2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
21ST CENTURY SUPERIOR INSURANCE															
Homeowners	15,056	14,335	0	0	0	205	208	0	0	0	**1.4%**	**1.5%**	**0.0%**	**0.0%**	**0.0%**
Condominium	1,575	1,508	0	0	0	30	28	0	0	0	**1.9%**	**1.9%**	**0.0%**	**0.0%**	**0.0%**
Tenant	583	583	0	0	0	17	16	0	0	0	**2.9%**	**2.8%**	**0.0%**	**0.0%**	**0.0%**
AEGIS SECURITY INSURANCE CO															
Homeowners	4,435	4,305	4,100	3,625	3,274	509	537	528	505	473	**11.5%**	**12.5%**	**12.9%**	**13.9%**	**14.4%**
Condominium	202	191	202	203	256	6	6	10	16	31	**2.7%**	**3.3%**	**4.8%**	**8.0%**	**12.0%**
Tenant	33	62	90	293	944	0	3	7	39	94	**0.8%**	**4.5%**	**8.2%**	**13.3%**	**10.0%**
Mobilehome	4,699	4,336	4,081	3,950	3,832	261	233	223	224	218	**5.5%**	**5.4%**	**5.5%**	**5.7%**	**5.7%**
ALLIED PROPERTY & CASUALTY INS															
Homeowners	70,771	103,971	98,831	65,340	65,033	3,706	4,646	4,386	3,333	3,221	**5.2%**	**4.5%**	**4.4%**	**5.1%**	**5.0%**
Dwll'g Owner Occp'd	1,179	737	698	807	987	72	89	88	111	152	**6.1%**	**12.1%**	**12.6%**	**13.7%**	**15.4%**
Dwll'g Tenant Occp'd	30,109	25,847	26,292	26,501	27,979	1,972	1,684	1,676	1,599	1,586	**6.5%**	**6.5%**	**6.4%**	**6.0%**	**5.7%**
Condominium	3,824	5,193	5,352	4,361	4,514	81	103	121	111	124	**2.1%**	**2.0%**	**2.3%**	**2.5%**	**2.8%**
Tenant	2,573	3,474	3,282	2,849	3,231	58	82	76	75	91	**2.3%**	**2.4%**	**2.3%**	**2.6%**	**2.8%**
ALLSTATE INDEMNITY COMPANY															
Homeowners	1,175	855	674	524	404	57	41	18	-9	4	**4.9%**	**4.8%**	**2.7%**	**-1.8%**	**0.9%**
Tenant	6,057	5,278	5,418	6,027	6,582	344	314	321	357	372	**5.7%**	**5.9%**	**5.9%**	**5.9%**	**5.7%**
ALLSTATE INSURANCE COMPANY															
Homeowners	778,609	709,862	659,015	604,051	544,091	82,990	76,888	72,820	67,834	62,043	**10.7%**	**10.8%**	**11.0%**	**11.2%**	**11.4%**
Dwll'g Owner Occp'd	446	492	457	408	0	139	149	140	142	0	**31.1%**	**30.3%**	**30.5%**	**34.9%**	**-77.8%**
Condominium	83,108	84,916	86,938	90,053	93,842	3,300	3,721	4,024	4,403	4,881	**4.0%**	**4.4%**	**4.6%**	**4.9%**	**5.2%**
Tenant	105,793	121,597	135,526	151,427	155,081	5,954	7,938	8,871	10,228	10,523	**5.6%**	**6.5%**	**6.5%**	**6.8%**	**6.8%**
Mobilehome	16,728	15,373	13,914	12,257	11,038	942	876	781	695	631	**5.6%**	**5.7%**	**5.6%**	**5.7%**	**5.7%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
AMCO INSURANCE COMPANY															
Homeowners	166,712	155,130	157,891	158,933	158,155	5,327	5,547	6,062	6,359	6,454	**3.2%**	**3.6%**	**3.8%**	**4.0%**	**4.1%**
Dwll'g Owner Occp'd	3,127	1,930	2,170	2,088	1,870	500	307	447	441	394	**16.0%**	**15.9%**	**20.6%**	**21.1%**	**21.1%**
Dwll'g Tenant Occp'd	74,372	61,416	67,378	73,252	77,755	4,119	3,612	4,155	4,651	4,994	**5.5%**	**5.9%**	**6.2%**	**6.3%**	**6.4%**
Condominium	13,449	14,673	17,704	18,210	18,631	355	443	583	672	775	**2.6%**	**3.0%**	**3.3%**	**3.7%**	**4.2%**
Tenant	4,591	5,625	5,468	4,786	5,768	156	176	168	158	187	**3.4%**	**3.1%**	**3.1%**	**3.3%**	**3.2%**
AMERICAN FAMILY HOME INSURANCE															
Tenant	15	722	2,190	5,622	10,990	2	61	190	508	1,324	**13.6%**	**8.5%**	**8.7%**	**9.0%**	**12.0%**
Mobilehome	10,598	21,165	21,560	22,377	19,410	1,165	2,254	2,283	2,518	2,259	**11.0%**	**10.7%**	**10.6%**	**11.3%**	**11.6%**
AMERICAN MODERN HOME INSURANCE															
Homeowners	2,555	2,138	1,885	1,624	1,520	55	49	43	39	37	**2.2%**	**2.3%**	**2.3%**	**2.4%**	**2.5%**
Dwll'g Owner Occp'd	4,194	3,814	3,589	5,781	5,550	596	480	419	725	686	**14.2%**	**12.6%**	**11.7%**	**12.5%**	**12.4%**
Dwll'g Tenant Occp'd	6,721	7,231	7,376	12,614	12,309	638	680	676	1,110	1,051	**9.5%**	**9.4%**	**9.2%**	**8.8%**	**8.5%**
Tenant	61,189	69,143	74,104	75,722	85,374	3,229	3,929	4,256	4,478	5,090	**5.3%**	**5.7%**	**5.7%**	**5.9%**	**6.0%**
Mobilehome	23,813	24,997	24,675	25,352	26,808	613	611	593	637	608	**2.6%**	**2.4%**	**2.4%**	**2.5%**	**2.3%**
Vacant Dwelling	538	492	594	891	932	29	32	39	45	80	**5.4%**	**6.4%**	**6.6%**	**5.1%**	**8.6%**
AMICA MUTUAL INSURANCE COMPANY															
Homeowners	13,134	13,414	14,040	14,527	14,857	217	213	225	237	254	**1.7%**	**1.6%**	**1.6%**	**1.6%**	**1.7%**
Dwll'g Owner Occp'd	165	183	214	228	244	4	5	7	8	11	**2.5%**	**2.6%**	**3.0%**	**3.3%**	**4.4%**
Dwll'g Tenant Occp'd	1,067	1,253	1,467	1,679	1,874	36	42	52	61	71	**3.4%**	**3.4%**	**3.5%**	**3.6%**	**3.8%**
Condominium	2,769	2,918	3,193	3,446	3,605	64	81	105	122	132	**2.3%**	**2.8%**	**3.3%**	**3.5%**	**3.7%**
Tenant	4,666	5,247	5,798	6,455	7,160	163	205	222	270	318	**3.5%**	**3.9%**	**3.8%**	**4.2%**	**4.4%**
ARMED FORCES INSURANCE EXCHANGE															
Homeowners	4,364	4,148	3,981	4,157	3,671	58	56	53	54	51	**1.3%**	**1.4%**	**1.3%**	**1.3%**	**1.4%**
Condominium	254	251	244	252	226	3	3	4	4	4	**1.0%**	**1.4%**	**1.6%**	**1.4%**	**1.6%**

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Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
ASSURANT GROUP															
Homeowners	26,544	22,010	19,703	16,253	14,469	1,740	1,469	1,273	1,031	882	**6.6%**	**6.7%**	**6.5%**	**6.3%**	**6.1%**
Dwll'g Owner Occp'd	8,297	2,882	2,340	3,001	2,553	1,011	564	461	377	316	**12.2%**	**19.6%**	**19.7%**	**12.6%**	**12.4%**
Dwll'g Tenant Occp'd	0	8,166	7,231	2,907	2,435	0	838	702	286	251	**15.1%**	**10.3%**	**9.7%**	**9.8%**	**10.3%**
Condominium	0	3,128	4,135	2,500	2,169	0	96	152	96	78		**3.1%**	**3.7%**	**3.8%**	**3.6%**
Tenant	27,624	39,970	34,457	38,504	42,301	1,177	1,836	2,266	2,771	3,168	**4.3%**	**4.6%**	**6.6%**	**7.2%**	**7.5%**
Mobilehome	22,716	47,908	55,282	33,209	32,812	1,504	2,880	3,205	1,895	1,905	**6.6%**	**6.0%**	**5.8%**	**5.7%**	**5.8%**
AUTO CLUB SOUTHERN CALIFORNIA															
Homeowners	355,699	364,582	372,050	379,698	386,331	15,671	16,258	17,300	18,609	19,808	**4.4%**	**4.5%**	**4.6%**	**4.9%**	**5.1%**
Dwll'g Tenant Occp'd	11,173	14,426	17,635	21,365	25,210	933	1,211	1,519	1,844	2,175	**8.4%**	**8.4%**	**8.6%**	**8.6%**	**8.6%**
Condominium	40,942	42,391	42,822	42,767	43,000	1,413	1,535	1,655	1,745	1,826	**3.5%**	**3.6%**	**3.9%**	**4.1%**	**4.2%**
Tenant	48,785	57,877	69,351	88,973	107,360	2,956	3,711	4,828	6,753	8,548	**6.1%**	**6.4%**	**7.0%**	**7.6%**	**8.0%**
BANK of AMERICA CORP GRP															
Homeowners	0	80,119	65,653	60,579	47,388	0	6,638	5,843	5,685	4,521	**0.0%**	**8.3%**	**8.9%**	**9.4%**	**9.5%**
Dwll'g Owner Occp'd	0	14,751	9,453	7,548	3,489	0	1,179	774	650	301	**0.0%**	**8.0%**	**8.2%**	**8.6%**	**8.6%**
Condominium	0	3,605	2,782	2,500	2,057	0	254	217	229	190	**0.0%**	**7.0%**	**7.8%**	**9.2%**	**9.2%**
Tenant	0	14,767	11,438	7,932	4,690	0	1,194	976	706	423	**0.0%**	**8.1%**	**8.5%**	**8.9%**	**9.0%**
Vacant Dwelling	0	535	128	0	0	0	106	30	0	0	**0.0%**	**19.8%**	**23.2%**	**0.0%**	**0.0%**
BANKERS STANDARD															
Homeowners	0	467	3,156	3,896	5,001	0	7	41	59	69	**0.0%**	**1.4%**	**1.3%**	**1.5%**	**1.4%**
Condominium	0	47	375	529	727	0	2	7	13	17	**0.0%**	**4.4%**	**1.8%**	**2.4%**	**2.4%**
Tenant	0	18	145	195	255	0	0	1	5	7	**0.0%**	**0.0%**	**0.9%**	**2.6%**	**2.9%**

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Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
CALIFORNIA CASUALTY															
Homeowners	34,905	34,173	33,831	33,666	33,323	1,780	1,722	1,689	1,659	1,634	**5.1%**	**5.0%**	**5.0%**	**4.9%**	**4.9%**
Condominium	5,584	5,455	5,444	5,360	5,301	228	221	221	226	226	**4.1%**	**4.0%**	**4.1%**	**4.2%**	**4.3%**
Tenant	7,117	7,455	7,780	8,570	9,623	285	343	346	376	421	**4.0%**	**4.6%**	**4.4%**	**4.4%**	**4.4%**
Mobilehome	268	265	268	274	277	8	7	7	8	9	**3.0%**	**2.8%**	**2.6%**	**2.9%**	**3.1%**
CALIFORNIA FAIR PLAN															
Dwll'g Owner Occp'd	107,283	100,054	96,599	93,459	90,503	55,505	51,731	49,664	47,601	45,734	**51.7%**	**51.7%**	**51.4%**	**50.9%**	**50.5%**
Dwll'g Tenant Occp'd	70,568	65,968	63,454	60,141	56,727	42,662	39,925	38,597	36,501	34,095	**60.5%**	**60.5%**	**60.8%**	**60.7%**	**60.1%**
Dwll'g Content Only	437	395	371	356	369	32	26	22	19	18	**7.3%**	**6.7%**	**6.0%**	**5.2%**	**4.8%**
Mobilehome	616	692	773	804	838	95	114	122	120	126	**15.3%**	**16.4%**	**15.8%**	**14.9%**	**15.0%**
Vacant Dwelling	2,208	2,295	3,041	2,831	2,530	835	992	1,340	1,207	1,066	**37.8%**	**43.2%**	**44.1%**	**42.6%**	**42.2%**
CALIFORNIA STATE AUTO ASSO															
Homeowners	389,111	394,924	406,632	415,576	420,756	9,852	9,957	10,329	10,646	10,839	**2.5%**	**2.5%**	**2.5%**	**2.6%**	**2.6%**
Condominium	21,369	22,160	24,058	27,448	30,937	611	640	696	819	975	**2.9%**	**2.9%**	**2.9%**	**3.0%**	**3.2%**
Tenant	61,612	67,023	76,733	85,295	88,389	1,452	1,657	1,986	2,364	2,458	**2.4%**	**2.5%**	**2.6%**	**2.8%**	**2.8%**
CALIFORNIA STATE AUTO GROUP															
Dwll'g Tenant Occp'd	36,756	46,245	54,361	61,890	68,900	2,031	2,699	3,311	3,839	4,358	**5.5%**	**5.8%**	**6.1%**	**6.2%**	**6.3%**
CAPITAL INSURANCE GROUP															
Homeowners	65,479	52,353	53,515	56,012	59,047	1,173	1,007	1,102	1,217	1,347	**1.8%**	**1.9%**	**2.1%**	**2.2%**	**2.3%**
Dwll'g Owner Occp'd	1,064	884	821	788	761	49	54	51	50	52	**4.6%**	**6.1%**	**6.3%**	**6.4%**	**6.9%**
Dwll'g Tenant Occp'd	21,962	20,725	23,056	26,097	29,483	715	702	810	964	1,197	**3.3%**	**3.4%**	**3.5%**	**3.7%**	**4.1%**
Condominium	2,796	2,255	2,442	2,642	2,861	61	59	61	71	78	**2.2%**	**2.6%**	**2.5%**	**2.7%**	**2.7%**
Tenant	2,751	1,997	2,205	2,466	2,879	61	51	65	77	76	**2.2%**	**2.5%**	**2.9%**	**3.1%**	**2.6%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
CENTURY-NATIONAL INSURANCE CO															
Homeowners	80,309	70,683	61,549	56,335	52,454	7,678	6,782	5,913	5,299	4,845	**9.6%**	**9.6%**	**9.6%**	**9.4%**	**9.2%**
Dwll'g Owner Occp'd	3,347	2,984	2,792	2,567	2,361	1,397	1,254	1,158	1,064	974	**41.7%**	**42.0%**	**41.5%**	**41.5%**	**41.3%**
Dwll'g Tenant Occp'd	20,088	19,008	17,534	16,029	14,632	2,129	2,018	1,898	1,744	1,583	**10.6%**	**10.6%**	**10.8%**	**10.9%**	**10.8%**
Condominium	264	240	215	200	182	13	11	9	9	8	**4.8%**	**4.4%**	**4.2%**	**4.3%**	**4.3%**
Mobilehome	6,383	6,319	6,231	6,832	8,025	376	386	379	418	500	**5.9%**	**6.1%**	**6.1%**	**6.1%**	**6.2%**
CHARTIS PROPERTY CASUALTY CO															
Homeowners	0	1,253	11,861	13,899	13,157	0	16	164	191	165	**0.0%**	**1.3%**	**1.4%**	**1.4%**	**1.3%**
Condominium	0	160	1,413	1,738	1,764	0	3	23	33	34	**0.0%**	**1.7%**	**1.7%**	**1.9%**	**1.9%**
Tenant	0	103	619	738	766	0	3	21	28	24	**0.0%**	**3.2%**	**3.4%**	**3.8%**	**3.2%**
COMMERCE WEST INSURANCE CO															
Homeowners	0	1,022	1,937	3,092	3,499	0	37	94	195	215	**0.0%**	**3.6%**	**4.8%**	**6.3%**	**6.1%**
Condominium	0	42	120	199	260	0	3	13	25	30	**0.0%**	**7.9%**	**11.1%**	**12.3%**	**11.6%**
CSE INSURANCE GROUP															
Homeowners	34,741	38,226	40,684	42,444	43,028	1,409	1,880	2,133	2,200	2,193	**4.1%**	**4.9%**	**5.2%**	**5.2%**	**5.1%**
Dwll'g Owner Occp'd	3,289	3,529	3,606	2,804	3,062	551	678	710	590	644	**16.8%**	**19.2%**	**19.7%**	**21.0%**	**21.0%**
Dwll'g Tenant Occp'd	13,238	16,507	18,717	17,149	20,670	1,248	1,790	2,108	2,084	2,496	**9.4%**	**10.8%**	**11.3%**	**12.2%**	**12.1%**
Condominium	2,061	2,040	2,014	2,053	2,152	51	53	52	51	54	**2.5%**	**2.6%**	**2.6%**	**2.5%**	**2.5%**
Tenant	1,394	1,366	1,297	1,257	1,325	61	62	62	60	55	**4.4%**	**4.5%**	**4.8%**	**4.8%**	**4.1%**
Vacant Dwelling	320	431	547	565	674	29	44	57	80	122	**9.0%**	**10.1%**	**10.4%**	**14.2%**	**18.1%**
ELECTRIC INSURANCE COMPANY															
Homeowners	1,427	1,391	1,367	1,327	1,304	46	45	45	42	40	**3.2%**	**3.2%**	**3.3%**	**3.2%**	**3.1%**
Condominium	158	177	185	195	203	9	7	8	11	11	**5.5%**	**3.7%**	**4.2%**	**5.5%**	**5.4%**
Tenant	177	204	235	264	280	5	8	10	9	14	**3.0%**	**4.0%**	**4.1%**	**3.5%**	**4.9%**

2013 Commissioner's Report on Underserved Communities
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Section 1 - Real and Personal Property Coverage
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Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
ENCOMPASS INSURANCE COMPANY															
Homeowners	21,669	19,191	18,246	17,679	17,966	485	389	363	340	327	**2.2%**	**2.0%**	**2.0%**	**1.9%**	**1.8%**
Dwll'g Owner Occp'd	8,583	8,639	9,205	9,624	10,461	421	420	434	438	467	**4.9%**	**4.9%**	**4.7%**	**4.5%**	**4.5%**
Condominium	2,616	2,356	2,255	2,145	2,144	49	39	37	33	40	**1.9%**	**1.7%**	**1.6%**	**1.5%**	**1.9%**
Tenant	1,707	1,571	1,489	1,614	1,800	47	37	30	41	40	**2.8%**	**2.3%**	**2.0%**	**2.5%**	**2.2%**
Dwll'g Content Only	7,687	7,539	7,832	8,060	8,597	383	375	381	381	404	**5.0%**	**5.0%**	**4.9%**	**4.7%**	**4.7%**
FARMERS INSURANCE GROUP															
Homeowners	1,021,627	964,048	980,500	986,919	977,534	84,407	80,135	81,570	82,207	81,885	**8.3%**	**8.3%**	**8.3%**	**8.3%**	**8.4%**
Dwll'g Owner Occp'd	159,949	175,634	197,130	204,883	216,399	66,585	70,406	76,565	78,446	81,305	**41.6%**	**40.1%**	**38.8%**	**38.3%**	**37.6%**
Dwll'g Tenant Occp'd	164,617	182,123	185,201	187,385	195,591	59,003	63,146	63,562	62,476	63,689	**35.8%**	**34.7%**	**34.3%**	**33.3%**	**32.6%**
Condominium	119,575	116,215	125,020	130,617	139,816	4,659	5,042	6,141	6,816	8,105	**3.9%**	**4.3%**	**4.9%**	**5.2%**	**5.8%**
Tenant	104,959	106,436	112,766	118,555	133,258	5,155	5,447	5,628	5,613	6,512	**4.9%**	**5.1%**	**5.0%**	**4.7%**	**4.9%**
FEDERAL INSURANCE COMPANY															
Homeowners	14,376	15,256	16,226	18,071	19,813	159	167	170	178	184	**1.1%**	**1.1%**	**1.0%**	**1.0%**	**0.9%**
Condominium	2,572	2,691	2,856	3,076	3,260	30	32	38	43	45	**1.2%**	**1.2%**	**1.3%**	**1.4%**	**1.4%**
Tenant	1,028	1,051	1,088	1,185	1,327	23	28	33	36	41	**2.3%**	**2.7%**	**3.0%**	**3.1%**	**3.1%**
FIDELITY NATL INSURANCE COMPANY															
Homeowners	41,799	31,142	25,752	21,378	15,880	3,049	2,431	2,420	2,091	1,415	**7.3%**	**7.8%**	**9.4%**	**9.8%**	**8.9%**
Dwll'g Owner Occp'd	1,776	1,337	1,126	901	432	353	271	231	193	93	**19.9%**	**20.3%**	**20.5%**	**21.5%**	**21.5%**
Dwll'g Tenant Occp'd	7,622	6,514	5,777	5,581	6,994	552	466	386	339	384	**7.2%**	**7.2%**	**6.7%**	**6.1%**	**5.5%**
Condominium	2,615	2,510	3,289	4,200	5,325	104	101	172	227	310	**4.0%**	**4.0%**	**5.2%**	**5.4%**	**5.8%**
Tenant	1,846	1,554	2,419	2,762	2,472	74	68	114	142	116	**4.0%**	**4.4%**	**4.7%**	**5.2%**	**4.7%**

