

2013 Commissioner's Report on Underserved Communities
REAL and PERSONAL PROPERTY Coverage
Experience Years 2008 - 2012

Table B - Summary Statistics

Coverage	Experience Years				
	2008	2009	2010	2011	2012
Homeowners Multiple Peril					
Total Earned Exposures (State)	5,983,726	5,980,805	6,056,562	6,057,840	6,025,193
Total Earned Exposures (Underserved)	366,095	368,058	376,697	379,556	378,596
% of Underserved to State	6.1%	6.2%	6.2%	6.3%	6.3%
Dwelling Fire - Owner Occupied					
Total Earned Exposures (State)	368,202	385,994	402,910	409,551	413,774
Total Earned Exposures (Underserved)	138,634	138,496	142,837	142,873	143,485
% of Underserved to State	37.7%	35.9%	35.5%	34.9%	34.7%
Dwelling Fire - Tenant Occupied					
Total Earned Exposures (State)	745,739	791,842	852,245	905,770	980,440
Total Earned Exposures (Underserved)	143,003	148,138	153,883	156,057	161,902
% of Underserved to State	19.2%	18.7%	18.1%	17.2%	16.5%
Condominium					
Total Earned Exposures (State)	627,497	647,307	690,718	723,260	759,604
Total Earned Exposures (Underserved)	21,975	24,664	28,788	32,286	36,647
% of Underserved to State	3.5%	3.8%	4.2%	4.5%	4.8%
Tenant / Renters					
Total Earned Exposures (State)	973,668	1,084,734	1,191,590	1,333,557	1,489,964
Total Earned Exposures (Underserved)	47,781	58,311	66,874	78,703	91,505
% of Underserved to State	4.9%	5.4%	5.6%	5.9%	6.1%
Dwelling Fire - Content Only					
Total Earned Exposures (State)	11,507	12,669	14,488	15,968	17,273
Total Earned Exposures (Underserved)	532	576	661	721	801
% of Underserved to State	4.6%	4.5%	4.6%	4.5%	4.6%
Mobilehome					
Total Earned Exposures (State)	308,730	332,964	331,091	302,095	296,137
Total Earned Exposures (Underserved)	12,987	15,102	14,977	13,607	13,268
% of Underserved to State	4.2%	4.5%	4.5%	4.5%	4.5%
Vacant Dwelling					
Total Earned Exposures (State)	3,747	5,221	7,110	7,643	7,959
Total Earned Exposures (Underserved)	957	1,353	1,812	1,759	1,781
% of Underserved to State	25.5%	25.9%	25.5%	23.0%	22.4%

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PRIVATE PASSENGER AUTOMOBILE Coverage Experience Years 2008 - 2012

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Coverage	Experience Years				
	2008	2009	2010	2011	2012
Private Passenger Automobile					
Total Earned Exposures (State)	22,416,773	23,856,324	23,978,230	24,058,245	24,261,702
Total Earned Exposures (Underserved)	2,229,593	2,433,695	2,462,176	2,489,883	2,550,271
% of Underserved to State	9.95%	10.20%	10.27%	10.35%	10.51%
Assigned Risk					
Total Earned Exposures (State)	4,819	2,248	1,566	1,240	969
Total Earned Exposures (Underserved)	1,465	665	437	331	246
% of Underserved to State	30.40%	29.56%	27.93%	26.72%	25.36%
Low Cost Auto					
Total Earned Exposures (State)	7,700	7,861	8,676	7,955	3,921
Total Earned Exposures (Underserved)	3,370	2,906	2,819	2,516	1,216
% of Underserved to State	43.77%	36.97%	32.49%	31.62%	31.02%
Motorcycle					
Total Earned Exposures (State)	679,699	735,480	733,755	751,729	777,604
Total Earned Exposures (Underserved)	30,878	34,944	34,874	36,535	39,321
% of Underserved to State	4.54%	4.75%	4.75%	4.86%	5.06%
Motorhome					
Total Earned Exposures (State)	223,927	225,287	219,562	213,746	211,835
Total Earned Exposures (Underserved)	7,611	7,756	7,408	7,248	7,256
% of Underserved to State	3.40%	3.44%	3.37%	3.39%	3.43%

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COMMERCIAL Coverage Experience Years 2008 - 2012

Table B - Summary Statistics

Coverage	Experience Years				
	2008 ²	2009	2010	2011	2012
Building & Contents (CMP) ¹					
Total Earned Exposures (State)		673,766	674,338	623,656	612,182
Total Earned Exposures (Underserved)		77,588	77,790	72,102	70,687
% of Underserved to State		11.5%	11.5%	11.6%	11.5%
Building & Contents (CF) ¹					
Total Earned Exposures (State)		119,109	113,240	104,513	111,804
Total Earned Exposures (Underserved)		18,049	14,938	12,823	14,050
% of Underserved to State		15.2%	13.2%	12.3%	12.6%
Building Only (CMP) ¹					
Total Earned Exposures (State)		252,853	253,664	255,190	264,884
Total Earned Exposures (Underserved)		40,555	40,409	40,704	43,211
% of Underserved to State		16.0%	15.9%	16.0%	16.3%
Building Only (CF) ¹					
Total Earned Exposures (State)		26,276	26,225	22,942	21,803
Total Earned Exposures (Underserved)		10,584	10,989	9,689	8,810
% of Underserved to State		40.3%	41.9%	42.2%	40.4%
Contents Only (CMP) ¹					
Total Earned Exposures (State)		413,523	418,214	440,419	441,818
Total Earned Exposures (Underserved)		45,029	45,938	47,580	47,480
% of Underserved to State		10.9%	11.0%	10.8%	10.7%
Contents Only (CF) ¹					
Total Earned Exposures (State)		19,648	17,246	18,613	19,447
Total Earned Exposures (Underserved)		2,506	2,235	2,698	2,810
% of Underserved to State		12.8%	13.0%	14.5%	14.5%
Vacant (CMP) ¹					
Total Earned Exposures (State)		3,369	3,194	2,853	3,405
Total Earned Exposures (Underserved)		251	248	215	261
% of Underserved to State		7.4%	7.8%	7.5%	7.7%
Vacant (CF) ¹					
Total Earned Exposures (State)		120	116	131	152
Total Earned Exposures (Underserved)		7	6	10	12
% of Underserved to State		5.8%	5.2%	7.8%	8.0%
Liability (CMP) ¹					
Total Earned Exposures (State)		1,027,666	1,052,508	1,015,756	1,023,265
Total Earned Exposures (Underserved)		134,390	144,242	125,302	126,377
% of Underserved to State		13.1%	13.7%	12.3%	12.4%

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

² 2008: The Commercial data was not broken down into the different coverages for experience year 2008.