6.1%
XL SPECIALTY INSURANCE COMPANY	Building & Contents (CMP)	72	815	5	51	6.5%	6.3%
	Building Only (CMP)	34	470	3	24	7.7%	5.2%
	Contents Only (CMP)	64	729	4	52	6.4%	7.2%
	Liability (CMP)	161	2,036	11	128	6.6%	6.3%
ZURICH NORTH AMERICA GROUP	Building & Contents (CMP)	38,478	22,593	4,669	2,301	12.1%	10.2%
	Building & Contents (CF)	18,081	16,193	2,305	2,105	12.7%	13.0%
	Liability (CMP)	4,389	3,006	492	384	11.2%	12.8%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
21ST CENTURY INSURANCE GROUP	Personal	11	11	1	1	9%	9%
21ST CENTURY PREMIER INSURANCE	Personal	5	5	1	1	20%	20%
21ST CENTURY SUPERIOR INSURANCE	Personal	4	0	1	0	25%	0%
ACCESS GEN INS CO	Personal	1	1	0	0	0%	0%
ACE AMERICAN INSURANCE COMPANY	Commercial	156	139	13	11	8%	8%
AEGIS SECURITY INSURANCE CO	Personal	3	3	0	0	0%	0%
AFFIRMATIVE INSURANCE COMPANY	Personal	3	3	0	0	0%	0%
ALLIANCE UNITED INS CO	Personal	1	1	0	0	0%	0%
ALLIED PROPERTY & CASUALTY INS	Personal	1,202	1,309	64	71	5%	5%
	Commercial	1,202	1,309	64	71	5%	5%
ALLSTATE INDEMNITY COMPANY	Personal	1,229	1,069	67	52	5%	5%
ALLSTATE INSURANCE COMPANY	Personal	1,229	1,069	67	52	5%	5%
	Commercial	1,229	1,069	67	52	5%	5%
ALLSTATE PROP AND CASUALTY	Personal	1,229	0	67	0	5%	0%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
AMCO INSURANCE COMPANY	Personal	1,277	1,390	67	74	5%	5%
	Commercial	1,277	1,390	67	74	5%	5%
AMERICAN ALTERNATIVE INS CORP	Commercial	6	6	0	0	0%	0%
AMERICAN FAMILY HOME INSURANCE	Personal	46	45	3	2	7%	4%
AMERICAN HARDWARE MUTUAL INS	Commercial	22	20	1	1	5%	5%
AMERICAN HOME ASSURANCE COMPANY	Commercial	6	0	2	0	33%	0%
AMERICAN MODERN HOME INSURANCE	Personal	269	250	8	8	3%	3%
AMICA MUTUAL INSURANCE COMPANY	Personal	2	2	0	0	0%	0%
ANCHOR GENERAL INSURANCE CO	Personal	1	1	0	0	0%	0%
ARCH INSURANCE COMPANY	Commercial	16	16	4	4	25%	25%
ARGONAUT GREAT CENTRAL INS	Commercial	6	6	0	0	0%	0%
ASSURANT GROUP	Personal	10	76	0	3	0%	4%
	Commercial	1	3	0	0	0%	0%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	80	83	7	7	9%	8%
BANK of AMERICA CORP GRP	Personal	32	32	1	1	3%	3%
BANKERS STANDARD	Personal	105	137	8	9	8%	7%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
BEAZLEY INS CO INC	Commercial	2	2	0	0	0%	0%
BROTHERHOOD MUTUAL	Commercial	4	4	0	0	0%	0%
CALIFORNIA CASUALTY	Personal	0	0	0	0	0%	0%
CALIFORNIA FAIR PLAN	Personal	1	1	1	1	100%	100%
	Commercial	1	1	1	1	100%	100%
CALIFORNIA MUTUAL INSURANCE CO	Commercial	144	162	1	2	1%	1%
CALIFORNIA STATE AUTO ASSO	Personal	97	90	3	2	3%	2%
CALIFORNIA STATE AUTO GROUP	Personal	97	90	3	2	3%	2%
CAPITAL INSURANCE GROUP	Personal	1,198	1,428	53	67	4%	5%
	Commercial	1,198	1,428	53	67	4%	5%
CENTURY-NATIONAL INSURANCE CO	Personal	379	375	41	41	11%	11%
CHARTIS PROPERTY CASUALTY CO	Personal	7	7	2	2	29%	29%
CNA INSURANCE COMPANIES	Commercial	534	534	46	46	9%	9%
COAST NATIONAL INSURANCE CO	Personal	8,023	9,619	1,002	1,256	12%	13%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
COMMERCE WEST INSURANCE COMPAN	Personal	1,810	2,086	176	218	10%	10%
CONTRACTORS BONDING & INS CO	Commercial	184	202	11	12	6%	6%
CORNERSTONE NATIONAL INS CO	Personal	2	2	1	1	50%	50%
CRUSADER INSURANCE COMPANY	Commercial	17	17	2	2	12%	12%
CSE INSURANCE GROUP	Personal	370	430	19	16	5%	4%
	Commercial	370	430	19	16	5%	4%
DANIELSON NATIONAL INSURANCE CO	Personal	2	2	0	0	0%	0%
DEERBROOK INSURANCE COMPANY	Personal	6	6	0	0	0%	0%
DEPOSITORS INSURANCE COMPANY	Personal	1,266	1,361	66	73	5%	5%
DONGBU INS CO LTD	Commercial	0	270	0	66	0%	24%
ELECTRIC INSURANCE COMPANY	Personal	0	0	0	0	0%	0%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	64	88	2	3	3%	3%
ENCOMPASS INSURANCE COMPANY	Personal	210	229	10	10	5%	4%
ESURANCE PROPERTY AND CASUALTY	Personal	3	3	0	0	0%	0%
EVEREST NATIONAL INS CO	Commercial	4	4	2	2	50%	50%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
FARMERS INSURANCE GROUP	Personal	3,432	3,379	330	318	10%	9%
	Commercial	3,427	3,375	330	318	10%	9%
FEDERAL INSURANCE COMPANY	Personal	241	238	15	13	6%	5%
	Commercial	342	346	37	32	11%	9%
FEDERATED MUTUAL INS GROUP	Commercial	46	43	2	2	4%	5%
FIDELITY NATL INSURANCE CO	Personal	1,351	1,351	184	184	14%	14%
	Commercial	24	24	2	2	8%	8%
FIDELITY NATL P&C INSURANCE CO	Personal	1,351	1,351	184	184	14%	14%
FINANCIAL INDEMNITY COMPANY	Personal	2,963	2,930	463	465	16%	16%
FINANCIAL PACIFIC INSURANCE CO	Commercial	159	152	2	2	1%	1%
FIREMANS FUND INSURANCE CO	Personal	282	279	20	17	7%	6%
	Commercial	380	364	35	31	9%	9%
FIRST AMERICAN PROPERTY INS	Personal	1	1	1	1	100%	100%
FIRST AMERICAN SPECIALTY INS	Personal	550	563	41	43	7%	8%
FLORISTS MUTUAL INSURANCE CO	Commercial	21	21	0	0	0%	0%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
FOREMOST INSURANCE GROUP	Personal	7,783	7,815	676	710	9%	9%
GARRISON PROP & CASUALTY INS CO	Personal	0	0	0	0	0%	0%
GEICO CASUALTY COMPANY	Personal	6	9	0	0	0%	0%
GEICO GENERAL INSURANCE CO	Personal	6	9	0	0	0%	0%
GEICO INDEMNITY COMPANY	Personal	6	9	0	0	0%	0%
GOLDEN EAGLE INSURANCE CORP	Commercial	1,061	1,102	56	60	5%	5%
GOVERNMENT EMPLOYEES INS CO	Personal	6	9	0	0	0%	0%
GRANGE INSURANCE GROUP	Personal	94	103	0	0	0%	0%
GRANITE STATE INSURANCE COMPANY	Personal	5	0	1	0	20%	0%
	Commercial	5	5	2	2	40%	40%
GREAT AMERICAN ALLIANCE CO	Commercial	773	722	54	47	7%	7%
GREAT AMERICAN ASSURANCE CO	Commercial	773	722	54	47	7%	7%

**Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
GREAT AMERICAN INS CO OF NY	Commercial	773	722	54	47	7%	7%
GREAT AMERICAN INSURANCE CO	Commercial	773	722	54	47	7%	7%
GREAT NORTHERN INSURANCE CO	Commercial	289	295	24	20	8%	7%
GREENWICH INS CO	Commercial	695	694	43	42	6%	6%
GUIDEONE MUTUAL INSURANCE CO	Commercial	69	77	3	1	4%	1%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	69	77	3	1	4%	1%
HARTFORD STEAM BOIL INSPEC CO	Commercial	2	0	0	0	0%	0%
HDI-GERLING AMERICA INSURANCE	Commercial	1	1	0	0	0%	0%
HILLSTAR INSURANCE COMPANY	Personal	569	621	156	171	27%	28%
HOMESITE INS CO of CA	Personal	15	50	2	5	13%	10%
HORACE MANN INSURANCE COMPANY	Personal	43	72	3	3	7%	4%
HORACE MANN PROP & CAS INS CO	Personal	43	72	3	3	7%	4%
HUDSON INSURANCE COMPANY	Personal	6	4	1	1	17%	25%
	Commercial	8	8	0	0	0%	0%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
IDS PROPERTY CASUALTY INSURANCE	Personal	0	0	0	0	0%	0%
IMPERIUM INSURANCE COMPANY	Personal	5	5	0	0	0%	0%
INDEMNITY INS CO OF NORTH AMERICA	Commercial	156	139	13	11	8%	8%
INFINITY PROPERTY AND CASUALTY	Personal	3,899	3,981	968	994	25%	25%
INS CO OF STATE OF PENNSYLVANIA	Personal	7	7	2	2	29%	29%
	Commercial	2	2	1	1	50%	50%
INSURANCE COMPANY OF THE WEST	Personal	2,801	2,801	480	480	17%	17%
	Commercial	2,801	2,801	480	480	17%	17%
INTEGON PREFERRED INSURANCE CO	Personal	1,427	1,560	205	226	14%	14%
KEMPER AUTO AND HOME COMPANIES	Personal	597	664	16	19	3%	3%
LIBERTY MUTUAL INS GROUP	Personal	29	28	0	0	0%	0%
	Commercial	164	164	10	10	6%	6%
LOYA CASUALTY INSURANCE CO	Personal	142	149	50	52	35%	35%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	1	1	0	0	0%	0%
MAGNA CARTA COMPANIES	Commercial	95	96	4	4	4%	4%
MARKEL INSURANCE COMPANY	Commercial	401	419	27	23	7%	5%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
MERCED MUTUAL INS COMPANY	Personal	90	102	0	0	0%	0%
MERCURY INSURANCE GROUP	Personal	1,880	1,852	138	135	7%	7%
	Commercial	787	805	42	45	5%	6%
METROPOLITAN DIRECT P&C INS CO	Personal	261	467	16	25	6%	5%
MGA INSURANCE COMPANY	Personal	2	2	0	0	0%	0%
MIC GENERAL INSURANCE CORPORATION	Personal	1	1	0	0	0%	0%
MITSUI SUMITOMO INSURANCE GROUP	Commercial	2	2	0	0	0%	0%
NATIONAL AMERICAN INSURANCE CO	Personal	2	2	0	0	0%	0%
NATIONAL GENERAL INS CORP	Personal	5	5	0	0	0%	0%
NATIONAL UNION FIRE INS CO OF PITTSBURG	Commercial	1	1	1	1	100%	100%
NATIONS INSURANCE	Personal	2	2	0	0	0%	0%
NATIONWIDE AGRIBUSINESS	Commercial	25	25	0	0	0%	0%
NATIONWIDE FIRE INSURANCE CO	Personal	3	3	0	0	0%	0%
NATIONWIDE INS CO OF AMERICA	Personal	50	65	3	3	6%	5%
	Commercial	50	65	3	3	6%	5%
NATIONWIDE MUTUAL INS CO (ALLIED)	Commercial	1,294	1,409	69	76	5%	5%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
NAVIGATORS INS CO	Commercial	2	2	0	0	0%	0%
NEW HAMPSHIRE INSURANCE COMPANY	Personal	1	1	0	0	0%	0%
	Commercial	1	1	0	0	0%	0%
OCCIDENTAL FIRE & CASUALTY CO	Personal	2	2	1	1	50%	50%
OCEAN HARBOR CASUALTY INS	Personal	3	3	0	0	0%	0%
ONE BEACON INS GROUP	Commercial	771	267	50	14	6%	5%
OREGON MUTUAL INS CO	Personal	306	273	13	10	4%	4%
	Commercial	306	273	13	10	4%	4%
PACIFIC PROPERTY AND CASUALTY	Personal	58	64	1	1	2%	2%
PACIFIC SPECIALTY INSURANCE CO	Personal	26	27	3	3	12%	11%
	Commercial	18	18	0	0	0%	0%
PEERLESS INDEMNITY INSURANCE CO	Commercial	1,061	1,102	56	60	5%	5%
PEERLESS INSURANCE COMPANY	Commercial	1,061	1,102	56	60	5%	5%
PENN AMERICA INS CO	Commercial	12	12	0	0	0%	0%
PERMANENT GENERAL ASSURANCE CO	Personal	4	1	1	0	25%	0%
PHILADELPHIA INDEMNITY INS CO	Commercial	1,191	1,259	62	62	5%	5%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 Data)