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Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
FIDELITY NATL P&C INSURANCE CO															
Homeowners	1,023	5,814	10,630	12,262	11,040	59	307	527	560	475	**5.8%**	**5.3%**	**5.0%**	**4.6%**	**4.3%**
FIREMANS FUND INSURANCE COMPANY															
Homeowners	53,568	46,069	41,426	35,774	32,083	1,579	1,302	1,109	922	788	**2.9%**	**2.8%**	**2.7%**	**2.6%**	**2.5%**
Dwll'g Owner Occp'd	1,521	876	727	659	600	372	91	41	38	32	**24.5%**	**10.3%**	**5.6%**	**5.7%**	**5.3%**
Dwll'g Tenant Occp'd	12,755	10,346	9,551	8,681	8,009	947	502	406	367	346	**7.4%**	**4.9%**	**4.2%**	**4.2%**	**4.3%**
Condominium	7,776	6,803	6,150	5,294	4,756	89	83	78	69	66	**1.1%**	**1.2%**	**1.3%**	**1.3%**	**1.4%**
Tenant	1,531	1,349	1,182	957	885	55	47	38	32	33	**3.6%**	**3.5%**	**3.2%**	**3.4%**	**3.7%**
FIRST AMERICAN PROPERTY INS															
Homeowners	17,545	14,284	13,944	11,847	10,411	899	773	827	737	656	**5.1%**	**5.4%**	**5.9%**	**6.2%**	**6.3%**
Tenant	5,201	3,434	3,543	3,140	4,430	388	215	148	88	130	**7.5%**	**6.3%**	**4.2%**	**2.8%**	**2.9%**
FIRST AMERICAN SPECIALTY INS															
Homeowners	70,717	55,572	51,610	46,011	45,260	5,697	4,373	4,033	3,626	3,532	**8.1%**	**7.9%**	**7.8%**	**7.9%**	**7.8%**
Dwll'g Owner Occp'd	5,109	4,263	4,432	4,490	5,212	1,672	1,403	1,528	1,620	1,927	**32.7%**	**32.9%**	**34.5%**	**36.1%**	**37.0%**
Dwll'g Tenant Occp'd	33,592	29,450	29,832	28,766	33,046	5,070	4,461	4,688	4,711	5,695	**15.1%**	**15.1%**	**15.7%**	**16.4%**	**17.2%**
Condominium	4,626	4,099	4,584	4,484	4,881	202	202	270	290	358	**4.4%**	**4.9%**	**5.9%**	**6.5%**	**7.3%**
FOREMOST INSURANCE GROUP															
Homeowners	1,753	4,628	6,251	6,937	8,185	61	127	188	209	275	**3.5%**	**2.7%**	**3.0%**	**3.0%**	**3.4%**
Dwll'g Owner Occp'd	8,780	9,224	10,165	10,899	12,036	1,058	1,035	1,258	1,444	1,516	**12.0%**	**11.2%**	**12.4%**	**13.3%**	**12.6%**
Dwll'g Tenant Occp'd	7,223	9,814	12,983	15,220	17,241	965	1,254	1,756	2,094	2,289	**13.4%**	**12.8%**	**13.5%**	**13.8%**	**13.3%**
Mobilehome	162,741	156,623	154,675	151,716	148,099	5,164	5,024	4,963	4,908	4,780	**3.2%**	**3.2%**	**3.2%**	**3.2%**	**3.2%**
Vacant Dwelling	682	1,468	2,800	3,356	3,823	65	180	345	426	513	**9.5%**	**12.3%**	**12.3%**	**12.7%**	**13.4%**

2013 Commissioner's Report on Underserved Communities
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Section 1 - Real and Personal Property Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
GARRISON PROP & CASUALTY INS CO															
Homeowners	1,967	3,891	5,806	7,516	9,540	42	82	141	191	235	**2.1%**	**2.1%**	**2.4%**	**2.5%**	**2.5%**
Dwll'g Tenant Occp'd	472	951	1,370	1,866	2,476	16	41	57	77	103	**3.4%**	**4.4%**	**4.1%**	**4.1%**	**4.2%**
Condominium	416	781	1,182	1,549	1,977	22	40	62	79	93	**5.3%**	**5.1%**	**5.3%**	**5.1%**	**4.7%**
Tenant	5,081	8,499	11,604	15,124	19,108	214	389	516	703	912	**4.2%**	**4.6%**	**4.4%**	**4.6%**	**4.8%**
GOLDEN BEAR INS															
Homeowners	0	0	0	3,176	3,566	0	0	0	202	212	**0.0%**	**0.0%**	**0.0%**	**6.4%**	**5.9%**
GRANGE INSURANCE GROUP															
Homeowners	9,298	7,167	6,879	6,781	6,765	75	59	55	56	48	**0.8%**	**0.8%**	**0.8%**	**0.8%**	**0.7%**
Condominium	0	89	105	94	132	0	0	0	0	0		**0.0%**	**0.0%**	**0.0%**	**0.0%**
Tenant	511	605	669	441	901	6	7	6	7	8	**1.1%**	**1.2%**	**0.9%**	**1.5%**	**0.8%**
Mobilehome	867	966	1,007	1,068	1,088	1	1	1	0	0	**0.1%**	**0.1%**	**0.0%**	**0.0%**	**0.0%**
HOMESITE INS CO of CA															
Homeowners	17,949	19,224	18,543	19,515	20,936	971	1,018	1,004	1,067	1,134	**5.4%**	**5.3%**	**5.4%**	**5.5%**	**5.4%**
Condominium	2,419	3,119	3,359	3,700	4,570	134	192	218	269	370	**5.5%**	**6.1%**	**6.5%**	**7.3%**	**8.1%**
Tenant	7,602	12,994	10,817	12,774	20,353	535	830	652	779	1,343	**7.0%**	**6.4%**	**6.0%**	**6.1%**	**6.6%**
HORACE MANN INSURANCE COMPANY															
Homeowners	11,424	11,911	12,431	12,698	13,122	546	560	586	572	584	**4.8%**	**4.7%**	**4.7%**	**4.5%**	**4.5%**
Condominium	703	776	817	839	877	10	11	13	15	17	**1.5%**	**1.4%**	**1.6%**	**1.8%**	**2.0%**
Tenant	858	911	995	1,069	1,287	19	21	39	33	54	**2.2%**	**2.3%**	**3.9%**	**3.1%**	**4.2%**
HORACE MANN PROP & CAS INS CO															
Homeowners	7,545	6,753	6,144	5,597	5,070	626	559	494	459	409	**8.3%**	**8.3%**	**8.0%**	**8.2%**	**8.1%**
Condominium	254	225	216	220	232	8	6	6	8	8	**3.3%**	**2.7%**	**2.7%**	**3.7%**	**3.6%**
Tenant	492	453	457	497	668	18	16	17	27	45	**3.7%**	**3.4%**	**3.7%**	**5.3%**	**6.7%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
IDS PROPERTY CASUALTY INSURANCE															
Homeowners	21,300	24,678	29,684	33,560	36,991	557	686	901	1,062	1,186	**2.6%**	**2.8%**	**3.0%**	**3.2%**	**3.2%**
Condominium	3,353	3,711	4,742	5,449	5,952	132	150	229	286	327	**3.9%**	**4.0%**	**4.8%**	**5.3%**	**5.5%**
Tenant	3,513	4,165	8,563	11,708	12,968	122	160	411	577	645	**3.5%**	**3.8%**	**4.8%**	**4.9%**	**5.0%**
KEMPER AUTO AND HOME COMPANIES															
Homeowners	48,575	45,080	42,514	40,605	39,657	792	728	718	704	743	**1.6%**	**1.6%**	**1.7%**	**1.7%**	**1.9%**
Dwll'g Owner Occp'd	735	685	585	505	464	29	29	28	28	27	**3.9%**	**4.2%**	**4.8%**	**5.5%**	**5.7%**
Dwll'g Tenant Occp'd	11,786	12,851	12,642	13,068	13,572	486	516	497	521	557	**4.1%**	**4.0%**	**3.9%**	**4.0%**	**4.1%**
Condominium	2,848	2,773	2,821	3,046	3,342	51	47	47	58	72	**1.8%**	**1.7%**	**1.7%**	**1.9%**	**2.2%**
Tenant	1,904	1,805	1,752	1,772	1,940	36	30	27	31	36	**1.9%**	**1.7%**	**1.6%**	**1.7%**	**1.9%**
LIBERTY MUTUAL INS GROUP															
Homeowners	123,098	127,807	132,996	130,618	132,012	5,785	6,045	6,376	6,410	6,468	**4.7%**	**4.7%**	**4.8%**	**4.9%**	**4.9%**
Dwll'g Owner Occp'd	644	665	723	740	731	67	69	77	86	92	**10.4%**	**10.4%**	**10.6%**	**11.6%**	**12.6%**
Dwll'g Tenant Occp'd	17,396	19,224	20,970	22,672	23,870	1,519	1,847	2,034	2,196	2,282	**8.7%**	**9.6%**	**9.7%**	**9.7%**	**9.6%**
Condominium	12,925	14,121	16,209	17,376	18,899	423	476	588	681	786	**3.3%**	**3.4%**	**3.6%**	**3.9%**	**4.2%**
Tenant	15,826	18,549	23,172	28,973	39,141	717	815	1,065	1,447	1,862	**4.5%**	**4.4%**	**4.6%**	**5.0%**	**4.8%**
Dwll'g Content Only	304	293	274	255	242	11	11	10	9	10	**3.4%**	**3.6%**	**3.7%**	**3.6%**	**4.1%**
MERCED MUTUAL INSURANCE COMPANY															
Homeowners	6,676	5,461	4,790	4,379	3,960	178	153	133	113	93	**2.7%**	**2.8%**	**2.8%**	**2.6%**	**2.4%**
MERCURY INSURANCE GROUP															
Homeowners	224,344	231,043	243,779	258,091	273,722	15,796	16,649	18,304	19,599	21,400	**7.0%**	**7.2%**	**7.5%**	**7.6%**	**7.8%**
Dwll'g Owner Occp'd	385	399	422	469	512	50	62	71	88	111	**12.8%**	**15.5%**	**16.9%**	**18.7%**	**21.8%**
Dwll'g Tenant Occp'd	13,343	14,072	15,464	17,486	19,646	1,490	1,595	1,800	2,057	2,295	**11.2%**	**11.3%**	**11.6%**	**11.8%**	**11.7%**
Condominium	25,678	25,815	27,467	29,447	31,559	1,454	1,512	1,713	1,941	2,198	**5.7%**	**5.9%**	**6.2%**	**6.6%**	**7.0%**
Tenant	23,396	31,119	38,380	45,943	56,961	1,555	2,254	2,752	3,364	4,307	**6.6%**	**7.2%**	**7.2%**	**7.3%**	**7.6%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
METROPOLITAN DIRECT P&C INS CO															
Homeowners	5,662	5,600	5,431	6,748	8,337	345	213	212	262	328	**6.1%**	**3.8%**	**3.9%**	**3.9%**	**3.9%**
Condominium	2,318	2,431	2,614	3,095	3,613	141	109	120	140	177	**6.1%**	**4.5%**	**4.6%**	**4.5%**	**4.9%**
Tenant	3,183	3,810	4,226	4,852	5,523	151	193	228	268	278	**4.7%**	**5.1%**	**5.4%**	**5.5%**	**5.0%**
NATIONWIDE FIRE INSURANCE CO															
Homeowners	11,365	12,779	11,335	10,614	9,451	357	385	340	317	286	**3.1%**	**3.0%**	**3.0%**	**3.0%**	**3.0%**
Condominium	1,667	1,451	1,254	1,164	1,005	41	35	30	31	28	**2.5%**	**2.4%**	**2.4%**	**2.7%**	**2.8%**
Tenant	1,880	1,377	1,093	1,094	895	62	42	30	29	28	**3.3%**	**3.1%**	**2.7%**	**2.6%**	**3.1%**
NATIONWIDE INS CO OF AMERICA															
Homeowners	14,610	22,291	24,330	22,941	24,212	1,494	1,907	1,997	1,874	1,869	**10.2%**	**8.6%**	**8.2%**	**8.2%**	**7.7%**
Dwll'g Owner Occp'd	107	92	94	97	104	33	27	27	30	29	**31.2%**	**29.4%**	**28.9%**	**30.6%**	**27.7%**
Dwll'g Tenant Occp'd	3,697	4,368	5,012	5,678	6,445	423	533	612	668	714	**11.4%**	**12.2%**	**12.2%**	**11.8%**	**11.1%**
Condominium	1,081	1,663	2,155	2,377	2,788	78	120	171	190	210	**7.2%**	**7.2%**	**7.9%**	**8.0%**	**7.5%**
Tenant	2,675	3,853	4,286	4,559	5,354	137	219	244	241	253	**5.1%**	**5.7%**	**5.7%**	**5.3%**	**4.7%**
NEW HAMPSHIRE INSURANCE COMPANY															
Mobilehome	14,790	10,694	4,409	0	0	799	591	195	0	0	**5.4%**	**5.5%**	**4.4%**	**0.0%**	**0.0%**
OREGON MUTUAL INS CO															
Homeowners	7,638	7,436	6,919	6,273	5,724	377	364	338	303	274	**4.9%**	**4.9%**	**4.9%**	**4.8%**	**4.8%**
Dwll'g Owner Occp'd	598	1,942	1,845	1,667	1,527	37	127	118	107	93	**6.1%**	**6.6%**	**6.4%**	**6.4%**	**6.1%**
Condominium	481	492	500	522	532	16	16	20	25	32	**3.3%**	**3.3%**	**3.9%**	**4.8%**	**6.0%**
Tenant	156	159	154	154	147	6	5	3	4	5	**3.6%**	**2.8%**	**1.6%**	**2.9%**	**3.3%**
PACIFIC PROPERTY AND CASUALTY															
Homeowners	9,451	10,361	11,290	11,422	11,414	322	323	332	303	272	**3.4%**	**3.1%**	**2.9%**	**2.7%**	**2.4%**
Condominium	526	578	683	772	854	7	9	12	19	24	**1.3%**	**1.5%**	**1.8%**	**2.5%**	**2.8%**
Tenant	865	968	1,113	1,208	1,250	15	25	23	31	25	**1.7%**	**2.5%**	**2.1%**	**2.5%**	**2.0%**