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		2009	2010	2009	2010	2009	2010
PRAETORIAN INSURANCE COMPANY	Personal	7	7	0	0	0%	0%
	Commercial	2	2	0	0	0%	0%
PRESERVER INSURANCE COMPANY	Personal	0	2	0	0	0%	0%
PROCENTURY INS CO	Personal	3	3	0	0	0%	0%
PROGRESSIVE INSURANCE COMPANY	Personal	5,209	5,579	663	722	13%	13%
QBE INS CORP	Personal	1,196	1,266	246	270	21%	21%
	Commercial	621	621	39	39	6%	6%
RIVERPORT INS CO	Commercial	621	621	39	39	6%	6%
SAFECO INS COS	Personal	1,228	1,129	88	83	7%	7%
	Commercial	1,229	1,131	88	83	7%	7%
SAFEWAY DIRECT INSURANCE CO	Personal	1	1	0	0	0%	0%
SAFEWAY INSURANCE COMPANY	Personal	925	980	300	326	32%	33%
SCOTTSDALE INDEMNITY CO	Commercial	0	30	0	1	0%	3%
SENECA INSURANCE COMPANY	Commercial	5	5	0	0	0%	0%
SENTRY INSURANCE A MUTUAL CO	Commercial	31	35	1	1	3%	3%
SENTRY SELECT INSURANCE	Commercial	11	11	0	0	0%	0%
SEQUOIA INS GROUP	Personal	3	3	0	0	0%	0%
	Commercial	76	76	3	3	4%	4%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
SOMPO JAPAN INSURANCE COMPANY	Commercial	36	39	12	11	33%	28%
SPARTA INS CO	Commercial	0	20	0	0	0%	0%
STAR INSURANCE COMPANY	Commercial	11	13	0	1	0%	8%
STARNET INS CO	Commercial	2	0	0	0	0%	0%
STARR INDEMNITY & LIABILITY CO	Personal	0	1	0	0	0%	0%
	Commercial	0	1	0	0	0%	0%
STATE FARM INSURANCE COMPANIES	Personal	1,869	1,896	96	103	5%	5%
	Commercial	1,869	1,896	96	103	5%	5%
STATE NATIONAL INS CO	Personal	2,250	2,445	482	541	21%	22%
	Commercial	99	108	1	1	1%	1%
STERLING CASUALTY INS CO	Personal	30	32	2	2	7%	6%
THE DENTISTS INSURANCE COMPANY	Commercial	3	2	0	0	0%	0%
THE HARTFORD	Personal	794	767	50	45	6%	6%
	Commercial	698	735	40	49	6%	7%
THE NETHERLANDS INSURANCE CO	Commercial	1,061	1,102	56	60	5%	5%
TOKIO MARINE & NICHIDO FIRE	Personal	48	53	12	11	25%	21%
	Commercial	44	49	11	10	25%	20%