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Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
PACIFIC SPECIALTY INSURANCE CO															
Homeowners	54,703	57,560	63,750	70,199	72,904	6,736	7,304	8,672	9,949	10,668	**12.3%**	**12.7%**	**13.6%**	**14.2%**	**14.6%**
Dwll'g Owner Occp'd	11,857	10,043	9,316	8,838	8,972	3,387	2,774	2,486	2,290	2,314	**28.6%**	**27.6%**	**26.7%**	**25.9%**	**25.8%**
Dwll'g Tenant Occp'd	19,310	19,731	24,469	27,977	32,919	3,812	3,236	3,974	4,494	5,450	**19.7%**	**16.4%**	**16.2%**	**16.1%**	**16.6%**
Condominium	2,412	2,480	2,985	3,700	4,557	133	156	257	415	543	**5.5%**	**6.3%**	**8.6%**	**11.2%**	**11.9%**
Tenant	2,343	2,552	2,930	3,475	4,199	215	230	269	313	370	**9.2%**	**9.0%**	**9.2%**	**9.0%**	**8.8%**
Mobilehome	7,404	7,878	8,210	7,863	7,957	837	924	983	938	952	**11.3%**	**11.7%**	**12.0%**	**11.9%**	**12.0%**
PRAETORIAN INSURANCE COMPANY															
Homeowners	0	537	2,998	5,059	6,960	0	12	73	116	255	**0.0%**	**2.2%**	**2.4%**	**2.3%**	**3.7%**
QBE INS CORPORATION															
Tenant	12,762	7,768	5,803	7,240	9,874	734	408	308	510	716	**5.7%**	**5.3%**	**5.3%**	**7.0%**	**7.3%**
SAFECO INS COMPANIES															
Homeowners	164,812	174,930	178,302	185,709	201,859	8,680	10,091	10,958	11,995	13,624	**5.3%**	**5.8%**	**6.1%**	**6.5%**	**6.7%**
Dwll'g Owner Occp'd	4,209	3,989	3,687	3,442	3,245	1,044	971	892	843	779	**24.8%**	**24.3%**	**24.2%**	**24.5%**	**24.0%**
Dwll'g Tenant Occp'd	87,011	110,542	130,758	149,768	171,740	8,136	11,122	13,943	16,348	18,824	**9.4%**	**10.1%**	**10.7%**	**10.9%**	**11.0%**
Condominium	20,432	21,837	23,719	25,001	26,836	666	782	904	1,052	1,256	**3.3%**	**3.6%**	**3.8%**	**4.2%**	**4.7%**
Tenant	34,228	44,153	52,825	58,879	62,761	2,398	3,127	3,671	4,161	4,499	**7.0%**	**7.1%**	**6.9%**	**7.1%**	**7.2%**
SEQUIOA INS GROUP															
Homeowners	7,175	7,014	6,744	7,067	7,434	46	43	38	42	45	**0.6%**	**0.6%**	**0.6%**	**0.6%**	**0.6%**
Condominium	115	124	135	114	115	1	1	1	0	1	**0.9%**	**0.8%**	**0.4%**	**0.0%**	**0.4%**
Tenant	0	139	160	199	267	0	1	2	1	2	**0.0%**	**0.4%**	**1.1%**	**0.6%**	**0.8%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
STATE FARM INSURANCE COMPANIES															
Homeowners	1,326,867	1,302,811	1,330,119	1,361,972	1,359,662	70,393	71,370	75,343	79,084	80,829	**5.3%**	**5.5%**	**5.7%**	**5.8%**	**5.9%**
Condominium	166,917	171,421	181,589	191,399	198,243	5,377	6,082	6,970	7,740	8,595	**3.2%**	**3.5%**	**3.8%**	**4.0%**	**4.3%**
Tenant	239,043	252,875	288,913	336,765	379,907	13,576	16,149	19,820	24,532	29,188	**5.7%**	**6.4%**	**6.9%**	**7.3%**	**7.7%**
Mobilehome	37,109	35,751	36,006	36,392	35,953	1,223	1,203	1,243	1,247	1,280	**3.3%**	**3.4%**	**3.5%**	**3.4%**	**3.6%**
STATE NATIONAL INS CO															
Homeowners	1,120	1,432	1,146	0	0	50	81	66	0	0	**4.5%**	**5.6%**	**5.8%**	**0.0%**	**0.0%**
THE HARTFORD															
Homeowners	113,511	109,083	101,037	94,252	92,205	5,712	5,561	5,127	4,718	4,629	**5.0%**	**5.1%**	**5.1%**	**5.0%**	**5.0%**
Dwll'g Owner Occp'd	775	700	644	581	529	165	154	145	132	120	**21.2%**	**22.0%**	**22.5%**	**22.6%**	**22.7%**
Dwll'g Tenant Occp'd	13,354	13,374	12,780	12,196	12,094	1,119	1,132	1,059	986	927	**8.4%**	**8.5%**	**8.3%**	**8.1%**	**7.7%**
Condominium	12,382	12,678	13,834	13,127	12,260	392	430	517	526	518	**3.2%**	**3.4%**	**3.7%**	**4.0%**	**4.2%**
Tenant	11,943	12,014	11,745	11,240	11,903	622	654	627	600	681	**5.2%**	**5.4%**	**5.3%**	**5.3%**	**5.7%**
TOKIO MARINE & NICHIDO FIRE															
Homeowners	12,041	11,732	11,504	11,262	11,798	1,577	1,539	1,513	1,463	1,555	**13.1%**	**13.1%**	**13.2%**	**13.0%**	**13.2%**
Dwll'g Owner Occp'd	417	51	50	69	70	94	36	34	44	43	**22.4%**	**69.2%**	**67.3%**	**64.1%**	**62.2%**
Dwll'g Tenant Occp'd	1,921	1,916	1,973	2,178	2,410	517	488	495	533	627	**26.9%**	**25.5%**	**25.1%**	**24.5%**	**26.0%**
Condominium	840	858	866	1,023	1,103	159	159	157	175	191	**18.9%**	**18.5%**	**18.2%**	**17.1%**	**17.3%**
Tenant	1,872	1,814	1,697	1,740	2,419	126	123	114	115	171	**6.7%**	**6.8%**	**6.7%**	**6.6%**	**7.1%**
TOPA INSURANCE COMPANY															
Homeowners	13,013	10,993	10,543	10,021	9,654	1,954	1,747	1,794	1,668	1,596	**15.0%**	**15.9%**	**17.0%**	**16.6%**	**16.5%**
Condominium	0	17	35	41	59	0	2	6	2	8	**0.0%**	**14.1%**	**17.8%**	**5.5%**	**14.1%**
Tenant	215	213	209	211	219	11	14	9	9	10	**4.9%**	**6.5%**	**4.3%**	**4.4%**	**4.6%**
TOWER SELECT INS CO															
Homeowners	3,557	32,696	57,074	63,235	68,485	180	1,714	2,932	3,184	3,464	**5.0%**	**5.2%**	**5.1%**	**5.0%**	**5.1%**
Dwll'g Owner Occp'd	0	0	9	40	67	0	0	1	2	2	**0.0%**	**0.0%**	**10.6%**	**4.6%**	**3.6%**
Dwll'g Tenant Occp'd	0	0	245	1,008	1,679	0	0	15	57	92	**0.0%**	**0.0%**	**6.3%**	**5.6%**	**5.5%**
Condominium	0	19	132	275	396	0	6	42	63	77	**0.0%**	**29.6%**	**32.0%**	**22.9%**	**19.4%**
Tenant	0	14	55	78	98	0	0	0	3	6	**0.0%**	**1.7%**	**0.6%**	**3.3%**	**5.6%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
TRAVELERS INS GROUP															
Homeowners	136,092	167,092	200,080	211,568	202,092	5,661	6,856	8,069	8,322	7,799	**4.2%**	**4.1%**	**4.0%**	**3.9%**	**3.9%**
Dwll'g Owner Occp'd	26,922	31,989	36,638	38,741	37,867	2,846	3,573	4,410	4,720	4,736	**10.6%**	**11.2%**	**12.0%**	**12.2%**	**12.5%**
Dwll'g Tenant Occp'd	68	75	71	62	51	6	8	11	10	10	**8.2%**	**10.7%**	**15.5%**	**15.2%**	**18.8%**
Condominium	13,179	14,970	18,250	21,983	23,847	497	601	866	1,166	1,341	**3.8%**	**4.0%**	**4.7%**	**5.3%**	**5.6%**
Tenant	23,879	25,681	26,083	27,616	28,594	856	988	1,023	1,120	1,189	**3.6%**	**3.8%**	**3.9%**	**4.1%**	**4.2%**
Dwll'g Content Only	3,079	4,443	6,010	7,297	8,065	107	164	248	312	369	**3.5%**	**3.7%**	**4.1%**	**4.3%**	**4.6%**
UNIGARD INSURANCE GROUP															
Homeowners	20,011	13,631	13,063	13,464	12,909	445	300	277	259	236	**2.2%**	**2.2%**	**2.1%**	**1.9%**	**1.8%**
Dwll'g Owner Occp'd	674	610	591	554	514	67	64	60	58	53	**9.9%**	**10.4%**	**10.1%**	**10.5%**	**10.4%**
Dwll'g Tenant Occp'd	8,855	8,995	8,923	9,145	8,713	458	477	473	457	441	**5.2%**	**5.3%**	**5.3%**	**5.0%**	**5.1%**
Condominium	1,098	850	865	925	929	20	17	20	18	18	**1.8%**	**2.0%**	**2.3%**	**2.0%**	**1.9%**
Tenant	659	533	578	743	864	17	13	11	12	16	**2.5%**	**2.5%**	**2.0%**	**1.6%**	**1.9%**
UNITED SERVICES AUTO ASSO															
Homeowners	109,071	111,320	112,951	113,643	114,179	1,285	1,353	1,439	1,465	1,477	**1.2%**	**1.2%**	**1.3%**	**1.3%**	**1.3%**
Dwll'g Owner Occp'd	1,164	1,052	991	926	829	22	23	20	17	19	**1.9%**	**2.2%**	**2.1%**	**1.9%**	**2.3%**
Dwll'g Tenant Occp'd	35,386	37,382	38,786	40,480	42,424	978	1,031	1,071	1,142	1,225	**2.8%**	**2.8%**	**2.8%**	**2.8%**	**2.9%**
Condominium	16,855	16,833	16,899	16,778	16,562	287	310	316	324	338	**1.7%**	**1.8%**	**1.9%**	**1.9%**	**2.0%**
Tenant	58,802	57,861	57,989	58,084	58,090	1,333	1,335	1,325	1,341	1,348	**2.3%**	**2.3%**	**2.3%**	**2.3%**	**2.3%**
UNIVERSAL NORTH AMERICA INSURANCE															
Homeowners	0	742	15,020	27,636	38,196	0	50	783	1,239	1,526	**0.0%**	**6.7%**	**5.2%**	**4.5%**	**4.0%**
Dwll'g Owner Occp'd	0	21	385	543	539	0	4	69	97	93	**0.0%**	**16.6%**	**17.8%**	**17.8%**	**17.2%**
Dwll'g Tenant Occp'd	0	330	6,332	9,927	13,510	0	28	434	648	773	**0.0%**	**8.5%**	**6.9%**	**6.5%**	**5.7%**
Condominium	0	63	1,306	2,000	2,342	0	4	78	114	135	**0.0%**	**6.4%**	**6.0%**	**5.7%**	**5.8%**
Tenant	0	19	236	314	387	0	0	11	17	18	**0.0%**	**2.2%**	**4.6%**	**5.6%**	**4.7%**

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Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
USAA CASUALTY INSURANCE COMPANY															
Homeowners	82,881	85,184	86,985	87,789	88,880	1,485	1,544	1,592	1,629	1,649	**1.8%**	**1.8%**	**1.8%**	**1.9%**	**1.9%**
Dwll'g Owner Occp'd	487	423	405	406	396	16	14	13	13	13	**3.2%**	**3.2%**	**3.1%**	**3.1%**	**3.4%**
Dwll'g Tenant Occp'd	15,731	17,122	18,088	19,421	21,099	582	623	669	719	786	**3.7%**	**3.6%**	**3.7%**	**3.7%**	**3.7%**
Condominium	15,380	15,588	15,887	15,800	15,626	429	463	494	512	531	**2.8%**	**3.0%**	**3.1%**	**3.2%**	**3.4%**
Tenant	62,155	61,053	60,617	61,239	62,785	2,477	2,544	2,572	2,646	2,696	**4.0%**	**4.2%**	**4.2%**	**4.3%**	**4.3%**
USAA GENERAL INDEMNITY COMPANY															
Homeowners	363	1,317	3,102	5,432	8,317	13	47	104	173	247	**3.7%**	**3.5%**	**3.4%**	**3.2%**	**3.0%**
Dwll'g Tenant Occp'd	49	130	359	867	1,513	0	3	16	32	62	**0.5%**	**2.4%**	**4.3%**	**3.7%**	**4.1%**
Condominium	76	206	515	949	1,300	1	7	20	45	57	**1.3%**	**3.3%**	**3.9%**	**4.7%**	**4.4%**
Tenant	6,438	10,761	15,788	19,981	23,934	153	284	434	571	729	**2.4%**	**2.6%**	**2.7%**	**2.9%**	**3.0%**
VIGILANT INURANCE COMPANY															
Homeowners	508	473	451	416	387	2	3	3	3	3	**0.5%**	**0.6%**	**0.7%**	**0.7%**	**0.8%**
Condominium	0	152	140	131	125	0	0	0	0	1	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**0.6%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Homeowners	**5,983,726**	**5,980,805**	**6,056,562**	**6,057,840**	**6,025,193**	**366,095**	**368,058**	**376,697**	**379,556**	**378,596**	**6.1%**	**6.2%**	**6.2%**	**6.3%**	**6.3%**
Dwll'g Owner Occp'd	**368,202**	**385,994**	**402,910**	**409,551**	**413,774**	**138,634**	**138,496**	**142,837**	**142,873**	**143,485**	**37.7%**	**35.9%**	**35.4%**	**34.9%**	**34.7%**
Dwll'g Tenant Occp'd	**745,739**	**791,842**	**852,245**	**905,770**	**980,440**	**143,003**	**148,138**	**153,883**	**156,057**	**161,902**	**19.2%**	**18.7%**	**18.1%**	**17.2%**	**16.5%**
Condominium	**627,497**	**647,307**	**690,718**	**723,260**	**759,604**	**21,975**	**24,664**	**28,788**	**32,286**	**36,647**	**3.5%**	**3.8%**	**4.2%**	**4.5%**	**4.8%**
Tenant	**973,668**	**1,084,734**	**1,191,590**	**1,333,557**	**1,489,964**	**47,781**	**58,311**	**66,874**	**78,703**	**91,505**	**4.9%**	**5.4%**	**5.6%**	**5.9%**	**6.1%**
Dwll'g Content Only	**11,507**	**12,669**	**14,488**	**15,968**	**17,273**	**532**	**576**	**661**	**721**	**801**	**4.6%**	**4.5%**	**4.6%**	**4.5%**	**4.6%**
Mobilehome	**308,730**	**332,964**	**331,091**	**302,095**	**296,137**	**12,987**	**15,102**	**14,977**	**13,607**	**13,268**	**4.2%**	**4.5%**	**4.5%**	**4.5%**	**4.5%**
Vacant Dwelling	**3,747**	**5,221**	**7,110**	**7,643**	**7,959**	**957**	**1,353**	**1,812**	**1,759**	**1,781**	**25.5%**	**25.5%**	**25.2%**	**23.0%**	**22.4%**
WAWANESA INSURANCE GROUP															
Homeowners	31,742	31,525	30,944	30,074	29,164	1,365	1,397	1,411	1,418	1,398	**4.3%**	**4.4%**	**4.6%**	**4.7%**	**4.8%**
Condominium	4,921	5,090	5,577	5,892	6,109	132	151	209	259	296	**2.7%**	**3.0%**	**3.7%**	**4.4%**	**4.8%**
WESTERN MUTUAL INSURANCE GROUP															
Homeowners	70,317	70,298	71,365	73,468	76,112	2,639	2,637	2,743	2,955	3,157	**3.8%**	**3.8%**	**3.8%**	**4.0%**	**4.1%**
Dwll'g Owner Occp'd	1,119	1,121	1,003	999	892	495	455	411	383	357	**44.3%**	**40.6%**	**41.0%**	**38.4%**	**40.0%**
Dwll'g Tenant Occp'd	5,499	5,740	6,160	6,715	7,427	442	427	422	444	475	**8.0%**	**7.4%**	**6.8%**	**6.6%**	**6.4%**
WORKMENS AUTO INS CO															
Homeowners	5,225	5,166	4,251	0	0	235	227	184	0	0	**4.5%**	**4.4%**	**4.3%**	**0.0%**	**0.0%**
Condominium	92	74	68	0	0	8	6	7	0	0	**8.6%**	**8.2%**	**10.3%**	**0.0%**	**0.0%**
Tenant	156	116	61	0	0	11	8	6	0	0	**6.9%**	**6.5%**	**9.2%**	**0.0%**	**0.0%**
ZURICH NORTH AMERICA GROUP															
Homeowners	20,713	18,428	15,321	12,606	10,585	506	449	384	324	268	**2.4%**	**2.4%**	**2.5%**	**2.6%**	**2.5%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
21ST CENTURY INSURANCE GROUP															
Pvt Passenger Auto	0	999,428	890,819	828,159	771,632	0	113,715	98,920	90,761	84,382	**0.0%**	**11.4%**	**11.1%**	**11.0%**	**10.9%**
Motorcycle	0	6,686	5,173	209	0	0	383	305	4	0	**0.0%**	**5.7%**	**5.9%**	**1.9%**	**0.0%**
21ST CENTURY PREMIER INSURANCE															
Pvt Passenger Auto	0	60,630	87,329	0	0	0	29,444	43,414	0	0	**0.0%**	**48.6%**	**49.7%**	**0.0%**	**0.0%**
Motorcycle	0	375	1,855	0	0	0	101	440	0	0	**0.0%**	**27.0%**	**23.7%**	**0.0%**	**0.0%**
Motorhome	0	101	224	0	0	0	26	77	0	0	**0.0%**	**25.8%**	**34.2%**	**0.0%**	**0.0%**
ACCESS GENERAL INSURANCE COMPANY															
Pvt Passenger Auto	214,829	353,886	409,791	498,664	485,317	78,263	119,794	133,236	171,241	177,037	**36.4%**	**33.9%**	**32.5%**	**34.3%**	**36.5%**
AEGIS SECURITY INS															
Pvt Passenger Auto	3,968	0	7,209	15,819	28,103	689	0	731	1,424	2,978	**17.4%**	**0.0%**	**10.1%**	**9.0%**	**10.6%**
AFFIRMATIVE INSURANCE COMPANY															
Pvt Passenger Auto	70,484	59,648	55,018	43,970	40,398	15,242	14,161	13,917	10,928	9,809	**21.6%**	**23.7%**	**25.3%**	**24.9%**	**24.3%**
ALLIANCE UNITED INS CO															
Pvt Passenger Auto	109,599	160,383	235,172	275,399	346,425	39,555	58,360	86,359	98,118	117,815	**36.1%**	**36.4%**	**36.7%**	**35.6%**	**34.0%**
ALLIED PROPERTY & CASUALTY INS															
Pvt Passenger Auto	126,568	135,105	132,596	121,458	122,112	4,467	5,054	4,704	3,795	3,598	**3.5%**	**3.7%**	**3.5%**	**3.1%**	**2.9%**
Motorhome	0	1,512	1,416	1,183	983	0	21	14	11	9	**0.0%**	**1.4%**	**1.0%**	**0.9%**	**0.9%**
ALLSTATE INDEMNITY COMPANY															
Pvt Passenger Auto	1,588,138	1,682,658	1,619,239	1,569,346	1,584,341	171,299	180,219	168,128	160,826	166,353	**10.8%**	**10.7%**	**10.4%**	**10.2%**	**10.5%**
ALLSTATE INSURANCE COMPANY															
Pvt Passenger Auto	450,284	414,728	388,832	363,526	336,661	21,003	19,564	18,139	16,715	15,342	**4.7%**	**4.7%**	**4.7%**	**4.6%**	**4.6%**
Assigned Risk	274	71	125	52	29	85	26	29	19	10	**30.9%**	**36.7%**	**23.2%**	**37.2%**	**33.2%**
Motorcycle	24,146	28,963	31,665	34,150	36,243	602	934	1,073	1,202	1,383	**2.5%**	**3.2%**	**3.4%**	**3.5%**	**3.8%**
Motorhome	13,920	13,041	12,228	11,649	11,397	612	572	528	515	477	**4.4%**	**4.4%**	**4.3%**	**4.4%**	**4.2%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
ALLSTATE PROP AND CASUALTY															
Pvt Passenger Auto	9,644	3,549	0	0	0	1,473	593	0	0	0	**15.3%**	**16.7%**	**0.0%**	**0.0%**	**0.0%**
AMERICAN FAMILY HOME INSURANCE															
Motorcycle	0	0	0	5,702	14,548	0	0	0	161	328	**0.0%**	**0.0%**	**0.0%**	**2.8%**	**2.3%**
AMCO INSURANCE COMPANY															
Pvt Passenger Auto	222,376	254,157	259,717	269,400	279,312	7,738	9,998	10,177	9,762	9,444	**3.5%**	**3.9%**	**3.9%**	**3.6%**	**3.4%**
Motorcycle	10,133	12,625	15,171	16,088	16,393	195	274	307	291	293	**1.9%**	**2.2%**	**2.0%**	**1.8%**	**1.8%**
Motorhome	6,624	8,049	8,619	9,307	10,398	84	90	81	94	130	**1.3%**	**1.1%**	**0.9%**	**1.0%**	**1.2%**
AMERICAN INTERNATIONAL GROUP															
Pvt Passenger Auto	0	0	0	20,465	19,134	268	0	0	309	268	**0.0%**	**0.0%**	**0.0%**	**1.5%**	**1.4%**
Motorhome	0	0	0	1,730	1,806	29	0	0	26	29	**0.0%**	**0.0%**	**0.0%**	**1.5%**	**1.6%**
AMERICAN MODERN HOME INSURANCE															
Motorcycle	0	2,271	2,036	1,795	1,366	0	164	161	164	142	**0.0%**	**7.2%**	**7.9%**	**9.1%**	**10.4%**
Motorhome	0	2,757	2,295	2,223	1,614	0	148	120	108	76	**0.0%**	**5.4%**	**5.2%**	**4.8%**	**4.7%**
AMERICAN SENTINEL COMPANY															
Pvt Passenger Auto	0	0	0	0	11,254	0	0	0	0	5,925	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**52.6%**
AMICA MUTUAL INSURANCE COMPANY															
Pvt Passenger Auto	52,045	54,629	57,595	60,097	61,133	1,007	1,238	1,474	1,638	1,713	**1.9%**	**2.3%**	**2.6%**	**2.7%**	**2.8%**
Motorhome	207	202	205	215	226	2	2	3	4	6	**1.2%**	**1.1%**	**1.5%**	**2.0%**	**2.5%**
ANCHOR GENERAL INSURANCE CO															
Pvt Passenger Auto	73,859	110,316	135,827	137,749	109,815	6,563	15,060	21,813	21,383	15,513	**8.9%**	**13.7%**	**16.1%**	**15.5%**	**14.1%**
AUTO CLUB SOUTHERN CALIFORNIA															
Pvt Passenger Auto	1,940,467	1,841,037	1,852,775	1,904,988	1,950,538	137,381	133,437	138,964	144,396	151,060	**7.1%**	**7.2%**	**7.5%**	**7.6%**	**7.7%**
Assigned Risk	584	230	166	164	122	185	65	41	36	32	**31.7%**	**28.4%**	**24.8%**	**21.6%**	**26.3%**
Motorcycle	49,959	46,760	48,233	54,931	60,643	2,245	2,154	2,459	2,752	3,188	**4.5%**	**4.6%**	**5.1%**	**5.0%**	**5.3%**
Motorhome	28,130	25,375	25,161	26,826	28,324	1,247	1,125	1,109	1,115	1,203	**4.4%**	**4.4%**	**4.4%**	**4.2%**	**4.2%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
BANK of AMERICA CORP GRP															
Pvt Passenger Auto	0	156,093	81,722	15,485	3,565	0	22,504	11,205	1,732	278	**0.0%**	**14.4%**	**13.7%**	**11.2%**	**7.8%**
BANKERS STANDARD															
Pvt Passenger Auto	0	717	4,491	6,528	8,293	0	11	72	112	132	**0.0%**	**1.6%**	**1.6%**	**1.7%**	**1.6%**
CALIFORNIA CASUALTY															
Pvt Passenger Auto	134,951	127,242	122,925	122,580	123,063	5,006	4,729	4,497	4,496	4,564	**3.7%**	**3.7%**	**3.7%**	**3.7%**	**3.7%**
Motorcycle	4,008	3,966	3,763	3,651	3,585	76	80	72	71	68	**1.9%**	**2.0%**	**1.9%**	**1.9%**	**1.9%**
Motorhome	1,553	1,490	1,463	1,201	1,195	41	39	46	37	38	**2.7%**	**2.6%**	**3.1%**	**3.1%**	**3.2%**
CALIFORNIA STATE AUTO ASSO															
Pvt Passenger Auto	1,694,012	1,669,360	1,676,620	1,662,802	1,512,655	45,925	44,708	45,045	44,307	38,827	**2.7%**	**2.7%**	**2.7%**	**2.7%**	**2.6%**
Motorhome	11,501	11,147	10,996	10,572	9,676	204	185	175	153	139	**1.8%**	**1.7%**	**1.6%**	**1.4%**	**1.4%**
CALIFORNIA STATE AUTO GROUP															
Pvt Passenger Auto	160,230	119,975	70,605	52,707	32,955	15,988	10,604	4,882	3,338	1,829	**10.0%**	**8.8%**	**6.9%**	**6.3%**	**5.6%**
Assigned Risk	673	278	169	163	147	202	80	43	41	33	**30.0%**	**28.6%**	**25.7%**	**25.2%**	**22.7%**
Low Cost Auto	945	836	788	851	812	429	352	304	293	273	**45.4%**	**42.1%**	**38.6%**	**34.4%**	**33.6%**
Motorcycle	16,319	17,821	18,458	14,684	4,218	375	414	411	315	93	**2.3%**	**2.3%**	**2.2%**	**2.1%**	**2.2%**
Motorhome	529	507	362	247	83	21	15	14	9	3	**3.9%**	**3.0%**	**3.9%**	**3.8%**	**4.1%**
CAPITAL INSURANCE GROUP															
Pvt Passenger Auto	52,797	57,243	61,098	64,707	67,504	1,187	1,273	1,441	1,523	1,560	**2.2%**	**2.2%**	**2.4%**	**2.4%**	**2.3%**
Motorhome	441	458	487	527	542	4	5	5	4	4	**0.9%**	**1.1%**	**1.0%**	**0.8%**	**0.7%**