2011 Commissioner's Report on Underserved Communities

**Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
TOPA INSURANCE COMPANY	Personal	9	9	0	0	0%	0%
	Commercial	3	3	0	0	0%	0%
TOWER SELECT INS CO	Personal	14	16	1	1	7%	6%
	Commercial	16	18	2	2	13%	11%
TRANSGUARD INSURANCE COMPANY	Personal	2	2	1	1	50%	50%
TRAVELERS INS GROUP	Personal	2,375	2,463	178	178	7%	7%
	Commercial	2,375	2,463	178	178	7%	7%
U S SPECIALTY INSURANCE CO	Commercial	3	0	0	0	0%	0%
UNIGARD INSURANCE GROUP	Personal	184	184	6	6	3%	3%
	Commercial	184	184	6	6	3%	3%
UNITED SERVICES AUTO ASSO	Personal	0	0	0	0	0%	0%
UNITED STATES LIABILITY INS	Commercial	41	62	1	2	2%	3%
UNITRIN DIRECT INSURANCE CO	Personal	1	1	0	0	0%	0%
UNIVERSAL NORTH AMERICA INS	Personal	2	4	0	0	0%	0%
USAA CASUALTY INSURANCE COMPANY	Personal	0	0	0	0	0%	0%
USAA GENERAL INDEMNITY COMPANY	Personal	0	0	0	0	0%	0%
VICTORIA FIRE & CAS INS CO	Personal	1,130	1,291	128	166	11%	13%

2011 Commissioner's Report on Underserved Communities
Table D - Service Office Data per Company
(2009 and 2010 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	
		2009	2010	2009	2010	2009	2010
VIGILANT INSURANCE COMPANY	Personal	233	233	13	13	6%	6%
	Commercial	291	296	26	21	9%	7%
VIKING INS CO of WI	Personal	2,000	1,990	355	357	18%	18%
WAWANESA INSURANCE GROUP	Personal	1	1	0	0	0%	0%
WESTCHESTER FIRE INSURANCE CO	Commercial	156	0	13	0	8%	0%
WESTERN GENERAL INSURANCE CO	Personal	6	7	0	0	0%	0%
WESTERN MUTUAL INSURANCE GROUP	Personal	10	10	0	0	0%	0%
WORKMENS AUTO INS CO	Personal	146	145	11	11	8%	8%
XL INSURANCE AMERICA, INC	Commercial	15	15	2	2	13%	13%
XL SPECIALTY INSURANCE COMPANY	Commercial	48	48	4	4	8%	8%
ZURICH NORTH AMERICA GROUP	Personal	635	635	45	45	7%	7%
	Commercial	621	621	43	43	7%	7%

**Table E - Agency Data per Company
(2009 and 2010 Data)**

Company	Business Type	With or Without Agencies	Number of Agencies in California				Number of Agencies in Underserved Communities				Percentage of Agencies in California that are in the Underserved Communities					
			Captive		Independent		Captive		Independent		Captive		Independent			
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010		
21ST CENTURY INSURANCE GROUP	Personal	No Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21ST CENTURY PREMIER INSURANCE	Personal	No Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21ST CENTURY SUPERIOR INSURANCE	Personal	No Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACCESS GENERAL INSURANCE COMPANY	Personal	Agency	0	0	1	1	0	0	0	0	0	0	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	Commercial	Agency	0	0	151	134	0	0	12	10	0	0	8%	7%		
AEGIS SECURITY INSURANCE CO	Personal	Agency	0	0	2	2	0	0	0	0	0	0	0%	0%	0%	0%
AFFIRMATIVE INSURANCE COMPANY	Personal	Agency	0	0	1	1	0	0	0	0	0	0	0%	0%	0%	0%
ALLIANCE UNITED INS CO	Personal	Agency	0	0	1	1	0	0	0	0	0	0	0%	0%	0%	0%
ALLIED PROPERTY & CASUALTY INS	Personal	Agency	9	18	1,191	1,289	0	0	64	71	0%	0%	5%	6%		
	Commercial	Agency	9	18	1,191	1,289	0	0	64	71	0%	0%	5%	6%		
ALLSTATE INDEMNITY COMPANY	Personal	Agency	83	77	1,031	891	1	0	64	51	1%	0%	6%	6%		
ALLSTATE INSURANCE COMPANY	Personal	Agency	83	77	1,031	891	1	0	64	51	1%	0%	6%	6%		
	Commercial	Agency	83	77	1,031	891	1	0	64	51	1%	0%	6%	6%		

2011 Commissioner's Report on Underserved Communities
Table E - Agency Data per Company
(2009 and 2010 Data)

Company	Business Type	With or Without Agencies	Number of Agencies in California				Number of Agencies in Underserved Communities				Percentage of Agencies in California that are in the Underserved Communities			
			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
ALLSTATE PROP AND CASUALTY	Personal	Agency	83	0	1,031	0	1	0	64	0	1%	0%	6%	0%
AMCO INSURANCE COMPANY	Personal	Agency	16	34	1,259	1,354	1	1	66	73	6%	3%	5%	5%
	Commercial	Agency	16	34	1,259	1,354	1	1	66	73	6%	3%	5%	5%
AMERICAN ALTERNATIVE INS CORP	Commercial	Agency	0	0	2	2	0	0	0	0	0%	0%	0%	0%
AMERICAN FAMILY HOME INSURANCE	Personal	Agency	0	0	46	45	0	0	3	2	0%	0%	7%	4%
AMERICAN HARDWARE MUTUAL INS	Commercial	Agency	22	20	0	0	1	1	0	0	5%	5%	0%	0%
AMERICAN HOME ASSURANCE CO	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
AMERICAN MODERN HOME INSURANCE	Personal	Agency	0	0	269	250	0	0	8	8	0%	0%	3%	3%
AMICA MUTUAL INSURANCE COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
ANCHOR GENERAL INSURANCE CO	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
ARCH INSURANCE COMPANY	Commercial	Agency	4	4	6	6	2	2	0	0	50%	50%	0%	0%
ARGONAUT GREAT CENTRAL INS	Commercial	Agency	1	1	5	5	0	0	0	0	0%	0%	0%	0%

2011 Commissioner's Report on Underserved Communities
Table E - Agency Data per Company
(2009 and 2010 Data)

Company	Business Type	With or Without Agencies	Number of Agencies in California				Number of Agencies in Underserved Communities				Percentage of Agencies in California that are in the Underserved Communities			
			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
ASSURANT GROUP	Personal	Agency	10	7	0	71	0	0	0	3	0%	0%	0%	4%
	Commercial	Agency	1	3	0	0	0	0	0	0	0%	0%	0%	0%
AUTO CLUB SOUTHERN CALIFORNIA	Personal	Agency	77	80	0	0	7	7	0	0	9%	9%	0%	0%
BANKAMERICA CORP GRP	Personal	Agency	2	2	31	31	0	0	1	1	0%	0%	3%	3%
BANKERS STANDARD	Personal	Agency	0	0	100	132	0	0	7	8	0%	0%	7%	6%
BEAZLEY INS CO INC	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
BROTHERHOOD MUTUAL	Commercial	Agency	0	0	4	4	0	0	0	0	0%	0%	0%	0%
CALIFORNIA CASUALTY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
CALIFORNIA FAIR PLAN	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
CALIFORNIA MUTUAL INSURANCE CO	Commercial	Agency	0	0	143	161	0	0	1	2	0%	0%	1%	1%
CALIFORNIA STATE AUTO ASSO	Personal	Agency	94	87	0	0	3	2	0	0	3%	2%	0%	0%
CALIFORNIA STATE AUTO GROUP	Personal	Agency	94	87	0	0	3	2	0	0	3%	2%	0%	0%
CAPITAL INSURANCE GROUP	Personal	Agency	0	0	1,192	1,422	0	0	53	67	0%	0%	4%	5%
	Commercial	Agency	0	0	1,192	1,422	0	0	53	67	0%	0%	4%	5%
CENTURY-NATIONAL INSURANCE CO	Personal	Agency	0	0	378	374	0	0	40	40	0%	0%	11%	11%
CHARTIS PROPERTY CASUALTY CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%

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			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
CNA INSURANCE COMPANIES	Commercial	Agency	0	0	532	532	0	0	46	46	0%	0%	9%	9%
COAST NATIONAL INSURANCE CO	Personal	Agency	5,433	6,309	2,574	3,294	356	428	645	827	7%	7%	25%	25%
COMMERCE WEST INSURANCE CO	Personal	Agency	0	0	1,809	2,085	0	0	176	218	0%	0%	10%	10%
CONTRACTORS BONDING & INS CO	Commercial	Agency	0	0	182	200	0	0	11	12	0%	0%	6%	6%
CORNERSTONE NATIONAL INS CO	Personal	Agency	0	0	2	2	0	0	1	1	0%	0%	50%	50%
CRUSADER INSURANCE COMPANY	Commercial	Agency	0	0	17	17	0	0	2	2	0%	0%	12%	12%
CSE INSURANCE GROUP	Personal	Agency	0	0	367	427	0	0	19	16	0%	0%	5%	4%
	Commercial	Agency	0	0	367	427	0	0	19	16	0%	0%	5%	4%
DANIELSON NATIONAL INSURANCE CO	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
DEERBROOK INSURANCE COMPANY	Personal	Agency	0	0	6	6	0	0	0	0	0%	0%	0%	0%
DEPOSITORS INSURANCE COMPANY	Personal	Agency	5	5	1,259	1,354	0	0	66	73	0%	0%	5%	5%
ELECTRIC INSURANCE COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
EMPLOYERS MUTUAL CASUALTY CO	Commercial	Agency	0	0	63	87	0	0	2	3	0%	0%	3%	3%
ENCOMPASS INSURANCE COMPANY	Personal	Agency	0	0	209	228	0	0	10	10	0%	0%	5%	4%

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			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
ESURANCE PROPERTY AND CASUALTY	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
EVEREST NATIONAL INS CO	Commercial	Agency	1	1	2	2	0	0	1	1	0%	0%	50%	50%
FARMERS INSURANCE GROUP	Personal	Agency	3,154	3,118	277	263	247	241	84	81	8%	8%	30%	31%
	Commercial	Agency	3,154	3,118	277	263	247	241	84	81	8%	8%	30%	31%
FEDERAL INSURANCE COMPANY	Personal	Agency	0	0	235	232	0	0	15	13	0%	0%	6%	6%
	Commercial	Agency	0	0	336	340	0	0	37	32	0%	0%	11%	9%
FEDERATED MUTUAL INSURANCE GROUP	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
FIDELITY NATL INSURANCE COMPANY	Personal	Agency	0	0	1,351	1,351	0	0	184	184	0%	0%	14%	14%
	Commercial	Agency	0	0	24	24	0	0	2	2	0%	0%	8%	8%
FIDELITY NATL P&C INSURANCE CO	Personal	Agency	0	0	1,351	1,351	0	0	184	184	0%	0%	14%	14%
FINANCIAL INDEMNITY COMPANY	Personal	Agency	0	0	2,962	2,929	0	0	463	465	0%	0%	16%	16%
FINANCIAL PACIFIC INSURANCE CO	Commercial	Agency	0	0	158	151	0	0	2	2	0%	0%	1%	1%
FIREMANS FUND INSURANCE COMPANY	Personal	Agency	0	0	270	267	0	0	19	16	0%	0%	7%	6%
	Commercial	Agency	0	0	368	352	0	0	34	30	0%	0%	9%	9%
FIRST AMERICAN PROPERTY INS	Personal	Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
FIRST AMERICAN SPECIALTY INS	Personal	Agency	0	0	549	562	0	0	40	42	0%	0%	7%	7%