2013 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
CENTURY-NATIONAL INSURANCE CO															
Pvt Passenger Auto	8,557	10,400	11,492	14,625	16,270	665	762	1,097	2,308	2,950	**7.8%**	**7.3%**	**9.5%**	**15.8%**	**18.1%**
COAST NATIONAL INSURANCE CO															
Pvt Passenger Auto	233,235	224,983	338,916	461,169	453,119	43,997	42,653	73,119	105,206	104,041	**18.9%**	**19.0%**	**21.6%**	**22.8%**	**23.0%**
COMMERCE WEST INSURANCE CO															
Pvt Passenger Auto	79,457	124,224	196,270	244,910	174,480	5,905	9,216	15,381	19,861	13,179	**7.4%**	**7.4%**	**7.8%**	**8.1%**	**7.6%**
Assigned Risk	104	94	35	17	24	25	25	10	5	4	**23.7%**	**26.4%**	**27.0%**	**32.3%**	**17.4%**
COMMERCIAL ALLIANCE INSURANCE															
Pvt Passenger Auto	0	0	0	3,678	7,978	0	0	0	1,495	3,088	**0.0%**	**0.0%**	**0.0%**	**40.6%**	**38.7%**
COMPANION P&C INS COMPANY															
Pvt Passenger Auto	0	0	0	19,328	135,758	0	0	0	4,414	27,658	**0.0%**	**0.0%**	**0.0%**	**22.8%**	**20.4%**
CORNERSTONE NATIONAL INS CO															
Pvt Passenger Auto	0	30,454	29,907	26,219	23,442	0	9,625	9,407	8,158	7,615	**0.0%**	**31.6%**	**31.5%**	**31.1%**	**32.5%**
CSE INSURANCE GROUP															
Pvt Passenger Auto	37,914	38,471	39,362	37,312	36,641	1,780	1,847	1,974	1,777	1,744	**4.7%**	**4.8%**	**5.0%**	**4.8%**	**4.8%**
Motorhome	162	147	136	116	105	6	5	6	4	3	**3.6%**	**3.6%**	**4.2%**	**3.5%**	**2.8%**
DANIELSON NATIONAL INSURANCE CO															
Pvt Passenger Auto	5,345	11,943	9,963	5,465	3,289	1,468	4,433	3,792	2,048	1,185	**27.5%**	**37.1%**	**38.1%**	**37.5%**	**36.0%**

2013 Commissioner's Report on Underserved Communities
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(2008 - 2012 Data)

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
DEERBROOK INSURANCE COMPANY															
Pvt Passenger Auto	8,798	6,214	4,396	0	0	1,355	967	694	0	0	**15.4%**	**15.6%**	**15.8%**	**0.0%**	**0.0%**
DEPOSITORS INSURANCE COMPANY															
Pvt Passenger Auto	13,278	10,948	8,440	6,999	5,986	267	213	150	114	97	**2.0%**	**1.9%**	**1.8%**	**1.6%**	**1.6%**
Motorhome	126	103	86	62	45	2	1	1	0	0	**1.4%**	**1.0%**	**1.2%**	**0.4%**	**0.0%**
DONGBU INSURANCE CO LTD															
Pvt Passenger Auto	0	0	0	0	5,822	0	0	0	0	736	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**12.6%**
ELECTRIC INSURANCE COMPANY															
Pvt Passenger Auto	4,663	4,380	4,231	4,024	3,772	189	183	184	180	170	**4.1%**	**4.2%**	**4.4%**	**4.5%**	**4.5%**
Motorhome	718	799	847	844	874	29	33	37	33	33	**4.0%**	**4.1%**	**4.3%**	**3.9%**	**3.8%**
ENCOMPASS INSURANCE COMPANY															
Pvt Passenger Auto	68,825	40,921	36,829	34,875	35,750	1,152	699	574	522	534	**1.7%**	**1.7%**	**1.6%**	**1.5%**	**1.5%**
Motorcycle	349	200	170	158	156	2	1	1	2	0	**0.5%**	**0.7%**	**0.7%**	**1.4%**	**0.0%**
Motorhome	347	189	177	166	159	4	3	3	4	1	**1.2%**	**1.6%**	**1.8%**	**2.5%**	**0.6%**
ESURANCE PROPERTY AND CASUALTY															
Pvt Passenger Auto	186,102	176,143	176,637	176,780	183,617	13,317	12,828	12,883	12,878	13,655	**7.2%**	**7.3%**	**7.3%**	**7.3%**	**7.4%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
FARMERS INSURANCE GROUP															
Pvt Passenger Auto	2,111,394	2,069,699	2,105,965	1,995,531	1,910,690	141,378	134,217	131,991	123,585	117,914	**6.7%**	**6.5%**	**6.3%**	**6.2%**	**6.2%**
Assigned Risk	327	113	113	52	5	62	19	23	9	1	**19.0%**	**17.0%**	**20.7%**	**17.3%**	**20.0%**
Low Cost Auto	0	533	661	330	67	0	147	178	97	20	**0.0%**	**27.6%**	**26.9%**	**29.5%**	**30.5%**
Motorcycle	26,624	18,904	13,802	10,342	8,405	1,094	757	546	427	340	**4.1%**	**4.0%**	**4.0%**	**4.1%**	**4.0%**
Motorhome	2,264	1,841	1,569	1,178	990	74	63	55	40	34	**3.3%**	**3.4%**	**3.5%**	**3.4%**	**3.5%**
FEDERAL INSURANCE COMPANY															
Pvt Passenger Auto	0	10,128	11,258	12,399	13,827	0	112	121	125	144	**0.0%**	**1.1%**	**1.1%**	**1.0%**	**1.0%**
Motorcycle	0	103	134	150	172	0	0	1	0	0	**0.0%**	**0.2%**	**0.7%**	**0.2%**	**0.0%**
FIDELITY NATL INSURANCE COMPANY															
Pvt Passenger Auto	10,348	10,823	11,966	8,089	4,836	629	862	1,119	589	284	**6.1%**	**8.0%**	**9.3%**	**7.3%**	**5.9%**
FINANCIAL INDEMNITY COMPANY															
Pvt Passenger Auto	190,822	252,068	228,573	204,798	175,440	17,545	23,485	20,471	18,451	15,825	**9.2%**	**9.3%**	**9.0%**	**9.0%**	**9.0%**
Motorcycle	1,141	878	719	604	277	53	47	38	30	13	**4.7%**	**5.4%**	**5.2%**	**5.0%**	**4.5%**
FIREMANS FUND INSURANCE COMPANY															
Pvt Passenger Auto	31,378	24,842	22,954	19,570	17,253	477	360	331	263	220	**1.5%**	**1.4%**	**1.4%**	**1.3%**	**1.3%**
Motorcycle	86	116	132	123	118	1	2	4	3	2	**1.2%**	**2.1%**	**2.7%**	**2.6%**	**1.7%**
Motorhome	0	190	198	187	172	0	0	0	0	0	**0.0%**	**0.0%**	**0.1%**	**0.0%**	**0.0%**
First American Property Ins															
Pvt Passenger Auto	0	0	0	1,447	0	0	0	0	139	0	**0.0%**	**0.0%**	**0.0%**	**9.6%**	**0.0%**

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Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
FOREMOST INSURANCE GROUP															
Motorcycle	68,394	73,002	73,862	76,783	78,289	2,997	3,172	3,167	3,421	3,586	**4.4%**	**4.3%**	**4.3%**	**4.5%**	**4.6%**
Motorhome	35,843	34,726	33,286	31,849	31,258	1,016	978	939	932	906	**2.8%**	**2.8%**	**2.8%**	**2.9%**	**2.9%**
GARRISON PROP & CASUALTY INS CO															
Pvt Passenger Auto	10,668	19,569	33,569	51,258	68,439	328	613	1,136	1,873	2,614	**3.1%**	**3.1%**	**3.4%**	**3.7%**	**3.8%**
Motorcycle	285	487	784	1,192	1,559	7	13	17	33	53	**2.4%**	**2.6%**	**2.2%**	**2.8%**	**3.4%**
Motorhome	375	566	724	911	1,027	20	28	33	42	47	**5.3%**	**4.9%**	**4.6%**	**4.6%**	**4.6%**
GEICO CASUALTY COMPANY															
Pvt Passenger Auto	95,634	120,655	126,769	136,461	129,872	4,090	5,318	5,665	6,299	6,415	**4.3%**	**4.4%**	**4.5%**	**4.6%**	**4.9%**
Motorhome	0	201	382	439	419	0	12	20	17	16	**0.0%**	**5.9%**	**5.1%**	**3.9%**	**3.8%**
GEICO GENERAL INSURANCE CO															
Pvt Passenger Auto	478,600	567,364	640,851	691,816	789,902	19,578	25,107	29,494	32,293	39,152	**4.1%**	**4.4%**	**4.6%**	**4.7%**	**5.0%**
Motorhome	1,143	1,950	2,947	3,347	3,646	22	58	104	125	134	**1.9%**	**3.0%**	**3.5%**	**3.7%**	**3.7%**
GEICO INDEMNITY COMPANY															
Pvt Passenger Auto	187,639	237,573	250,426	259,454	284,735	9,949	13,633	14,271	14,818	16,766	**5.3%**	**5.7%**	**5.7%**	**5.7%**	**5.9%**
Motorcycle	77,747	92,618	96,617	101,229	108,370	3,004	3,690	3,885	4,068	4,396	**3.9%**	**4.0%**	**4.0%**	**4.0%**	**4.1%**
Motorhome	381	672	1,004	1,179	1,302	12	33	42	57	61	**3.1%**	**4.9%**	**4.2%**	**4.8%**	**4.7%**
GOVERNMENT EMPLOYEES INS CO															
Pvt Passenger Auto	235,092	258,445	274,933	284,029	297,617	8,300	9,459	10,277	10,753	11,648	**3.5%**	**3.7%**	**3.7%**	**3.8%**	**3.9%**
Assigned Risk	164	50	14	1	0	42	11	3	0	0	**25.4%**	**22.7%**	**21.3%**	**0.0%**	**0.0%**
Motorhome	936	1,206	1,651	1,860	1,951	17	29	42	45	48	**1.8%**	**2.4%**	**2.6%**	**2.4%**	**2.4%**

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Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
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GRANGE INSURANCE GROUP															
Pvt Passenger Auto	15,439	17,150	17,882	18,206	18,945	90	133	150	149	136	**0.6%**	**0.8%**	**0.8%**	**0.8%**	**0.7%**
Motorhome	223	257	264	256	274	2	1	1	1	1	**0.8%**	**0.5%**	**0.4%**	**0.5%**	**0.4%**
GRANITE STATE INSURANCE COMPANY															
Pvt Passenger Auto	472,696	209,063	0	0	0	212,525	89,309	0	0	0	**45.0%**	**42.7%**	**0.0%**	**0.0%**	**0.0%**
Motorcycle	6,303	4,796	0	0	0	1,401	1,094	0	0	0	**22.2%**	**22.8%**	**0.0%**	**0.0%**	**0.0%**
Motorhome	677	1,232	0	0	0	206	365	0	0	0	**30.5%**	**29.6%**	**0.0%**	**0.0%**	**0.0%**
HILLSTAR INSURANCE COMPANY															
Pvt Passenger Auto	6,827	6,548	18,033	31,797	29,021	630	1,581	4,963	8,226	7,594	**9.2%**	**24.1%**	**27.5%**	**25.9%**	**26.2%**
HORACE MANN INSURANCE COMPANY						0									
Pvt Passenger Auto	33,210	35,883	38,090	39,999	42,970	2,158	2,337	2,501	2,689	2,855	**6.5%**	**6.5%**	**6.6%**	**6.7%**	**6.6%**
HORACE MANN PROP & CAS INS CO															
Pvt Passenger Auto	9,662	8,765	8,203	7,618	6,911	1,019	899	801	711	618	**10.5%**	**10.3%**	**9.8%**	**9.3%**	**8.9%**
HUDSON INSURANCE COMPANY															
Pvt Passenger Auto	42,276	34,369	21,356	15,821	14,382	11,146	9,109	6,241	5,035	4,874	**26.4%**	**26.5%**	**29.2%**	**31.8%**	**33.9%**
IDS PROPERTY CASUALTY INSURANCE															
Pvt Passenger Auto	253,654	267,873	278,573	293,762	314,202	16,236	17,132	17,422	18,188	19,714	**6.4%**	**6.4%**	**6.3%**	**6.2%**	**6.3%**
Motorhome	635	622	633	692	747	16	16	14	17	17	**2.5%**	**2.6%**	**2.2%**	**2.4%**	**2.2%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
IMPERIUM INSURANCE COMPANY															
Pvt Passenger Auto	5,076	26,051	14,466	5,131	2,354	1,093	6,289	3,849	823	246	**21.5%**	**24.1%**	**26.6%**	**16.0%**	**10.5%**
INFINITY PROPERTY AND CASUALTY															
Pvt Passenger Auto	742,676	725,517	746,162	807,513	870,558	295,021	306,435	324,706	342,124	352,840	**39.7%**	**42.2%**	**43.5%**	**42.4%**	**40.5%**
Assigned Risk	432	337	355	371	372	171	134	136	122	106	**39.6%**	**39.6%**	**38.3%**	**33.0%**	**28.5%**
INS CO OF STATE OF PENNSYLVANIA															
Pvt Passenger Auto	23,175	22,758	22,028	0	0	497	370	339	0	0	**2.1%**	**1.6%**	**1.5%**	**0.0%**	**0.0%**
Motorcycle	0	376	427	0	0	0	5	4	0	0	**0.0%**	**1.3%**	**0.9%**	**0.0%**	**0.0%**
Motorhome	0	1,550	1,667	0	0	0	17	21	0	0	**0.0%**	**1.1%**	**1.3%**	**0.0%**	**0.0%**
INSURANCE COMPANY OF THE WEST															
Pvt Passenger Auto	87,648	160,979	231,371	169,803	110,604	12,503	24,845	38,483	28,452	16,540	**14.3%**	**15.4%**	**16.6%**	**16.8%**	**15.0%**
INTEGON NATIONAL INSURANCE CO															
Pvt Passenger Auto	0	0	0	2,333	58,927	0	0	0	272	5,021	**0.0%**	**0.0%**	**0.0%**	**11.7%**	**8.5%**
Motorcycle	0	0	0	6,743	8,293	0	0	0	549	689	**0.0%**	**0.0%**	**0.0%**	**8.1%**	**8.3%**
INTEGON PREFERRED INSURANCE CO															
Pvt Passenger Auto	31,904	26,031	23,628	26,656	20,660	2,492	2,654	2,786	3,218	2,377	**7.8%**	**10.2%**	**11.8%**	**12.1%**	**11.5%**
KEMPER AUTO AND HOME COMPANIES															
Pvt Passenger Auto	68,193	62,683	58,008	55,347	54,655	823	684	665	671	780	**1.2%**	**1.1%**	**1.1%**	**1.2%**	**1.4%**

2013 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
LIBERTY MUTUAL INS GROUP															
Pvt Passenger Auto	329,146	342,021	357,131	376,969	391,466	13,511	14,175	14,839	15,721	16,260	**4.1%**	**4.1%**	**4.2%**	**4.2%**	**4.2%**
Motorcycle	1,720	1,965	2,115	2,299	2,511	54	61	61	68	79	**3.1%**	**3.1%**	**2.9%**	**3.0%**	**3.1%**
Motorhome	1,707	1,759	1,829	1,896	1,933	28	24	31	27	30	**1.6%**	**1.3%**	**1.7%**	**1.4%**	**1.6%**
LOYA CASUALTY INSURANCE CO															
Pvt Passenger Auto	71,087	159,451	200,812	207,939	224,828	21,482	47,907	61,197	62,313	67,846	**30.2%**	**30.0%**	**30.5%**	**30.0%**	**30.2%**
MAPFRE INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	0	1,864	0	0	0	0	91	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**4.9%**
MENDOTA INS COMPANY															
Pvt Passenger Auto	23,672	28,058	27,815	24,797	15,949	5,975	11,325	13,048	10,866	6,482	**25.2%**	**40.4%**	**46.9%**	**43.8%**	**40.6%**
MERASTAR INSURANCE COMPANY															
Pvt Passenger Auto	5,795	5,214	0	0	0	514	458	0	0	0	**8.9%**	**8.8%**	**0.0%**	**0.0%**	**0.0%**
MERCURY INSURANCE GROUP															
Pvt Passenger Auto	2,040,168	1,940,524	1,878,956	1,853,626	1,876,680	252,282	239,448	229,597	226,578	226,639	**12.4%**	**12.3%**	**12.2%**	**12.2%**	**12.1%**
Assigned Risk	554	161	141	145	129	189	45	37	43	38	**34.1%**	**28.1%**	**26.3%**	**29.6%**	**29.5%**
Low Cost Auto	1,429	941	961	1,003	852	740	402	366	344	286	**51.7%**	**42.7%**	**38.1%**	**34.3%**	**33.6%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
METROPOLITAN DIRECT P&C INS CO															
Pvt Passenger Auto	98,110	101,591	121,581	142,024	149,756	8,620	6,612	8,253	9,842	10,404	**8.8%**	**6.5%**	**6.8%**	**6.9%**	**6.9%**
Motorcycle	193	166	151	121	121	24	5	5	2	3	**12.2%**	**2.9%**	**3.0%**	**1.4%**	**2.7%**
Motorhome	452	474	502	537	522	35	19	19	15	16	**7.6%**	**4.0%**	**3.8%**	**2.8%**	**3.1%**
MGA INSURANCE COMPANY															
Pvt Passenger Auto	5,784	3,416	2,217	0	0	2,792	1,642	1,037	0	0	**48.3%**	**48.1%**	**46.8%**	**0.0%**	**0.0%**
MIC GENERAL INSURANCE CORPORATION															
Pvt Passenger Auto	22,948	19,916	17,977	15,370	13,991	1,858	1,624	1,490	1,297	1,161	**8.1%**	**8.2%**	**8.3%**	**8.4%**	**8.3%**
Motorhome	693	623	457	399	370	34	29	16	15	12	**4.9%**	**4.7%**	**3.4%**	**3.7%**	**3.3%**
NATIONAL AMERICAN INSURANCE CO															
Pvt Passenger Auto	10,460	15,847	17,570	15,775	14,024	1,543	1,756	1,757	1,536	1,297	**14.8%**	**11.1%**	**10.0%**	**9.7%**	**9.2%**
NATIONAL GENERAL INSURANCE CORP															
Pvt Passenger Auto	133,346	115,801	102,458	86,036	81,358	5,558	4,754	4,165	3,418	3,502	**4.2%**	**4.1%**	**4.1%**	**4.0%**	**4.3%**
Motorcycle	14,022	13,670	12,857	11,081	9,977	412	397	382	335	299	**2.9%**	**2.9%**	**3.0%**	**3.0%**	**3.0%**
Motorhome	29,921	25,997	23,743	20,336	18,838	802	650	619	534	509	**2.7%**	**2.5%**	**2.6%**	**2.6%**	**2.7%**
NATIONAL UNITY INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	1,556	4,734	0	0	0	335	1,014	**0.0%**	**0.0%**	**0.0%**	**21.5%**	**21.4%**
NATIONS INSURANCE															
Pvt Passenger Auto	0	6,564	8,155	18,680	21,152	0	1,199	1,325	2,780	3,249	**0.0%**	**18.3%**	**16.3%**	**14.9%**	**15.4%**