2011 Commissioner's Report on Underserved Communities
Table E - Agency Data per Company
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			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
FLORISTS MUTUAL INSURANCE COMPANY	Commercial	Agency	4	4	17	17	0	0	0	0	0%	0%	0%	0%
FOREMOST INSURANCE GROUP	Personal	Agency	4,716	4,435	3,025	3,337	365	340	308	368	8%	8%	10%	11%
GARRISON PROP & CASUALTY INS CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
GEICO CASUALTY COMPANY	Personal	Agency	5	8	0	0	0	0	0	0	0%	0%	0%	0%
GEICO GENERAL INSURANCE CO	Personal	Agency	5	8	0	0	0	0	0	0	0%	0%	0%	0%
GEICO INDEMNITY COMPANY	Personal	Agency	5	8	0	0	0	0	0	0	0%	0%	0%	0%
GOLDEN EAGLE INSURANCE CORP	Commercial	Agency	0	0	1,058	1,099	0	0	56	60	0%	0%	5%	5%
GOVERNMENT EMPLOYEES INS CO	Personal	Agency	5	8	0	0	0	0	0	0	0%	0%	0%	0%
GRANGE INSURANCE GROUP	Personal	Agency	0	0	94	103	0	0	0	0	0%	0%	0%	0%
GRANITE STATE INSURANCE COMPANY	Personal Commercial	No Agency No Agency	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0% 0%	0% 0%	0% 0%	0% 0%
GREAT AMERICAN ALLIANCE CO	Commercial	Agency	0	0	747	696	0	0	52	45	0%	0%	7%	6%
GREAT AMERICAN ASSURANCE CO	Commercial	Agency	0	0	747	696	0	0	52	45	0%	0%	7%	6%
GREAT AMERICAN INS CO OF NY	Commercial	Agency	0	0	747	696	0	0	52	45	0%	0%	7%	6%

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			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
GREAT AMERICAN INSURANCE CO	Commercial	Agency	0	0	747	696	0	0	52	45	0%	0%	7%	6%
GREAT NORTHERN INSURANCE COMPANY	Commercial	Agency	0	0	283	289	0	0	24	20	0%	0%	8%	7%
GREENWICH INS CO	Commercial	Agency	0	0	681	681	0	0	42	42	0%	0%	6%	6%
GUIDEONE MUTUAL INSURANCE CO	Commercial	Agency	0	0	68	76	0	0	3	1	0%	0%	4%	1%
GUIDEONE SPECIALTY MUTUAL CO	Commercial	Agency	0	0	68	76	0	0	3	1	0%	0%	4%	1%
HARTFORD STEAM BOIL INSPEC CO	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
HDI-GERLING AMERICA INSURANCE	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
HILLSTAR INSURANCE COMPANY	Personal	Agency	0	0	567	618	0	0	156	171	0%	0%	28%	28%
HOMESITE INS CO of CA	Personal	Agency	12	16	3	34	1	1	1	4	8%	6%	33%	12%
HORACE MANN INSURANCE COMPANY	Personal	Agency	43	72	0	0	3	3	0	0	7%	4%	0%	0%
HORACE MANN PROP & CAS INS CO	Personal	Agency	43	72	0	0	3	3	0	0	7%	4%	0%	0%
HUDSON INSURANCE COMPANY	Personal	Agency	0	0	5	3	0	0	0	0	0%	0%	0%	0%
	Commercial	Agency	0	0	8	8	0	0	0	0	0%	0%	0%	0%
IDS PROPERTY CASUALTY INSURANCE	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%

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			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
IMPERIUM INSURANCE COMPANY	Personal	Agency	0	0	2	2	0	0	0	0	0%	0%	0%	0%
INDEMNITY INS CO OF NORTH AMERICA	Commercial	Agency	0	0	151	134	0	0	12	10	0%	0%	8%	7%
INFINITY PROPERTY AND CASUALTY	Personal	Agency	0	0	3,878	3,959	0	0	963	990	0%	0%	25%	25%
INS CO OF STATE OF PENNSYLVANIA	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
INSURANCE COMPANY OF THE WEST	Personal	Agency	0	0	2,800	2,800	0	0	480	480	0%	0%	17%	17%
	Commercial	Agency	0	0	2,800	2,800	0	0	480	480	0%	0%	17%	17%
INTEGON PREFERRED INSURANCE CO	Personal	Agency	0	0	1,426	1,559	0	0	205	226	0%	0%	14%	14%
KEMPER AUTO AND HOME COMPANIES	Personal	Agency	0	0	595	662	0	0	16	19	0%	0%	3%	3%
LIBERTY MUTUAL INS GROUP	Personal	Agency	29	28	0	0	0	0	0	0	0%	0%	0%	0%
	Commercial	Agency	2	2	155	155	1	1	9	9	50%	50%	6%	6%
LOYA CASUALTY INSURANCE CO	Personal	Agency	142	149	0	0	50	52	0	0	35%	35%	0%	0%
LUMBERMENS UNDERWRITING ALLIANCE	Commercial	Agency	1	1	0	0	0	0	0	0	0%	0%	0%	0%
MAGNA CARTA COMPANIES	Commercial	Agency	0	0	94	95	0	0	4	4	0%	0%	4%	4%
MARKEL INSURANCE COMPANY	Commercial	Agency	0	0	382	402	0	0	25	23	0%	0%	7%	6%
MERCED MUTUAL INSURANCE COMPANY	Personal	Agency	0	0	89	101	0	0	0	0	0%	0%	0%	0%

2011 Commissioner's Report on Underserved Communities
Table E - Agency Data per Company
(2009 and 2010 Data)

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			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
MERCURY INSURANCE GROUP	Personal	Agency	0	0	1,866	1,838	0	0	136	133	0%	0%	7%	7%
	Commercial	Agency	0	0	774	792	0	0	40	43	0%	0%	5%	5%
METROPOLITAN DIRECT P&C INS CO	Personal	Agency	15	15	246	452	1	1	15	24	7%	7%	6%	5%
MGA INSURANCE COMPANY	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
MIC GENERAL INSURANCE CORPORATION	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
MITSUI SUMITOMO INSURANCE GROUP	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
NATIONAL AMERICAN INSURANCE CO	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
NATIONAL GENERAL INSURANCE CORP	Personal	Agency	2	2	2	2	0	0	0	0	0%	0%	0%	0%
NATIONAL UNION FIRE INS CO OF PITTSBURG	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
NATIONS INSURANCE	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
NATIONWIDE AGRIBUSINESS	Commercial	Agency	25	25	0	0	0	0	0	0	0%	0%	0%	0%
NATIONWIDE FIRE INSURANCE CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
NATIONWIDE INS CO OF AMERICA	Personal	Agency	44	59	4	4	3	3	0	0	7%	5%	0%	0%
	Commercial	Agency	44	59	4	4	3	3	0	0	7%	5%	0%	0%
NATIONWIDE MUTUAL INS CO (ALLIED)	Commercial	Agency	33	53	1,259	1,354	3	3	66	73	9%	6%	5%	5%

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			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
NAVIGATORS INS CO	Commercial	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
NEW HAMPSHIRE INSURANCE COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
OCCIDENTAL FIRE & CASUALTY CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
OCEAN HARBOR CASUALTY INS	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
ONE BEACON INS GROUP	Commercial	Agency	1	1	767	263	0	0	50	14	0%	0%	7%	5%
OREGON MUTUAL INS CO	Personal	Agency	0	0	300	267	0	0	13	10	0%	0%	4%	4%
	Commercial	Agency	0	0	300	267	0	0	13	10	0%	0%	4%	4%
PACIFIC PROPERTY AND CASUALTY	Personal	Agency	58	64	0	0	1	1	0	0	2%	2%	0%	0%
PACIFIC SPECIALTY INSURANCE CO	Personal	Agency	0	0	25	26	0	0	3	3	0%	0%	12%	12%
	Commercial	Agency	0	0	17	17	0	0	0	0	0%	0%	0%	0%
PEERLESS INDEMNITY INSURANCE CO	Commercial	Agency	0	0	1,058	1,099	0	0	56	60	0%	0%	5%	5%
PEERLESS INSURANCE COMPANY	Commercial	Agency	0	0	1,058	1,099	0	0	56	60	0%	0%	5%	5%
PENN AMERICA INS CO	Commercial	Agency	0	0	11	11	0	0	0	0	0%	0%	0%	0%
PERMANENT GENERAL ASSURANCE CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
PHILADELPHIA INDEMNITY INS CO	Commercial	Agency	4	4	1,187	1,255	0	0	62	62	0%	0%	5%	5%

2011 Commissioner's Report on Underserved Communities
Table E - Agency Data per Company
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			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PRAETORIAN INSURANCE COMPANY	Personal	Agency	0	0	6	6	0	0	0	0	0%	0%	0%	0%
	Commercial	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
PROCENTURY INS CO	Personal	Agency	0	0	1	1	0	0	0	0	0%	0%	0%	0%
PROGRESSIVE INSURANCE COMPANY	Personal	Agency	0	0	5,185	5,558	0	0	663	722	0%	0%	13%	13%
QBE INS CORP	Personal	Agency	0	0	1,194	1,264	0	0	246	270	0%	0%	21%	21%
	Commercial	Agency	0	0	611	611	0	0	39	39	0%	0%	6%	6%
RIVERPORT INS CO	Commercial	Agency	0	0	610	610	0	0	39	39	0%	0%	6%	6%
SAFECO INS COS	Personal	Agency	0	0	1,221	1,124	0	0	88	83	0%	0%	7%	7%
	Commercial	Agency	0	0	1,221	1,124	0	0	88	83	0%	0%	7%	7%
SAFEWAY DIRECT INSURANCE CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
SAFEWAY INSURANCE COMPANY	Personal	Agency	0	0	924	979	0	0	300	326	0%	0%	32%	33%
SENECA INSURANCE COMPANY	Commercial	Agency	0	0	5	5	0	0	0	0	0%	0%	0%	0%
SENTRY INSURANCE A MUTUAL CO	Commercial	Agency	31	35	0	0	1	1	0	0	3%	3%	0%	0%
SENTRY SELECT INSURANCE	Commercial	Agency	11	11	0	0	0	0	0	0	0%	0%	0%	0%
SEQUOIA INS GROUP	Personal	Agency	1	1	0	0	0	0	0	0	0%	0%	0%	0%
	Commercial	Agency	0	0	61	61	0	0	2	2	0%	0%	3%	3%
SOMPO JAPAN INSURANCE COMPANY	Commercial	Agency	0	0	34	37	0	0	10	9	0%	0%	29%	24%
STAR INSURANCE COMPANY	Commercial	Agency	0	0	9	11	0	0	0	1	0%	0%	0%	9%