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	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
NATIONWIDE INS CO OF AMERICA															
Pvt Passenger Auto	112,416	125,676	124,368	117,021	112,994	7,312	7,944	7,808	6,984	6,299	**6.5%**	**6.3%**	**6.3%**	**6.0%**	**5.6%**
Motorcycle	4,316	6,424	6,844	3,486	3,573	123	196	197	105	113	**2.8%**	**3.1%**	**2.9%**	**3.0%**	**3.1%**
Motorhome	1,908	2,437	2,428	1,617	1,605	52	59	64	44	42	**2.7%**	**2.4%**	**2.6%**	**2.7%**	**2.6%**
OCCIDENTAL FIRE & CASUALTY CO															
Pvt Passenger Auto	33,911	29,706	33,166	33,247	30,576	4,986	4,710	5,431	5,601	5,661	**14.7%**	**15.9%**	**16.4%**	**16.8%**	**18.5%**
OCEAN HARBOR CASUALTY INS															
Pvt Passenger Auto	13,093	11,802	20,189	21,879	18,356	3,406	4,017	7,732	8,211	6,468	**26.0%**	**34.0%**	**38.3%**	**37.5%**	**35.2%**
ONE BEACON INS GROUP															
Assigned Risk	1,193	700	240	113	11	372	206	69	22	1	**31.2%**	**29.4%**	**28.8%**	**19.7%**	**13.4%**
Low Cost Auto	3,661	3,813	4,299	3,772	280	1,519	1,388	1,355	1,194	94	**41.5%**	**36.4%**	**31.5%**	**31.7%**	**33.6%**
OREGON MUTUAL INS CO															
Pvt Passenger Auto	3,449	4,626	4,920	4,899	4,639	212	310	327	350	374	**6.2%**	**6.7%**	**6.6%**	**7.1%**	**8.1%**
PACIFIC PIONEER INSURANCE COMP															
Pvt Passenger Auto	0	0	0	0	5,213	0	0	0	0	427	**0.0%**	**0.0%**	**0.0%**	**0.0%**	**8.2%**
PACIFIC PROPERTY AND CASUALTY															
Pvt Passenger Auto	19,203	20,264	21,980	23,057	23,667	572	546	548	530	498	**3.0%**	**2.7%**	**2.5%**	**2.3%**	**2.1%**
Motorcycle	639	692	722	757	776	17	12	13	11	12	**2.6%**	**1.8%**	**1.7%**	**1.4%**	**1.5%**

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Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
PACIFIC SPECIALTY INSURANCE CO															
Pvt Passenger Auto	963	691	560	509	520	163	115	89	86	76	**16.9%**	**16.7%**	**16.0%**	**16.8%**	**14.7%**
Low Cost Auto	35	49	59	71	51	18	18	15	16	11	**50.6%**	**35.8%**	**25.6%**	**22.7%**	**21.5%**
Motorcycle	72,530	69,712	63,465	59,815	56,554	5,513	5,654	5,401	5,416	5,436	**7.6%**	**8.1%**	**8.5%**	**9.1%**	**9.6%**
Motorhome	978	871	797	732	679	194	174	178	167	163	**19.8%**	**20.0%**	**22.3%**	**22.9%**	**24.0%**
PERMANENT GENERAL ASSURANCE CO															
Pvt Passenger Auto	75,965	65,609	59,914	57,554	55,958	10,125	8,151	6,735	6,220	6,351	**13.3%**	**12.4%**	**11.2%**	**10.8%**	**11.3%**
PRAETORIAN INSURANCE COMPANY															
Pvt Passenger Auto	15,037	30,789	36,995	34,547	19,584	6,198	16,099	21,057	19,915	11,161	**41.2%**	**52.3%**	**56.9%**	**57.6%**	**57.0%**
PRESERVER INS CO															
Pvt Passenger Auto	0	0	20,297	29,782	21,901	0	0	4,669	6,896	5,023	**0.0%**	**0.0%**	**23.0%**	**23.2%**	**22.9%**
PROCENTURY INS CO															
Pvt Passenger Auto	0	710	4,539	8,181	5,679	0	402	2,414	4,347	3,067	**0.0%**	**56.6%**	**53.2%**	**53.1%**	**54.0%**
PROGRESSIVE INSURANCE COMPANY															
Pvt Passenger Auto	642,168	613,577	616,653	671,798	723,020	56,512	52,549	52,301	58,994	66,422	**8.8%**	**8.6%**	**8.5%**	**8.8%**	**9.2%**
Low Cost Auto	262	297	333	336	357	115	110	115	107	105	**44.0%**	**37.1%**	**34.7%**	**31.8%**	**29.4%**
Motorcycle	164,810	180,825	182,901	192,185	205,173	8,233	9,572	9,918	10,807	12,186	**5.0%**	**5.3%**	**5.4%**	**5.6%**	**5.9%**
Motorhome	36,015	37,793	37,627	37,231	37,371	1,712	1,880	1,975	2,023	2,060	**4.8%**	**5.0%**	**5.2%**	**5.4%**	**5.5%**
QBE INS CORP															
Pvt Passenger Auto	109,833	106,768	104,999	87,954	61,344	42,384	42,507	43,437	37,015	24,752	**38.6%**	**39.8%**	**41.4%**	**42.1%**	**40.4%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
SAFECO INS COS															
Pvt Passenger Auto	373,144	375,344	358,729	355,388	363,878	25,603	26,553	25,064	24,659	25,321	**6.9%**	**7.1%**	**7.0%**	**6.9%**	**7.0%**
Motorcycle	5,069	7,601	10,568	11,947	13,436	208	317	463	562	682	**4.1%**	**4.2%**	**4.4%**	**4.7%**	**5.1%**
Motorhome	1,558	1,451	1,346	1,278	1,215	55	46	43	48	47	**3.5%**	**3.2%**	**3.2%**	**3.7%**	**3.9%**
SAFEWAY DIRECT INSURANCE CO															
Pvt Passenger Auto	2,690	2,278	1,935	1,665	1,454	348	287	241	215	192	**12.9%**	**12.6%**	**12.4%**	**12.9%**	**13.2%**
SAFEWAY INSURANCE COMPANY															
Pvt Passenger Auto	51,089	45,135	37,949	31,592	26,575	19,588	18,043	16,075	13,592	11,829	**38.3%**	**40.0%**	**42.4%**	**43.0%**	**44.5%**
SEQUOIA INS GROUP															
Pvt Passenger Auto	13,302	12,885	12,798	12,915	13,913	173	149	129	123	122	**1.3%**	**1.2%**	**1.0%**	**1.0%**	**0.9%**
SOUTHERN INSURANCE CO															
Pvt Passenger Auto	0	28,003	14,881	8,449	2,421	0	13,491	7,329	4,241	1,240	**0.0%**	**48.2%**	**49.3%**	**50.2%**	**51.2%**
STARR INDEMNITY & LIABILITY CO															
Pvt Passenger Auto	0	0	6,735	23,763	19,082	0	0	871	3,075	2,418	**0.0%**	**0.0%**	**12.9%**	**12.9%**	**12.7%**
STATE FARM INSURANCE COMPANIES															
Pvt Passenger Auto	3,008,590	3,054,500	3,117,050	3,194,587	3,289,628	174,178	182,296	195,033	204,877	218,116	**5.8%**	**6.0%**	**6.3%**	**6.4%**	**6.6%**
Assigned Risk	476	191	198	157	127	124	50	44	33	20	**26.0%**	**26.0%**	**22.0%**	**21.2%**	**15.4%**
Low Cost Auto	1,368	1,335	1,506	1,524	1,453	549	470	465	445	415	**40.2%**	**35.2%**	**30.9%**	**29.2%**	**28.5%**
Motorcycle	100,949	103,180	103,464	105,058	106,974	3,645	3,822	3,951	4,058	4,195	**3.6%**	**3.7%**	**3.8%**	**3.9%**	**3.9%**
Motorhome	28,314	27,768	27,099	26,876	26,401	702	670	654	647	628	**2.5%**	**2.4%**	**2.4%**	**2.4%**	**2.4%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
STATE NATIONAL INS CO															
Pvt Passenger Auto	17,589	14,701	22,748	17,867	16,784	2,127	1,908	3,173	2,566	2,362	**12.1%**	**13.0%**	**13.9%**	**14.4%**	**14.1%**
STERLING CASUALTY INS CO															
Pvt Passenger Auto	31,631	27,896	34,323	50,941	45,987	5,683	4,450	5,071	7,427	6,583	**18.0%**	**16.0%**	**14.8%**	**14.6%**	**14.3%**
THE HARTFORD															
Pvt Passenger Auto	399,186	369,859	336,752	257,665	257,698	21,157	19,601	18,058	14,047	13,917	**5.3%**	**5.3%**	**5.4%**	**5.5%**	**5.4%**
Motorhome	4,510	4,385	4,138	3,858	3,967	116	119	109	97	103	**2.6%**	**2.7%**	**2.6%**	**2.5%**	**2.6%**
TOKIO MARINE & NICHIDO FIRE															
Pvt Passenger Auto	13,227	13,263	13,292	14,733	16,873	1,324	1,298	1,310	1,390	1,623	**10.0%**	**9.8%**	**9.9%**	**9.4%**	**9.6%**
TOPA INSURANCE COMPANY															
Pvt Passenger Auto	72,167	69,248	48,254	37,319	48,839	12,081	12,424	7,979	5,370	6,957	**16.7%**	**17.9%**	**16.5%**	**14.4%**	**14.2%**
TRANSGUARD INSURANCE COMPANY															
Pvt Passenger Auto	0	3,720	19,964	24,281	29,598	0	1,334	8,284	10,773	13,168	**0.0%**	**35.9%**	**41.5%**	**44.4%**	**44.5%**
TRAVELERS INS GROUP															
Pvt Passenger Auto	135,161	156,966	182,640	197,029	198,572	3,770	4,130	4,472	4,622	4,566	**2.8%**	**2.6%**	**2.4%**	**2.3%**	**2.3%**
Motorhome	659	811	966	982	924	17	15	16	14	13	**2.6%**	**1.8%**	**1.7%**	**1.4%**	**1.4%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
UNIGARD INSURANCE GROUP															
Pvt Passenger Auto	25,108	15,072	15,452	18,768	19,828	364	233	215	244	242	**1.4%**	**1.5%**	**1.4%**	**1.3%**	**1.2%**
Motorhome	170	93	95	102	94	1	1	1	1	0	**0.6%**	**1.1%**	**0.9%**	**1.0%**	**0.1%**
UNITED SERVICES AUTO ASSO															
Pvt Passenger Auto	416,268	412,931	411,453	411,679	412,916	7,099	6,943	6,977	7,154	7,283	**1.7%**	**1.7%**	**1.7%**	**1.7%**	**1.8%**
Motorcycle	16,330	15,932	15,104	14,405	13,923	296	300	287	267	260	**1.8%**	**1.9%**	**1.9%**	**1.9%**	**1.9%**
Motorhome	5,376	5,000	4,603	4,167	3,788	64	57	57	57	46	**1.2%**	**1.1%**	**1.2%**	**1.4%**	**1.2%**
UNITRIN DIRECT INSURANCE CO															
Pvt Passenger Auto	32,914	26,324	21,171	18,030	15,960	2,611	2,086	1,888	1,675	1,460	**7.9%**	**7.9%**	**8.9%**	**9.3%**	**9.1%**
UNIVERSAL CASUALTY CO															
Pvt Passenger Auto	0	9,407	10,348	0	0	0	2,714	2,912	0	0	**0.0%**	**28.8%**	**28.1%**	**0.0%**	**0.0%**
USAA CASUALTY INSURANCE COMPANY															
Pvt Passenger Auto	394,138	395,611	397,940	403,950	412,315	9,340	9,274	9,438	9,684	10,134	**2.4%**	**2.3%**	**2.4%**	**2.4%**	**2.5%**
Motorcycle	12,864	12,626	11,838	11,190	10,823	283	278	263	251	256	**2.2%**	**2.2%**	**2.2%**	**2.2%**	**2.4%**
Motorhome	4,760	4,661	4,360	4,163	4,015	120	126	118	124	119	**2.5%**	**2.7%**	**2.7%**	**3.0%**	**3.0%**
USAA GENERAL INDEMNITY COMPANY															
Pvt Passenger Auto	16,475	23,394	31,062	42,481	56,809	458	638	892	1,294	1,926	**2.8%**	**2.7%**	**2.9%**	**3.0%**	**3.4%**
Motorcycle	763	984	1,142	1,398	1,840	18	37	46	55	64	**2.4%**	**3.7%**	**4.0%**	**3.9%**	**3.5%**
Motorhome	173	222	297	406	493	10	14	15	19	28	**6.0%**	**6.5%**	**5.0%**	**4.6%**	**5.7%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2008 - 2012 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Pvt Passenger Auto	**22,416,773**	**23,856,324**	**23,978,230**	**24,058,245**	**24,261,702**	**2,229,593**	**2,433,695**	**2,462,176**	**2,489,883**	**2,550,271**	**9.9%**	**10.2%**	**10.3%**	**10.3%**	**10.5%**
Assigned Risk	**4,819**	**2,248**	**1,566**	**1,240**	**969**	**1,465**	**665**	**437**	**331**	**246**	**30.4%**	**29.6%**	**27.9%**	**26.7%**	**25.4%**
Low Cost Auto	**7,700**	**7,861**	**8,676**	**7,955**	**3,921**	**3,370**	**2,906**	**2,819**	**2,516**	**1,216**	**43.8%**	**37.0%**	**32.5%**	**31.6%**	**31.0%**
Motorcycle	**679,699**	**735,480**	**733,755**	**751,729**	**777,604**	**30,878**	**34,944**	**34,874**	**36,535**	**39,321**	**4.5%**	**4.8%**	**4.8%**	**4.9%**	**5.1%**
Motorhome	**223,927**	**225,287**	**219,562**	**213,746**	**211,835**	**7,611**	**7,756**	**7,408**	**7,248**	**7,256**	**3.4%**	**3.4%**	**3.4%**	**3.4%**	**3.4%**
VICTORIA FIRE & CAS INS CO															
Pvt Passenger Auto	135,704	145,269	119,313	100,188	94,865	17,386	18,786	14,776	11,934	11,411	**12.8%**	**12.9%**	**12.4%**	**11.9%**	**12.0%**
Motorcycle	0	7	319	743	912	0	1	38	83	117	**0.0%**	**8.8%**	**11.9%**	**11.2%**	**12.8%**
Motorhome	0	54	249	404	411	0	1	6	23	26	**0.0%**	**0.9%**	**2.3%**	**5.7%**	**6.4%**
VIKING INS CO of WI															
Pvt Passenger Auto	276,938	269,031	262,019	253,849	259,386	51,269	51,843	53,149	52,666	55,391	**18.5%**	**19.3%**	**20.3%**	**20.7%**	**21.4%**
Motorcycle	0	10,749	9,267	8,712	8,376	0	1,005	959	1,024	1,048	**0.0%**	**9.4%**	**10.4%**	**11.8%**	**12.5%**
WAWANESA INSURANCE GROUP															
Pvt Passenger Auto	440,970	454,039	462,342	464,191	460,200	30,524	32,102	33,151	33,098	32,070	**6.9%**	**7.1%**	**7.2%**	**7.1%**	**7.0%**
WESTERN GENERAL INSURANCE CO															
Pvt Passenger Auto	57,840	38,581	30,069	34,980	36,937	12,712	8,578	6,600	8,037	9,089	**22.0%**	**22.2%**	**21.9%**	**23.0%**	**24.6%**
Assigned Risk	38	24	9	7	2	9	5	2	0	0	**24.1%**	**18.6%**	**21.2%**	**5.0%**	**10.7%**
Low Cost Auto	0	57	70	68	50	0	19	20	20	13	**0.0%**	**33.9%**	**29.1%**	**29.2%**	**25.7%**
WESTERN HOME INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	7,142	39,907	0	0	0	3,503	22,345	**0.0%**	**0.0%**	**0.0%**	**49.1%**	**56.0%**
WORKMENS AUTO INS CO						0									
Pvt Passenger Auto	41,651	29,550	34,873	33,530	25,099	4,135	3,454	5,676	8,276	6,332	**9.9%**	**11.7%**	**16.3%**	**24.7%**	**25.2%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 - 2012 Data)

Coverage	Total Earned Exposures for California				Total Earned Exposures for Underserved Communities				Percentage of Total Earned Exposures in Underserved Communities			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
ACE AMERICAN INSURANCE COMPANY												
Building & Contents (CMP)	963	346	336	354	52	28	50	36	5.4%	8.1%	14.8%	10.2%
AFFILIATED FM INSURANCECOMPANY												
Building & Contents (CMP)	470	542	1,167	1,221	53	58	98	114	11.3%	10.7%	8.4%	9.3%
Building & Contents (CF)	3,085	3,405	8,569	9,568	601	678	1,384	1,547	19.5%	19.9%	16.2%	16.2%
AGCS MARINE INS CO												
Building & Contents (CF)	0	502	0	0	0	86	0	0	0.0%	17.2%	0.0%	0.0%
ALLIANZ GLOBAL RISK US INS CO												
Building & Contents (CF)	4,514	3,785	2,282	1,467	576	466	293	195	12.7%	12.3%	12.9%	13.3%
ALLSTATE INSURANCE COMPANY												
Building & Contents (CMP)	750	759	673	597	72	67	51	49	9.5%	8.8%	7.5%	8.2%
Building Only (CMP)	5,418	4,232	4,191	3,985	402	309	302	276	7.4%	7.3%	7.2%	6.9%
Contents Only (CMP)	1,612	1,476	1,685	1,791	174	154	168	176	10.8%	10.4%	9.9%	9.8%
Liability (CMP)	6,857	5,468	5,644	5,399	599	472	481	464	8.7%	8.6%	8.5%	8.6%
AMCO INSURANCE COMPANY												
Building & Contents (CMP)	45,204	41,792	18,685	18,279	4,536	4,220	1,849	1,737	10.0%	10.1%	9.9%	9.5%
Building & Contents (CF)	153	165	128	168	15	15	9	19	9.7%	9.0%	7.3%	11.5%
Building Only (CMP)	13,975	13,221	14,477	14,418	1,294	1,185	1,225	1,275	9.3%	9.0%	8.5%	8.8%
Building Only (CF)	80	137	240	218	3	5	43	49	3.8%	3.9%	17.9%	22.6%
Contents Only (CMP)	33,425	32,032	31,391	30,853	2,994	3,005	3,102	3,032	9.0%	9.4%	9.9%	9.8%
Contents Only (CF)	67	71	112	111	5	6	11	13	7.7%	8.3%	10.2%	11.5%
Vacant (CMP)	225	195	68	56	21	22	4	4	9.5%	11.3%	5.4%	7.0%
Liability (CMP)	84,897	81,918	81,475	81,795	7,542	7,232	7,137	7,077	8.9%	8.8%	8.8%	8.7%
AMERICAN ALTERNATIVE INS CORP												
Building & Contents (CMP)	851	990	1,716	1,761	36	47	99	107	4.2%	4.8%	5.7%	6.1%
Building Only (CMP)	531	536	708	687	16	14	23	24	3.0%	2.7%	3.2%	3.5%
Contents Only (CMP)	336	354	496	565	26	33	47	51	7.7%	9.4%	9.5%	9.0%
Liability (CMP)	2,061	2,379	2,910	3,068	107	136	191	219	5.2%	5.7%	6.5%	7.1%
AMERICAN HARDWARE MUTUAL INS												
Building & Contents (CMP)	1,912	1,980	0	0	328	337	0	0	17.1%	17.0%	0.0%	0.0%
AMERICAN HOME ASSURANCE CO												
Building & Contents (CF)	62	0	0	0	3	0	0	0	4.3%	0.0%	0.0%	0.0%