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			Captive		Independent		Captive		Independent		Captive		Independent			
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010		
STARNET INS CO	Commercial	Agency	0	0	2	0	0	0	0	0	0	0	0%	0%	0%	0%
STATE FARM INSURANCE COMPANIES	Personal	Agency	1,843	1,870	0	0	96	103	0	0	5%	6%	0%	0%		
	Commercial	Agency	1,843	1,870	0	0	96	103	0	0	5%	6%	0%	0%		
STATE NATIONAL INS CO	Personal	Agency	0	0	2,248	2,443	0	0	482	541	0%	0%	21%	22%		
	Commercial	Agency	0	0	95	104	0	0	1	1	0%	0%	1%	1%		
STERLING CASUALTY INS CO	Personal	Agency	29	31	0	0	2	2	0	0	7%	6%	0%	0%		
THE DENTISTS INSURANCE COMPANY	Commercial	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%		
THE HARTFORD GROUP	Personal	Agency	0	0	789	762	0	0	49	44	0%	0%	6%	6%		
	Commercial	Agency	0	0	693	730	0	0	39	48	0%	0%	6%	7%		
THE NETHERLANDS INSURANCE CO	Commercial	Agency	0	0	1,058	1,099	0	0	56	60	0%	0%	5%	5%		
TOKIO MARINE & NICHIDO FIRE	Personal	Agency	0	0	34	33	0	0	12	11	0%	0%	35%	33%		
	Commercial	Agency	0	0	31	32	0	0	11	10	0%	0%	35%	31%		

**Table E - Agency Data per Company
(2009 and 2010 Data)**

Company	Business Type	With or Without Agencies	Number of Agencies in California				Number of Agencies in Underserved Communities				Percentage of Agencies in California that are in the Underserved Communities			
			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
TOPA INSURANCE COMPANY	Personal	Agency	0	0	8	8	0	0	0	0	0%	0%	0%	0%
	Commercial	Agency	0	0	2	2	0	0	0	0	0%	0%	0%	0%
TOWER SELECT INS CO	Personal	Agency	0	0	13	15	0	0	1	1	0%	0%	8%	7%
	Commercial	Agency	0	0	15	17	0	0	2	2	0%	0%	13%	12%
TRANSGUARD INSURANCE COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
TRAVELERS INS GROUP	Personal	Agency	0	0	2,367	2,455	0	0	177	177	0%	0%	7%	7%
	Commercial	Agency	0	0	2,367	2,455	0	0	177	177	0%	0%	7%	7%
U S SPECIALTY INSURANCE CO	Commercial	Agency	0	0	3	0	0	0	0	0	0%	0%	0%	0%
UNIGARD INSURANCE GROUP	Personal	Agency	0	0	181	181	0	0	6	6	0%	0%	3%	3%
	Commercial	Agency	0	0	181	181	0	0	6	6	0%	0%	3%	3%
UNITED SERVICES AUTO ASSO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
UNITED STATES LIABILITY INS	Commercial	Agency	0	0	40	61	0	0	1	2	0%	0%	3%	3%
UNITRIN DIRECT INSURANCE CO	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
UNIVERSAL NORTH AMERICA INSURANCE	Personal	Agency	0	0	1	2	0	0	0	0	0%	0%	0%	0%
USAA CASUALTY INSURANCE COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
USAA GENERAL INDEMNITY COMPANY	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
VICTORIA FIRE & CAS INS CO	Personal	Agency	51	51	1,077	1,238	5	5	123	161	10%	10%	11%	13%

**Table E - Agency Data per Company
(2009 and 2010 Data)**

Company	Business Type	With or Without Agencies	Number of Agencies in California				Number of Agencies in Underserved Communities				Percentage of Agencies in California that are in the Underserved Communities			
			Captive		Independent		Captive		Independent		Captive		Independent	
			2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
VIGILANT INSURANCE COMPANY	Personal	Agency	0	0	227	227	0	0	13	13	0%	0%	6%	6%
	Commercial	Agency	0	0	285	290	0	0	26	21	0%	0%	9%	7%
VIKING INS CO of WI	Personal	Agency	0	0	1,999	1,989	0	0	355	357	0%	0%	18%	18%
WAWANESA INSURANCE GROUP	Personal	No Agency	0	0	0	0	0	0	0	0	0%	0%	0%	0%
WESTCHESTER FIRE INSURANCE CO	Commercial	Agency	0	0	151	0	0	0	12	0	0%	0%	8%	0%
WESTERN GENERAL INSURANCE COMPANY	Personal	Agency	5	6	0	0	0	0	0	0	0%	0%	0%	0%
WESTERN MUTUAL INSURANCE GROUP	Personal	Agency	0	0	8	8	0	0	0	0	0%	0%	0%	0%
WORKMENS AUTO INS CO	Personal	Agency	0	0	144	143	0	0	10	10	0%	0%	7%	7%
XL INSURANCE AMERICA, INC	Commercial	Agency	0	0	14	14	0	0	1	1	0%	0%	7%	7%
XL SPECIALTY INSURANCE COMPANY	Commercial	Agency	0	0	45	45	0	0	4	4	0%	0%	9%	9%
ZURICH NORTH AMERICA GROUP	Personal	Agency	0	0	623	623	0	0	44	44	0%	0%	7%	7%
	Commercial	Agency	0	0	611	611	0	0	42	42	0%	0%	7%	7%