2013 Commissioner's Report on Underserved Communities
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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
AMERICAN INTERNATIONAL GROUP												
Building & Contents (CMP)	0	0	3,197	0	0	0	325	0	0.0%	0.0%	10.2%	0.0%
Building Only (CMP)	0	0	2,281	0	0	0	231	0	0.0%	0.0%	10.1%	0.0%
Liability (CMP)	0	0	3,602	0	0	0	312	0	0.0%	0.0%	8.7%	0.0%
AMERICAN MODERN HOME INSURANCE												
Building & Contents (CF)	0	0	878	0	0	0	111	0	0.0%	0.0%	0.0%	0.0%
ARCH INSURANCE COMPANY												
Building & Contents (CF)	140	151	190	171	14	19	33	29	10.0%	12.8%	17.5%	17.2%
Building Only (CF)	376	376	195	178	17	17	9	8	4.5%	4.6%	4.5%	4.6%
Liability (CMP)	1,704	1,629	2,539	2,665	84	86	125	141	4.9%	5.3%	4.9%	5.3%
ARGONAUT GREAT CENTRAL INS												
Building & Contents (CMP)	1,556	1,752	2,224	2,484	213	213	213	224	13.7%	12.2%	9.6%	9.0%
Liability (CMP)	1,555	1,760	2,224	2,500	213	215	213	224	13.7%	12.2%	9.6%	9.0%
ARGONAUT MIDWEST INS CO												
Building & Contents (CMP)	212	292	586	511	15	16	36	6	7.0%	5.4%	6.2%	1.2%
Liability (CMP)	129	179	261	234	15	16	18	4	11.5%	8.8%	7.1%	1.7%
ASSURANT GROUP												
Building & Contents (CMP)	372	916	1,063	2,715	13	48	45	99	3.6%	5.3%	4.2%	3.7%
Building Only (CMP)	95	291	153	165	15	27	16	19	15.6%	9.3%	10.2%	11.4%
Building Only (CF)	212	72	59	107	90	42	23	47	42.4%	58.1%	39.1%	44.0%
Liability (CMP)	455	1,193	1,216	2,880	34	73	61	118	7.4%	6.1%	5.0%	4.1%
AXA INSURANCE COMPANY												
Building & Contents (CF)	277	0	192	227	28	0	10	19	10.1%	0.0%	5.4%	8.4%
Contents Only (CF)	46	0	123	153	9	0	15	24	18.8%	0.0%	12.2%	15.6%
AXIS INSURANCE COMPANY												
Building & Contents (CF)	6,142	5,027	3,748	3,825	656	491	384	431	10.7%	9.8%	10.2%	11.3%
BROTHERHOOD MUTUAL												
Building & Contents (CMP)	110	258	424	595	15	37	58	81	13.7%	14.2%	13.7%	13.6%
Building Only (CMP)	12	31	61	97	3	7	10	17	24.6%	21.4%	16.0%	17.8%
Liability (CMP)	43	103	180	267	6	14	25	38	13.5%	14.0%	13.9%	14.2%
BUSINESS ALLIANCE INSURANCE CO												
Building & Contents (CMP)	0	0	2,540	0	0	0	433	0	0.0%	0.0%	17.1%	0.0%
Liability (CMP)	0	0	2,540	0	0	0	433	0	0.0%	0.0%	17.1%	0.0%

2013 Commissioner's Report on Underserved Communities
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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	**673,766**	**674,338**	**623,656**	**612,182**	**77,588**	**77,790**	**72,102**	**70,687**	**11.5%**	**11.5%**	**11.6%**	**11.5%**
Building & Contents (CF)	**119,109**	**113,240**	**104,513**	**111,804**	**18,049**	**14,938**	**12,823**	**14,050**	**15.2%**	**13.2%**	**12.3%**	**12.6%**
Building Only (CMP)	**252,853**	**253,664**	**255,190**	**264,884**	**40,555**	**40,409**	**40,704**	**43,211**	**16.0%**	**15.9%**	**16.0%**	**16.3%**
Building Only (CF)	**26,276**	**26,225**	**22,942**	**21,803**	**10,584**	**10,989**	**9,689**	**8,810**	**40.3%**	**41.9%**	**42.2%**	**40.4%**
Contents Only (CMP)	**413,523**	**418,214**	**440,419**	**441,818**	**45,029**	**45,938**	**47,580**	**47,480**	**10.9%**	**11.0%**	**10.8%**	**10.7%**
Contents Only (CF)	**19,648**	**17,246**	**18,613**	**19,447**	**2,506**	**2,235**	**2,698**	**2,810**	**12.8%**	**13.0%**	**14.5%**	**14.5%**
Vacant (CMP)	**3,369**	**3,194**	**2,853**	**3,405**	**251**	**248**	**215**	**261**	**7.4%**	**7.8%**	**7.5%**	**7.7%**
Vacant (CF)	**120**	**116**	**131**	**152**	**7**	**6**	**10**	**12**	**5.8%**	**5.2%**	**7.8%**	**8.0%**
Liability (CMP)	**1,027,666**	**1,052,508**	**1,015,756**	**1,023,265**	**134,390**	**144,242**	**125,302**	**126,377**	**13.1%**	**13.7%**	**12.3%**	**12.4%**
CALIFORNIA FAIR PLAN												
Building & Contents (CF)	8,065	3,998	3,156	2,772	4,631	2,095	1,793	1,587	**57.4%**	**52.4%**	**56.8%**	**57.3%**
Building Only (CF)	12,349	13,270	11,468	9,965	8,683	9,230	8,069	7,053	**70.3%**	**69.6%**	**70.4%**	**70.8%**
Contents Only (CF)	619	769	533	430	335	400	320	269	**54.0%**	**52.0%**	**60.1%**	**62.7%**
CALIFORNIA MUTUAL INSURANCE CO												
Building & Contents (CMP)	759	799	759	694	43	46	37	32	**5.7%**	**5.8%**	**4.9%**	**4.6%**
Liability (CMP)	768	0	0	0	45	0	0	0	**5.9%**	**0.0%**	**0.0%**	**0.0%**
CAPITAL INSURANCE GROUP												
Building & Contents (CMP)	14,046	15,973	17,496	19,087	1,004	1,132	1,163	1,309	**7.1%**	**7.1%**	**6.6%**	**6.9%**
Building Only (CMP)	13,141	13,509	13,901	14,595	1,575	1,639	1,686	1,739	**12.0%**	**12.1%**	**12.1%**	**11.9%**
Contents Only (CMP)	2,340	2,389	2,400	2,409	120	140	136	133	**5.1%**	**5.9%**	**5.7%**	**5.5%**
Liability (CMP)	31,290	32,764	34,226	36,655	2,812	3,011	3,161	3,342	**9.0%**	**9.2%**	**9.2%**	**9.1%**
CHURCH MUTUAL INSURANCE CO												
Building & Contents (CMP)	11,218	11,247	11,219	11,360	1,163	1,132	1,105	1,084	**10.4%**	**10.1%**	**9.9%**	**9.5%**
Contents Only (CMP)	2,623	2,657	2,683	2,701	244	253	257	252	**9.3%**	**9.5%**	**9.6%**	**9.3%**
Liability (CMP)	12,922	13,245	13,377	13,405	1,635	1,660	1,666	1,652	**12.7%**	**12.5%**	**12.5%**	**12.3%**
CNA INSURANCE COMPANIES												
Building & Contents (CMP)	14,928	22,940	6,246	4,307	1,090	3,061	707	498	**7.3%**	**13.3%**	**11.3%**	**11.6%**
Building & Contents (CF)	35	205	421	391	4	38	71	60	**12.3%**	**18.4%**	**16.9%**	**15.4%**
Building Only (CMP)	12,098	2,203	868	1,199	2,911	335	152	207	**24.1%**	**15.2%**	**17.5%**	**17.2%**
Contents Only (CMP)	194	146	12,904	22,407	0	0	1,472	2,544	**0.0%**	**0.0%**	**11.4%**	**11.4%**
Contents Only (CF)	0	1	27	55	0	0	5	10	**0.0%**	**0.0%**	**18.1%**	**18.1%**
Liability (CMP)	28,784	25,943	28,529	29,002	3,563	4,177	3,550	2,908	**12.4%**	**16.1%**	**12.4%**	**10.0%**
COMPANION P&C INS. COMPANY												
Liability (CMP)	0	0	0	619	0	0	0	31	**0.0%**	**0.0%**	**0.0%**	**5.0%**
CONTRACTORS BONDING & INS CO												
Contents Only (CMP)	399	328	331	335	16	10	7	9	**3.9%**	**3.1%**	**2.0%**	**2.7%**
Liability (CMP)	1,887	1,503	1,377	1,333	65	49	36	42	**3.5%**	**3.3%**	**2.6%**	**3.2%**
CRUM AND FORSTER INSURANCE GRP												
Liability (CMP)	0	0	1,002	0	0	0	71	0	**0.0%**	**0.0%**	**7.1%**	**0.0%**
CRUSADER INSURANCE COMPANY												
Building & Contents (CMP)	1,302	1,189	1,121	1,128	403	372	339	339	**31.0%**	**31.3%**	**30.2%**	**30.0%**
Building Only (CMP)	6,952	6,466	5,969	5,695	2,758	2,615	2,449	2,374	**39.7%**	**40.4%**	**41.0%**	**41.7%**
Contents Only (CMP)	3,654	3,445	3,211	3,225	656	629	580	602	**18.0%**	**18.3%**	**18.1%**	**18.7%**
Liability (CMP)	11,909	11,099	10,300	10,047	3,818	3,615	3,367	3,315	**32.1%**	**32.6%**	**32.7%**	**33.0%**
CSE INSURANCE GROUP												
Building & Contents (CMP)	3,721	3,805	4,225	4,463	818	834	1,006	1,085	**22.0%**	**21.9%**	**23.8%**	**24.3%**
Building & Contents (CF)	517	491	463	450	19	17	15	15	**3.6%**	**3.5%**	**3.2%**	**3.3%**
Liability (CMP)	3,676	3,762	4,178	4,419	809	821	993	1,074	**22.0%**	**21.8%**	**23.8%**	**24.3%**

2013 Commissioner's Report on Underserved Communities
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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
CUMIS INSURANCE SOCIETY INC												
Building & Contents (CMP)	1,486	1,492	1,417	1,397	156	157	153	147	10.5%	10.5%	10.8%	10.5%
Building Only (CMP)	99	172	255	163	8	15	21	11	8.0%	9.0%	8.3%	6.6%
Contents Only (CMP)	391	298	362	311	79	58	80	49	20.2%	19.5%	22.2%	15.8%
Vacant (CMP)	235	231	263	194	15	13	15	16	6.6%	5.4%	5.6%	8.2%
Liability (CMP)	1,668	1,581	1,508	1,408	195	178	171	163	11.7%	11.2%	11.4%	11.5%
DONGBU INS CO LTD												
Building & Contents (CMP)	0	85	439	1,284	0	41	193	628	0.0%	48.6%	44.1%	48.9%
Building Only (CMP)	0	30	117	235	0	12	46	83	0.0%	39.7%	39.5%	35.5%
Contents Only (CMP)	0	604	2,922	4,880	0	176	689	1,089	0.0%	29.1%	23.6%	22.3%
Liability (CMP)	0	717	3,331	5,651	0	228	849	1,361	0.0%	31.7%	25.5%	24.1%
EMPLOYERS MUTUAL CASUALTY CO												
Building & Contents (CF)	875	0	0	0	104	0	0	0	11.9%	0.0%	0.0%	0.0%
Building Only (CF)	1,125	0	0	0	148	0	0	0	13.1%	0.0%	0.0%	0.0%
Contents Only (CF)	477	0	0	0	70	0	0	0	14.6%	0.0%	0.0%	0.0%
Building & Contents (CMP)	0	236	434	591	0	47	76	94	0.0%	20.0%	17.5%	15.9%
Building Only (CMP)	0	50	106	134	0	7	17	20	0.0%	14.0%	15.6%	15.1%
Contents Only (CMP)	0	549	1,001	1,297	0	65	104	137	0.0%	11.8%	10.4%	10.6%
Liability (CMP)	0	836	1,541	2,026	0	121	197	252	0.0%	14.4%	12.8%	12.4%
EVEREST NATIONAL INS CO												
Building & Contents (CMP)	302	178	0	0	54	33	0	0	17.9%	18.7%	0.0%	0.0%
Building Only (CMP)	551	162	0	0	107	29	0	0	19.5%	17.7%	0.0%	0.0%
Contents Only (CMP)	164	110	0	0	13	17	0	0	8.1%	15.6%	0.0%	0.0%
Liability (CMP)	1,376	470	0	0	224	78	0	0	16.3%	16.6%	0.0%	0.0%
FACTORY MUTUAL INSURANCE CO												
Building & Contents (CF)	15,347	17,108	16,270	16,649	1,863	2,075	1,930	1,940	12.1%	12.1%	11.9%	11.7%
FARMERS INSURANCE GROUP												
Building & Contents (CMP)	230,600	236,054	237,826	242,353	27,043	27,638	27,981	28,125	11.7%	11.7%	11.8%	11.6%
Building & Contents (CF)	181	277	138	119	37	45	27	24	20.7%	16.3%	19.7%	20.2%
Building Only (CMP)	38,669	39,197	39,038	37,690	8,840	8,964	8,649	8,202	22.9%	22.9%	22.2%	21.8%
Building Only (CF)	239	220	198	163	61	58	52	47	25.4%	26.6%	26.1%	28.5%
Contents Only (CMP)	44,324	49,376	55,295	54,918	5,138	5,685	6,520	6,426	11.6%	11.5%	11.8%	11.7%
Contents Only (CF)	83	78	67	52	3	3	3	2	3.6%	3.9%	4.5%	3.9%
Liability (CMP)	96,497	103,889	109,457	108,194	15,553	16,856	17,427	17,098	16.1%	16.2%	15.9%	15.8%
FEDERAL INSURANCE COMPANY												
Building & Contents (CMP)	3,658	3,667	3,595	3,389	489	477	452	397	13.4%	13.0%	12.6%	11.7%
Building Only (CMP)	2,628	2,416	2,150	1,944	334	283	278	260	12.7%	11.7%	13.0%	13.3%
Contents Only (CMP)	9,852	9,269	8,982	8,799	1,054	999	977	943	10.7%	10.8%	10.9%	10.7%
Liability (CMP)	16,131	16,011	15,930	15,706	1,732	1,700	1,790	1,725	10.7%	10.6%	11.2%	11.0%
FEDERATED MUTUAL INSURANCE GROUP												
Building & Contents (CMP)	2,200	1,943	1,738	1,186	331	303	281	225	15.0%	15.6%	16.2%	18.9%
Building & Contents (CF)	2,100	1,925	3,124	4,064	267	238	403	480	12.7%	12.4%	12.9%	11.8%
Building Only (CF)	305	270	375	396	37	30	36	36	12.1%	11.0%	9.5%	9.1%
Contents Only (CMP)	363	340	675	695	53	44	93	100	14.5%	12.8%	13.8%	14.4%
Contents Only (CF)	361	332	309	357	61	55	51	46	16.8%	16.5%	16.4%	12.9%
Liability (CMP)	1,464	1,325	1,601	1,626	244	228	284	293	16.7%	17.2%	17.7%	18.0%

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Building & Contents (CF)	**119,109**	**113,240**	**104,513**	**111,804**	**18,049**	**14,938**	**12,823**	**14,050**	**15.2%**	**13.2%**	**12.3%**	**12.6%**
Building Only (CMP)	**252,853**	**253,664**	**255,190**	**264,884**	**40,555**	**40,409**	**40,704**	**43,211**	**16.0%**	**15.9%**	**16.0%**	**16.3%**
Building Only (CF)	**26,276**	**26,225**	**22,942**	**21,803**	**10,584**	**10,989**	**9,689**	**8,810**	**40.3%**	**41.9%**	**42.2%**	**40.4%**
Contents Only (CMP)	**413,523**	**418,214**	**440,419**	**441,818**	**45,029**	**45,938**	**47,580**	**47,480**	**10.9%**	**11.0%**	**10.8%**	**10.7%**
Contents Only (CF)	**19,648**	**17,246**	**18,613**	**19,447**	**2,506**	**2,235**	**2,698**	**2,810**	**12.8%**	**13.0%**	**14.5%**	**14.5%**
Vacant (CMP)	**3,369**	**3,194**	**2,853**	**3,405**	**251**	**248**	**215**	**261**	**7.4%**	**7.8%**	**7.5%**	**7.7%**
Vacant (CF)	**120**	**116**	**131**	**152**	**7**	**6**	**10**	**12**	**5.8%**	**5.2%**	**7.8%**	**8.0%**
Liability (CMP)	**1,027,666**	**1,052,508**	**1,015,756**	**1,023,265**	**134,390**	**144,242**	**125,302**	**126,377**	**13.1%**	**13.7%**	**12.3%**	**12.4%**
FIDELITY NATL INSURANCE COMPANY												
Building & Contents (CMP)	249	270	107	42	10	11	3	1	**3.9%**	**4.1%**	**2.6%**	**2.4%**
FINANCIAL PACIFIC INSURANCE CO												
Building & Contents (CMP)	10,718	13,363	14,124	14,296	377	557	630	647	**3.5%**	**4.2%**	**4.5%**	**4.5%**
Liability (CMP)	10,342	13,143	13,857	14,491	385	506	604	640	**3.7%**	**3.9%**	**4.4%**	**4.4%**
FIREMANS FUND INSURANCE COMPANY												
Building & Contents (CMP)	25,145	22,021	17,843	14,252	2,627	2,267	1,753	1,385	**10.4%**	**10.3%**	**9.8%**	**9.7%**
Building & Contents (CF)	205	94	9	10	10	8	1	2	**5.1%**	**8.3%**	**14.8%**	**25.2%**
Building Only (CMP)	933	805	679	600	92	75	62	56	**9.8%**	**9.3%**	**9.2%**	**9.4%**
Contents Only (CMP)	5,737	5,644	5,283	4,453	546	535	491	404	**9.5%**	**9.5%**	**9.3%**	**9.1%**
Vacant (CMP)	2,511	2,369	2,137	2,001	191	191	172	164	**7.6%**	**8.1%**	**8.0%**	**8.2%**
Liability (CMP)	26,884	24,521	21,816	18,459	2,547	2,316	2,036	1,629	**9.5%**	**9.4%**	**9.3%**	**8.8%**
FLORISTS MUTUAL INSURANCE COMPANY												
Building & Contents (CMP)	1,051	1,061	1,111	1,056	48	54	60	55	**4.5%**	**5.1%**	**5.4%**	**5.2%**
Liability (CMP)	852	870	901	886	34	36	41	42	**4.0%**	**4.2%**	**4.6%**	**4.8%**
GRANITE STATE INSURANCE COMPANY												
Building & Contents (CMP)	1,822	1,549	0	0	228	177	0	0	**12.5%**	**11.5%**	**0.0%**	**0.0%**
Building & Contents (CF)	445	448	0	0	74	56	0	0	**16.6%**	**12.5%**	**0.0%**	**0.0%**
Building Only (CMP)	774	899	0	0	11	14	0	0	**1.5%**	**1.6%**	**0.0%**	**0.0%**
Building Only (CF)	52	26	0	0	13	8	0	0	**25.5%**	**31.6%**	**0.0%**	**0.0%**
Liability (CMP)	10,865	10,167	0	0	1,126	1,024	0	0	**10.4%**	**10.1%**	**0.0%**	**0.0%**
GREAT AMERICAN ALLIANCE CO												
Building & Contents (CMP)	67	192	511	749	5	23	74	102	**7.5%**	**11.9%**	**14.4%**	**13.7%**
Liability (CMP)	0	125	0	0	0	19	0	0	**0.0%**	**15.2%**	**0.0%**	**0.0%**
GREAT AMERICAN ASSURANCE CO												
Building & Contents (CMP)	419	371	1,858	1,766	54	52	183	181	**12.8%**	**14.1%**	**9.9%**	**10.2%**
Building Only (CMP)	671	638	14	14	32	41	5	4	**4.8%**	**6.4%**	**35.9%**	**25.5%**
Contents Only (CMP)	323	302	1,238	1,152	40	47	153	128	**12.3%**	**15.5%**	**12.4%**	**11.1%**
Liability (CMP)	1,416	1,304	1,331	1,297	122	135	134	131	**8.6%**	**10.3%**	**10.1%**	**10.1%**
GREAT AMERICAN INS CO OF NY												
Building & Contents (CMP)	974	412	1,441	1,619	129	50	256	296	**13.2%**	**12.1%**	**17.8%**	**18.3%**
Building & Contents (CF)	69	65	5	9	5	4	1	2	**7.2%**	**5.6%**	**20.7%**	**19.4%**
Contents Only (CMP)	327	953	1,537	2,799	67	125	253	435	**20.5%**	**13.1%**	**16.4%**	**15.6%**
Liability (CMP)	502	509	526	593	90	74	83	92	**17.8%**	**14.6%**	**15.7%**	**15.6%**
GREAT AMERICAN INSURANCE CO												
Building & Contents (CMP)	512	459	1,643	1,753	81	72	264	278	**15.8%**	**15.7%**	**16.1%**	**15.9%**
Building Only (CMP)	57	67	44	41	8	7	16	16	**14.2%**	**10.0%**	**36.6%**	**38.8%**
Contents Only (CMP)	243	243	870	933	38	33	173	201	**15.5%**	**13.5%**	**19.9%**	**21.5%**
Liability (CMP)	778	731	833	854	114	102	145	148	**14.6%**	**14.0%**	**17.3%**	**17.3%**

2013 Commissioner's Report on Underserved Communities
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Section 3 - Commercial Coverage
(2009 - 2012 Data)

Coverage	Total Earned Exposures for California				Total Earned Exposures for Underserved Communities				Percentage of Total Earned Exposures in Underserved Communities			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
GREAT DIVIDE INS CO												
Contents Only (CMP)	372	371	0	0	64	65	0	0	17.3%	17.5%	0.0%	0.0%
Liability (CMP)	371	385	0	0	64	66	0	0	17.2%	17.1%	0.0%	0.0%
GREAT NORTHERN INSURANCE COMPANY												
Building & Contents (CMP)	387	274	341	331	27	22	25	21	6.9%	8.0%	7.3%	6.2%
Building Only (CMP)	38	73	70	67	2	4	7	5	4.6%	5.5%	9.4%	8.1%
Contents Only (CMP)	1,411	1,312	1,419	1,370	171	158	159	147	12.1%	12.1%	11.2%	10.7%
Liability (CMP)	1,189	1,055	1,078	1,086	106	98	101	83	8.9%	9.3%	9.3%	7.6%
GREENWICH INS CO												
Building & Contents (CMP)	49	171	193	293	4	49	89	115	8.1%	28.5%	46.1%	39.2%
Building & Contents (CF)	1,370	0	0	0	94	0	0	0	6.9%	0.0%	0.0%	0.0%
Building Only (CMP)	3,470	3,012	2,683	2,449	716	622	552	455	20.6%	20.6%	20.6%	18.6%
Building Only (CF)	647	0	0	0	35	0	0	0	5.3%	0.0%	0.0%	0.0%
Contents Only (CMP)	128	110	93	86	4	4	4	5	3.4%	3.4%	4.7%	5.4%
Contents Only (CF)	886	0	0	0	64	0	0	0	7.2%	0.0%	0.0%	0.0%
Liability (CMP)	0	3,419	0	0	0	687	0	0	0.0%	20.1%	0.0%	0.0%
GUIDEONE MUTUAL INSURANCE CO												
Building & Contents (CMP)	4,838	4,327	4,096	3,984	853	755	706	667	17.6%	17.4%	17.2%	16.7%
Contents Only (CMP)	2,077	1,993	2,010	1,900	200	180	175	174	9.6%	9.0%	8.7%	9.1%
Liability (CMP)	3,649	3,445	6,120	5,899	555	505	881	840	15.2%	14.7%	14.4%	14.2%
GUIDEONE SPECIALTY MUTUAL CO												
Building & Contents (CMP)	8,319	7,025	6,314	5,882	767	766	820	714	9.2%	10.9%	13.0%	12.1%
Contents Only (CMP)	143	127	120	105	15	11	9	9	10.3%	8.3%	7.1%	8.2%
Liability (CMP)	2,099	1,878	6,340	5,968	285	259	830	722	13.6%	13.8%	13.1%	12.1%
THE HANOVER INSURANCE GROUP												
Building & Contents (CMP)	0	0	4,577	0	0	0	518	0	0.0%	0.0%	11.3%	0.0%
Liability (CMP)	0	0	4,463	0	0	0	519	0	0.0%	0.0%	11.6%	0.0%
HARCO NATIONAL INSURANCE CO												
Building & Contents (CF)	691	614	0	0	114	102	0	0	16.5%	16.6%	0.0%	0.0%
HARTFORD STEAM BOIL INSPEC CO												
Building & Contents (CMP)	484	0	0	0	93	0	0	0	19.1%	0.0%	0.0%	0.0%
HDI-GERLING AMERICA INSURANCE												
Building & Contents (CF)	202	224	186	162	36	38	36	23	18.0%	16.8%	19.2%	14.4%
HOUSING AUTHORITY PROPERTY INS												
Building & Contents (CMP)	0	0	855	2,369	0	0	300	479	0.0%	0.0%	35.1%	20.2%
HUDSON INSURANCE COMPANY												
Building & Contents (CMP)	367	170	0	0	29	18	0	0	7.9%	10.4%	0.0%	0.0%
Building Only (CMP)	794	1,280	1,467	1,606	77	131	149	172	9.7%	10.2%	10.2%	10.7%

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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
INDEMNITY INS CO OF NORTH AMERICA												
Building & Contents (CMP)	298	519	791	834	13	24	42	42	4.4%	4.7%	5.3%	5.0%
Liability (CMP)	298	520	806	869	13	24	43	44	4.4%	4.7%	5.3%	5.1%
INS CO OF STATE OF PENNSYLVANIA												
Building & Contents (CF)	673	472	0	0	62	70	0	0	9.2%	14.7%	0.0%	0.0%
JEWELERS MUTUAL INSURANCE CO												
Building & Contents (CMP)	49	48	54	49	7	6	8	6	13.5%	11.9%	15.0%	12.3%
Contents Only (CMP)	1,011	1,035	1,020	945	102	113	112	94	10.1%	10.9%	11.0%	9.9%
LIBERTY MUTUAL INS GROUP												
Building & Contents (CMP)	2,033	2,108	2,456	2,807	266	287	309	369	13.1%	13.6%	12.6%	13.2%
Building & Contents (CF)	7,359	6,381	6,838	8,755	964	778	872	1,063	13.1%	12.2%	12.8%	12.1%
Building Only (CMP)	168	190	196	186	28	45	42	43	16.6%	23.6%	21.5%	23.0%
Contents Only (CMP)	422	527	744	738	59	79	114	103	13.9%	15.0%	15.4%	14.0%
Contents Only (CF)	51	27	11	7	5	5	3	3	9.9%	19.3%	27.5%	40.7%
Liability (CMP)	1,644	1,809	2,235	2,453	240	241	269	286	14.6%	13.3%	12.0%	11.7%
LIG INSURANCE COMPANY LTD												
Building & Contents (CMP)	1,012	1,503	1,382	1,669	508	619	470	469	50.2%	41.2%	34.0%	28.1%
Building Only (CMP)	1,557	2,716	2,581	5,971	907	1,240	1,068	1,975	58.3%	45.7%	41.4%	33.1%
Contents Only (CMP)	5,660	7,591	6,198	7,639	3,221	3,686	2,272	1,959	56.9%	48.6%	36.7%	25.6%
Liability (CMP)	8,047	11,569	9,729	15,124	4,490	5,377	3,646	4,345	55.8%	46.5%	37.5%	28.7%
LUMBERMENS UNDERWRITING ALLIANCE												
Building & Contents (CF)	117	112	115	105	12	12	10	9	10.2%	10.5%	8.2%	8.6%
Contents Only (CF)	17	38	54	47	4	10	13	9	24.7%	26.0%	23.9%	18.9%
MAGNA CARTA COMPANIES												
Building & Contents (CMP)	953	817	647	512	207	178	137	106	21.7%	21.8%	21.2%	20.7%
Liability (CMP)	915	786	626	497	202	174	134	103	22.1%	22.2%	21.4%	20.7%
MARKEL AMERICAN INSURANCE CO												
Building Only (CF)	1,150	1,077	0	0	109	107	0	0	9.4%	9.9%	0.0%	0.0%
MARKEL INSURANCE COMPANY												
Building & Contents (CMP)	4,549	4,148	4,370	4,591	536	468	494	473	11.8%	11.3%	11.3%	10.3%
Liability (CMP)	6,269	6,740	7,197	6,755	758	802	855	748	12.1%	11.9%	11.9%	11.1%
MERCURY INSURANCE GROUP												
Building & Contents (CMP)	4,367	4,909	5,539	6,310	462	486	595	688	10.6%	9.9%	10.7%	10.9%
Building Only (CMP)	16,307	17,426	18,785	22,753	1,968	2,187	2,412	2,899	12.1%	12.5%	12.8%	12.7%
Contents Only (CMP)	4,278	4,264	4,275	4,412	471	447	454	475	11.0%	10.5%	10.6%	10.8%
Liability (CMP)	23,503	25,156	27,163	32,261	2,748	2,967	3,302	3,928	11.7%	11.8%	12.2%	12.2%

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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
MITSUI SUMITOMO INSURANCE GROUP												
Building & Contents (CMP)	1,916	1,101	516	602	428	300	129	121	22.3%	27.2%	25.0%	20.1%
Building Only (CMP)	2,269	2,613	2,890	2,589	498	553	624	550	22.0%	21.2%	21.6%	21.2%
Contents Only (CMP)	868	834	817	750	200	186	181	166	23.0%	22.3%	22.2%	22.1%
Liability (CMP)	4,607	4,153	3,762	3,460	1,005	926	780	698	21.8%	22.3%	20.7%	20.2%
NATIONAL UNION FIRE INS CO OF Pittsburgh												
Building Only (CMP)	380	1,163	0	0	57	183	0	0	14.9%	15.8%	0.0%	0.0%
NATIONWIDE AGRIBUSINESS												
Building & Contents (CMP)	1,128	1,067	1,904	5,410	120	126	176	272	10.6%	11.8%	9.3%	5.0%
Building Only (CMP)	302	316	68	1,071	33	40	10	80	10.9%	12.7%	14.7%	7.4%
Contents Only (CMP)	117	78	218	1,210	7	9	1	89	5.6%	11.2%	0.2%	7.3%
NATIONWIDE INS CO OF AMERICA												
Building & Contents (CMP)	594	729	417	498	95	105	58	78	15.9%	14.4%	13.8%	15.6%
Building Only (CF)	59	56	94	71	15	11	18	13	25.6%	20.0%	18.6%	18.5%
Contents Only (CMP)	1,034	1,170	1,350	1,506	107	145	150	157	10.4%	12.4%	11.1%	10.4%
Liability (CMP)	1,609	1,957	2,406	2,903	172	212	272	318	10.7%	10.8%	11.3%	11.0%
NATIONWIDE MUTUAL INS CO (ALLIED)												
Building & Contents (CMP)	5,341	5,489	4,476	5,210	420	496	388	484	7.9%	9.0%	8.7%	9.3%
Building & Contents (CF)	2,441	2,389	2,147	2,552	250	250	225	254	10.2%	10.5%	10.5%	9.9%
Building Only (CMP)	10,272	9,881	11,365	13,503	788	752	941	1,260	7.7%	7.6%	8.3%	9.3%
Building Only (CF)	1,760	2,222	3,329	4,657	149	192	378	608	8.5%	8.7%	11.3%	13.1%
Contents Only (CMP)	1,351	1,193	1,359	1,508	95	81	116	157	7.0%	6.8%	8.5%	10.4%
Contents Only (CF)	2,123	1,975	2,270	2,416	181	160	214	258	8.5%	8.1%	9.4%	10.7%
Vacant (CMP)	392	390	374	379	23	22	24	25	5.8%	5.5%	6.4%	6.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	16,022	15,885	16,975	19,472	1,312	1,306	1,461	1,949	8.2%	8.2%	8.6%	10.0%
NAVIGATORS INS CO												
Building & Contents (CMP)	186	226	0	0	21	48	0	0	11.1%	21.2%	0.0%	0.0%
Liability (CMP)	236	230	0	0	16	32	0	0	6.7%	13.9%	0.0%	0.0%
NEW HAMPSHIRE INSURANCE COMPANY	0	0	0	0	0	0	0	0				
Building & Contents (CMP)	1,145	1,259	0	0	104	103	0	0	9.0%	8.2%	0.0%	0.0%
Liability (CMP)	909	918	0	0	76	72	0	0	8.4%	7.8%	0.0%	0.0%
NORTH AMERICAN ELITE												
Building & Contents (CMP)	3,062	3,359	3,394	2,886	329	359	338	307	10.7%	10.7%	9.9%	10.6%
Building Only (CMP)	1,062	1,130	1,202	1,362	103	105	112	153	9.7%	9.3%	9.3%	11.2%
Contents Only (CMP)	4,942	5,249	5,572	5,601	636	659	728	711	12.9%	12.6%	13.1%	12.7%
ONE BEACON INS GROUP												
Building & Contents (CMP)	3,808	3,278	1,278	349	425	388	123	16	11.1%	11.8%	9.6%	4.7%
Building & Contents (CF)	1,014	705	973	790	155	111	134	95	15.3%	15.7%	13.8%	12.0%
Building Only (CMP)	4,444	5,068	1,109	159	486	547	105	2	10.9%	10.8%	9.4%	1.2%
Building Only (CF)	390	1,024	272	177	70	154	20	19	18.0%	15.0%	7.2%	10.5%
Contents Only (CMP)	10,393	8,933	3,470	1,264	981	805	306	120	9.4%	9.0%	8.8%	9.5%
Contents Only (CF)	700	546	755	678	113	77	117	101	16.2%	14.0%	15.5%	14.8%
Liability (CMP)	18,553	17,524	6,814	2,129	1,908	1,771	602	146	10.3%	10.1%	8.8%	6.9%

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 - 2012 Data)

Coverage	Total Earned Exposures for California				Total Earned Exposures for Underserved Communities				Percentage of Total Earned Exposures in Underserved Communities			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	**673,766**	**674,338**	**623,656**	**612,182**	**77,588**	**77,790**	**72,102**	**70,687**	**11.5%**	**11.5%**	**11.6%**	**11.5%**
Building & Contents (CF)	**119,109**	**113,240**	**104,513**	**111,804**	**18,049**	**14,938**	**12,823**	**14,050**	**15.2%**	**13.2%**	**12.3%**	**12.6%**
Building Only (CMP)	**252,853**	**253,664**	**255,190**	**264,884**	**40,555**	**40,409**	**40,704**	**43,211**	**16.0%**	**15.9%**	**16.0%**	**16.3%**
Building Only (CF)	**26,276**	**26,225**	**22,942**	**21,803**	**10,584**	**10,989**	**9,689**	**8,810**	**40.3%**	**41.9%**	**42.2%**	**40.4%**
Contents Only (CMP)	**413,523**	**418,214**	**440,419**	**441,818**	**45,029**	**45,938**	**47,580**	**47,480**	**10.9%**	**11.0%**	**10.8%**	**10.7%**
Contents Only (CF)	**19,648**	**17,246**	**18,613**	**19,447**	**2,506**	**2,235**	**2,698**	**2,810**	**12.8%**	**13.0%**	**14.5%**	**14.5%**
Vacant (CMP)	**3,369**	**3,194**	**2,853**	**3,405**	**251**	**248**	**215**	**261**	**7.4%**	**7.8%**	**7.5%**	**7.7%**
Vacant (CF)	**120**	**116**	**131**	**152**	**7**	**6**	**10**	**12**	**5.8%**	**5.2%**	**7.8%**	**8.0%**
Liability (CMP)	**1,027,666**	**1,052,508**	**1,015,756**	**1,023,265**	**134,390**	**144,242**	**125,302**	**126,377**	**13.1%**	**13.7%**	**12.3%**	**12.4%**
OREGON MUTUAL INS CO												
Building & Contents (CMP)	3,244	3,390	3,191	2,934	400	432	357	340	**12.3%**	**12.8%**	**11.2%**	**11.6%**
Building Only (CMP)	2,618	2,737	2,576	2,367	322	349	288	274	**12.3%**	**12.7%**	**11.2%**	**11.6%**
Building Only (CF)	4,148	4,261	4,044	3,844	515	552	548	521	**12.4%**	**13.0%**	**13.6%**	**13.6%**
Contents Only (CMP)	1,009	1,054	992	912	124	135	111	105	**12.3%**	**12.8%**	**11.2%**	**11.5%**
Contents Only (CF)	288	4	4	2	26	0	0	0	**9.1%**	**0.0%**	**0.0%**	**0.0%**
Liability (CMP)	6,992	7,302	6,881	6,329	861	931	769	734	**12.3%**	**12.8%**	**11.2%**	**11.6%**
PACIFIC SPECIALTY INSURANCE CO												
Building & Contents (CMP)	79	90	101	100	21	22	21	18	**26.8%**	**24.3%**	**20.4%**	**17.6%**
Contents Only (CMP)	715	860	938	890	66	92	117	102	**9.2%**	**10.7%**	**12.5%**	**11.4%**
Liability (CMP)	1,081	1,227	1,308	1,241	121	149	176	155	**11.1%**	**12.1%**	**13.5%**	**12.5%**
PENN AMERICA INS CO												
Liability (CMP)	938	811	0	0	247	213	0	0	**26.3%**	**26.3%**	**0.0%**	**0.0%**
PHILADELPHIA INDEMNITY INS CO												
Building & Contents (CMP)	40,794	45,336	45,338	43,281	3,304	3,805	3,980	3,759	**8.1%**	**8.4%**	**8.8%**	**8.7%**
Building Only (CMP)	7,278	6,817	6,381	6,577	244	269	289	322	**3.3%**	**3.9%**	**4.5%**	**4.9%**
Contents Only (CMP)	3,432	4,191	4,620	5,020	419	550	577	602	**12.2%**	**13.1%**	**12.5%**	**12.0%**
Liability (CMP)	23,271	26,531	28,140	28,737	2,982	3,621	3,850	3,914	**12.8%**	**13.6%**	**13.7%**	**13.6%**
PRAETORIAN INSURANCE COMPANY												
Building & Contents (CMP)	2,120	2,905	3,468	3,549	286	436	748	854	**13.5%**	**15.0%**	**21.6%**	**24.1%**
Liability (CMP)	3,400	2,589	3,186	3,868	450	370	686	843	**13.2%**	**14.3%**	**21.5%**	**21.8%**
QBE INS CORP												
Building & Contents (CMP)	1,526	585	507	607	176	53	22	11	**11.5%**	**9.0%**	**4.4%**	**1.8%**
Building & Contents (CF)	2,547	1,619	770	1,436	287	175	78	131	**11.3%**	**10.8%**	**10.1%**	**9.1%**
Building Only (CMP)	4,676	7,037	9,551	13,039	766	1,150	1,609	2,233	**16.4%**	**16.3%**	**16.8%**	**17.1%**
Building Only (CF)	94	263	326	269	13	39	52	44	**14.0%**	**14.7%**	**15.9%**	**16.5%**
Contents Only (CMP)	81	7	8	2	6	0	0	0	**7.3%**	**0.0%**	**0.0%**	**0.0%**
Contents Only (CF)	91	718	1,265	1,049	6	74	135	118	**6.1%**	**10.4%**	**10.7%**	**11.2%**
Vacant (CMP)	6	8	12	775	1	1	1	52	**13.2%**	**10.9%**	**8.8%**	**6.7%**
Liability (CMP)	1,799	1,734	1,848	2,022	216	192	176	151	**12.0%**	**11.1%**	**9.5%**	**7.4%**

2013 Commissioner's Report on Underserved Communities
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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	673,766	674,338	623,656	612,182	77,588	77,790	72,102	70,687	11.5%	11.5%	11.6%	11.5%
Building & Contents (CF)	119,109	113,240	104,513	111,804	18,049	14,938	12,823	14,050	15.2%	13.2%	12.3%	12.6%
Building Only (CMP)	252,853	253,664	255,190	264,884	40,555	40,409	40,704	43,211	16.0%	15.9%	16.0%	16.3%
Building Only (CF)	26,276	26,225	22,942	21,803	10,584	10,989	9,689	8,810	40.3%	41.9%	42.2%	40.4%
Contents Only (CMP)	413,523	418,214	440,419	441,818	45,029	45,938	47,580	47,480	10.9%	11.0%	10.8%	10.7%
Contents Only (CF)	19,648	17,246	18,613	19,447	2,506	2,235	2,698	2,810	12.8%	13.0%	14.5%	14.5%
Vacant (CMP)	3,369	3,194	2,853	3,405	251	248	215	261	7.4%	7.8%	7.5%	7.7%
Vacant (CF)	120	116	131	152	7	6	10	12	5.8%	5.2%	7.8%	8.0%
Liability (CMP)	1,027,666	1,052,508	1,015,756	1,023,265	134,390	144,242	125,302	126,377	13.1%	13.7%	12.3%	12.4%
RIVERPORT INS CO												
Building Only (CMP)	1,066	1,220	1,492	1,242	245	282	354	280	22.9%	23.1%	23.7%	22.6%
Building Only (CF)	2,665	2,302	1,988	1,445	544	440	391	325	20.4%	19.1%	19.7%	22.5%
SAFECO INS COS												
Building & Contents (CMP)	9,698	9,206	8,393	7,717	1,766	1,665	1,485	1,359	18.2%	18.1%	17.7%	17.6%
Building & Contents (CF)	2,064	1,780	1,539	1,421	294	254	229	221	14.2%	14.3%	14.9%	15.5%
Building Only (CMP)	3,982	3,555	3,264	3,106	797	702	649	622	20.0%	19.7%	19.9%	20.0%
Building Only (CF)	356	308	271	239	51	44	40	32	14.2%	14.4%	14.8%	13.2%
Contents Only (CMP)	38,227	32,738	27,773	23,571	4,584	3,806	3,076	2,442	12.0%	11.6%	11.1%	10.4%
Contents Only (CF)	3,394	2,814	2,359	2,042	312	265	234	199	9.2%	9.4%	9.9%	9.8%
Liability (CMP)	49,429	43,323	37,317	32,384	7,035	6,074	5,112	4,323	14.2%	14.0%	13.7%	13.3%
SCOTTSDALE INDEMNITY CO												
Liability (CMP)	0	271	411	439	0	35	50	44	0.0%	12.8%	12.1%	10.1%
SENECA INSURANCE COMPANY												
Building & Contents (CMP)	383	497	720	825	101	119	193	277	26.3%	24.0%	26.8%	33.5%
SENTRY INSURANCE A MUTUAL CO												
Building & Contents (CMP)	1,874	1,561	1,434	1,334	157	126	111	101	8.4%	8.1%	7.7%	7.6%
Building & Contents (CF)	2,749	2,704	2,782	2,783	407	412	431	456	14.8%	15.2%	15.5%	16.4%
Liability (CMP)	2,270	1,907	1,743	1,612	192	152	127	116	8.4%	8.0%	7.3%	7.2%
SENTRY SELECT INSURANCE												
Building & Contents (CF)	1,652	1,568	1,355	1,333	168	162	157	178	10.1%	10.4%	11.6%	13.3%
SEQUOIA INS GROUP												
Building & Contents (CMP)	4,722	4,642	6,797	5,923	517	462	562	437	10.9%	10.0%	8.3%	7.4%
Building Only (CMP)	5,709	5,141	5,681	4,318	809	691	627	406	14.2%	13.4%	11.0%	9.4%
Contents Only (CMP)	5,603	5,166	5,714	4,188	764	630	629	377	13.6%	12.2%	11.0%	9.0%
Liability (CMP)	26,704	26,454	21,458	17,036	3,041	2,718	2,166	1,452	11.4%	10.3%	10.1%	8.5%
SOMPO JAPAN INSURANCE COMPANY												
Building & Contents (CMP)	1,671	966	1,114	932	134	93	107	171	8.0%	9.6%	9.6%	18.3%
Building & Contents (CF)	479	705	802	810	120	167	74	48	25.0%	23.6%	9.3%	5.9%
Building Only (CMP)	459	437	374	1,027	60	59	84	281	13.1%	13.4%	22.4%	27.4%
Contents Only (CMP)	965	1,051	1,014	963	163	161	149	162	16.8%	15.3%	14.6%	16.8%
Contents Only (CF)	383	221	250	340	71	57	48	75	18.5%	25.8%	19.3%	22.1%
Liability (CMP)	682	757	710	461	124	175	148	142	18.2%	23.2%	20.9%	30.8%
Building Only (CF)	0	212	0	0	0	47	0	0	0.0%	22.2%	0.0%	0.0%
SPARTA INSURANCE CO												
Building & Contents (CMP)	0	279	489	719	0	22	49	89	0.0%	7.7%	10.1%	12.4%
Contents Only (CMP)	0	96	163	198	0	5	21	25	0.0%	5.3%	13.1%	12.8%
Liability (CMP)	0	403	640	984	0	24	70	135	0.0%	6.0%	10.9%	13.7%

2013 Commissioner's Report on Underserved Communities
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	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	**673,766**	**674,338**	**623,656**	**612,182**	**77,588**	**77,790**	**72,102**	**70,687**	**11.5%**	**11.5%**	**11.6%**	**11.5%**
Building & Contents (CF)	**119,109**	**113,240**	**104,513**	**111,804**	**18,049**	**14,938**	**12,823**	**14,050**	**15.2%**	**13.2%**	**12.3%**	**12.6%**
Building Only (CMP)	**252,853**	**253,664**	**255,190**	**264,884**	**40,555**	**40,409**	**40,704**	**43,211**	**16.0%**	**15.9%**	**16.0%**	**16.3%**
Building Only (CF)	**26,276**	**26,225**	**22,942**	**21,803**	**10,584**	**10,989**	**9,689**	**8,810**	**40.3%**	**41.9%**	**42.2%**	**40.4%**
Contents Only (CMP)	**413,523**	**418,214**	**440,419**	**441,818**	**45,029**	**45,938**	**47,580**	**47,480**	**10.9%**	**11.0%**	**10.8%**	**10.7%**
Contents Only (CF)	**19,648**	**17,246**	**18,613**	**19,447**	**2,506**	**2,235**	**2,698**	**2,810**	**12.8%**	**13.0%**	**14.5%**	**14.5%**
Vacant (CMP)	**3,369**	**3,194**	**2,853**	**3,405**	**251**	**248**	**215**	**261**	**7.4%**	**7.8%**	**7.5%**	**7.7%**
Vacant (CF)	**120**	**116**	**131**	**152**	**7**	**6**	**10**	**12**	**5.8%**	**5.2%**	**7.8%**	**8.0%**
Liability (CMP)	**1,027,666**	**1,052,508**	**1,015,756**	**1,023,265**	**134,390**	**144,242**	**125,302**	**126,377**	**13.1%**	**13.7%**	**12.3%**	**12.4%**
STAR INSURANCE COMPANY												
Building Only (CMP)	1,355	1,300	1,048	912	190	188	98	82	**14.0%**	**14.4%**	**9.3%**	**9.0%**
Contents Only (CMP)	2,037	1,944	1,317	1,283	269	269	215	196	**13.2%**	**13.8%**	**16.3%**	**15.3%**
Liability (CMP)	1,803	1,726	2,102	2,093	196	200	261	262	**10.9%**	**11.6%**	**12.4%**	**12.5%**
STARNET INS CO												
Liability (CMP)	671	0	0	0	39	0	0	0	**5.8%**	**0.0%**	**0.0%**	**0.0%**
STARR INDEMNITY & LIABILITY CO												
Building Only (CMP)	0	360	614	814	0	99	98	116	**0.0%**	**27.6%**	**16.0%**	**14.3%**
Liability (CMP)	0	362	662	767	0	100	100	112	**0.0%**	**27.8%**	**15.1%**	**14.6%**
STATE FARM INSURANCE COMPANIES												
Building & Contents (CMP)	38,132	38,288	37,417	36,103	4,481	4,524	4,508	4,381	**11.8%**	**11.8%**	**12.0%**	**12.1%**
Building Only (CMP)	40,526	40,993	40,625	39,637	6,024	6,152	6,178	6,131	**14.9%**	**15.0%**	**15.2%**	**15.5%**
Contents Only (CMP)	72,102	75,717	78,081	79,021	5,640	6,082	6,457	6,646	**7.8%**	**8.0%**	**8.3%**	**8.4%**
Liability (CMP)	150,783	155,003	156,121	154,763	16,149	16,757	17,142	17,158	**10.7%**	**10.8%**	**11.0%**	**11.1%**
STATE NATIONAL INS CO												
Building & Contents (CMP)	2,708	2,239	2,486	2,671	116	105	141	157	**4.3%**	**4.7%**	**5.7%**	**5.9%**
Liability (CMP)	1,884	1,923	2,193	2,259	74	89	117	115	**3.9%**	**4.6%**	**5.3%**	**5.1%**
Contents Only (CMP)	0	77	0	0	0	9	0	0	**0.0%**	**11.8%**	**0.0%**	**0.0%**
STONINGTON INSURANCE COMPANY												
Building & Contents (CMP)	243	283	585	0	27	41	37	0	**11.1%**	**14.5%**	**6.3%**	**0.0%**
Contents Only (CMP)	211	85	0	0	16	8	0	0	**7.4%**	**9.3%**	**0.0%**	**0.0%**
Liability (CMP)	673	529	0	0	63	66	0	0	**9.3%**	**12.5%**	**0.0%**	**0.0%**
THE DENTISTS INSURANCE COMPANY												
Building & Contents (CMP)	682	745	809	791	53	54	55	55	**7.7%**	**7.2%**	**6.8%**	**7.0%**
Building Only (CMP)	87	86	86	126	2	0	6	4	**2.5%**	**0.0%**	**7.2%**	**3.2%**
Contents Only (CMP)	6,964	7,169	7,260	7,444	395	416	416	472	**5.7%**	**5.8%**	**5.7%**	**6.3%**
THE HARTFORD												
Building & Contents (CMP)	42,691	40,918	30,349	27,085	5,290	5,085	3,647	3,319	**12.4%**	**12.4%**	**12.0%**	**12.3%**
Building Only (CMP)	14,535	13,917	7,409	6,967	1,973	1,845	1,049	984	**13.6%**	**13.3%**	**14.2%**	**14.1%**
Contents Only (CMP)	94,088	89,174	88,550	88,001	9,146	8,695	8,595	8,513	**9.7%**	**9.8%**	**9.7%**	**9.7%**
Liability (CMP)	154,147	149,982	100,936	112,105	17,305	16,590	9,950	10,921	**11.2%**	**11.1%**	**9.9%**	**9.7%**
TOKIO MARINE & NICHIDO FIRE												
Building & Contents (CMP)	1,531	1,471	2,201	2,053	340	317	507	438	**22.2%**	**21.6%**	**23.0%**	**21.3%**
Building & Contents (CF)	218	189	203	229	26	21	20	21	**12.0%**	**10.9%**	**9.6%**	**9.1%**
Building Only (CMP)	1,227	1,092	1,221	1,037	328	284	325	290	**26.8%**	**26.0%**	**26.6%**	**28.0%**
Contents Only (CMP)	1,554	1,381	1,490	1,609	406	348	392	402	**26.1%**	**25.2%**	**26.3%**	**25.0%**
Contents Only (CF)	57	28	25	17	15	3	0	0	**26.0%**	**10.6%**	**0.7%**	**0.0%**
Liability (CMP)	2,990	2,716	3,500	3,539	690	630	816	835	**23.1%**	**23.2%**	**23.3%**	**23.6%**

2013 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 3 - Commercial Coverage
(2009 - 2012 Data)

Coverage	Total Earned Exposures for California				Total Earned Exposures for Underserved Communities				Percentage of Total Earned Exposures in Underserved Communities			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Building & Contents (CMP)	**673,766**	**674,338**	**623,656**	**612,182**	**77,588**	**77,790**	**72,102**	**70,687**	**11.5%**	**11.5%**	**11.6%**	**11.5%**
Building & Contents (CF)	**119,109**	**113,240**	**104,513**	**111,804**	**18,049**	**14,938**	**12,823**	**14,050**	**15.2%**	**13.2%**	**12.3%**	**12.6%**
Building Only (CMP)	**252,853**	**253,664**	**255,190**	**264,884**	**40,555**	**40,409**	**40,704**	**43,211**	**16.0%**	**15.9%**	**16.0%**	**16.3%**
Building Only (CF)	**26,276**	**26,225**	**22,942**	**21,803**	**10,584**	**10,989**	**9,689**	**8,810**	**40.3%**	**41.9%**	**42.2%**	**40.4%**
Contents Only (CMP)	**413,523**	**418,214**	**440,419**	**441,818**	**45,029**	**45,938**	**47,580**	**47,480**	**10.9%**	**11.0%**	**10.8%**	**10.7%**
Contents Only (CF)	**19,648**	**17,246**	**18,613**	**19,447**	**2,506**	**2,235**	**2,698**	**2,810**	**12.8%**	**13.0%**	**14.5%**	**14.5%**
Vacant (CMP)	**3,369**	**3,194**	**2,853**	**3,405**	**251**	**248**	**215**	**261**	**7.4%**	**7.8%**	**7.5%**	**7.7%**
Vacant (CF)	**120**	**116**	**131**	**152**	**7**	**6**	**10**	**12**	**5.8%**	**5.2%**	**7.8%**	**8.0%**
Liability (CMP)	**1,027,666**	**1,052,508**	**1,015,756**	**1,023,265**	**134,390**	**144,242**	**125,302**	**126,377**	**13.1%**	**13.7%**	**12.3%**	**12.4%**
TOPA INSURANCE COMPANY												
Building & Contents (CMP)	8,617	7,063	5,029	4,560	1,322	1,038	728	700	**15.3%**	**14.7%**	**14.5%**	**15.3%**
Liability (CMP)	15,569	13,778	11,409	10,607	2,276	1,989	1,616	1,526	**14.6%**	**14.4%**	**14.2%**	**14.4%**
TOWER SELECT INS CO												
Building & Contents (CMP)	196	548	701	825	66	181	199	221	**33.7%**	**33.0%**	**28.4%**	**26.8%**
Building Only (CMP)	281	518	549	502	101	198	207	181	**36.0%**	**38.2%**	**37.8%**	**36.1%**
Contents Only (CMP)	118	193	213	180	41	62	63	52	**35.1%**	**31.9%**	**29.6%**	**28.9%**
Liability (CMP)	572	1,257	1,447	1,471	206	443	474	476	**36.0%**	**35.2%**	**32.8%**	**32.4%**
TRAVELERS INS GROUP												
Building & Contents (CMP)	44,716	51,560	53,179	54,033	6,340	6,801	7,104	7,546	**14.2%**	**13.2%**	**13.4%**	**14.0%**
Building & Contents (CF)	24,740	26,602	31,961	32,983	2,242	1,996	2,431	3,123	**9.1%**	**7.5%**	**7.6%**	**9.5%**
Building Only (CMP)	31,249	38,088	46,514	49,507	4,611	6,115	7,608	8,804	**14.8%**	**16.1%**	**16.4%**	**17.8%**
Building Only (CF)	217	59	78	49	32	11	11	6	**14.6%**	**18.3%**	**13.8%**	**12.1%**
Contents Only (CMP)	44,013	49,541	58,674	53,553	5,181	5,775	6,475	6,119	**11.8%**	**11.7%**	**11.0%**	**11.4%**
Contents Only (CF)	9,917	9,502	7,923	7,875	1,216	1,112	1,019	1,050	**12.3%**	**11.7%**	**12.9%**	**13.3%**
Liability (CMP)	124,379	144,948	154,256	160,315	23,270	30,837	20,658	22,889	**18.7%**	**21.3%**	**13.4%**	**14.3%**
U S SPECIALTY INSURANCE CO												
Building & Contents (CMP)	206	0	1	4	0	0	0	0	**0.0%**	**0.0%**	**0.0%**	**0.0%**
UNIGARD INSURANCE GROUP												
Building & Contents (CMP)	6,144	6,195	6,455	4,514	760	777	790	553	**12.4%**	**12.5%**	**12.2%**	**12.2%**
Building & Contents (CF)	1,261	1,177	899	668	129	114	102	92	**10.2%**	**9.7%**	**11.3%**	**13.8%**
Liability (CMP)	3,555	3,596	3,338	2,354	471	458	421	299	**13.3%**	**12.7%**	**12.6%**	**12.7%**
UNITED STATES LIABILITY INS												
Building & Contents (CF)	1,368	2,096	131	226	320	446	24	44	**23.4%**	**21.3%**	**18.1%**	**19.6%**
Contents Only (CF)	14	43	2,374	3,664	0	5	482	616	**1.8%**	**11.4%**	**20.3%**	**16.8%**
VIGILANT INURANCE COMPANY												
Building & Contents (CMP)	779	712	645	482	64	74	80	73	**8.2%**	**10.4%**	**12.4%**	**15.1%**
Building Only (CMP)	108	109	113	93	11	15	13	14	**10.4%**	**13.9%**	**11.1%**	**14.9%**
Contents Only (CMP)	1,826	1,739	1,664	1,418	216	212	207	191	**11.8%**	**12.2%**	**12.4%**	**13.4%**
Liability (CMP)	1,898	1,764	1,664	1,436	218	220	215	207	**11.5%**	**12.5%**	**12.9%**	**14.4%**
WESTPORT INSURANCE GROUP												
Building & Contents (CF)	5,919	7,867	1,794	2,000	952	1,176	297	323	**16.1%**	**14.9%**	**16.5%**	**16.2%**
XL INSURANCE AMERICA, INC												
Building & Contents (CF)	1,953	2,199	2,525	3,226	208	220	213	287	**10.6%**	**10.0%**	**8.4%**	**8.9%**
Building Only (CF)	53	49	5	26	0	0	1	1	**0.2%**	**0.0%**	**19.7%**	**4.6%**
Contents Only (CF)	75	79	152	154	10	5	26	18	**13.6%**	**6.1%**	**17.2%**	**11.8%**
XL SPECIALTY INSURANCE COMPANY												
Building & Contents (CMP)	72	815	2,186	1,805	5	51	129	117	**6.5%**	**6.3%**	**5.9%**	**6.5%**
Building Only (CMP)	34	470	268	236	3	24	12	11	**7.7%**	**5.2%**	**4.4%**	**4.8%**
Contents Only (CMP)	64	729	19	9	4	52	0	0	**6.4%**	**7.2%**	**2.2%**	**0.0%**
Liability (CMP)	161	2,036	2,085	1,738	11	128	124	108	**6.6%**	**6.3%**	**5.9%**	**6.2%**
ZENITH INSURANCE COMPANY												
Building & Contents (CMP)	0	0	0	1,118	0	0	0	67	**0.0%**	**0.0%**	**0.0%**	**6.0%**
Liability (CMP)	0	0	0	759	0	0	0	49	**0.0%**	**0.0%**	**0.0%**	**6.5%**
ZURICH NORTH AMERICA GROUP												
Building & Contents (CMP)	38,478	22,593	8,700	8,342	4,669	2,301	846	860	**12.1%**	**10.2%**	**9.7%**	**10.3%**
Building & Contents (CF)	18,081	16,193	9,923	12,435	2,305	2,105	1,024	1,333	**12.7%**	**13.0%**	**10.3%**	**10.7%**
Liability (CMP)	4,389	3,006	8,479	9,594	492	384	786	978	**11.2%**	**12.8%**	**9.3%**	**10.2%**