
California Department of Insurance Data Analytics and Reporting



2015 Commissioner's Report on Underserved Communities

Experience Years 2010 - 2014

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INTRODUCTION

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

The regulations require the California Department of Insurance to collect and analyze data from home, personal auto, commercial multiple peril and commercial fire insurers that write in California for all ZIP codes and report on those that are considered as “underserved”. However, due to changes in reporting methodology that caused inconsistencies, the commercial data was excluded from this report.

The reports included herein only focused on the lines of business listed below:

- 1) Line 1- Fire
- 2) Line 4- Homeowners Multiple Peril
- 3) Line 19.2 - Private Passenger Automobile Liability

The report is a 5-year compilation of “earned exposures” and the number of service offices that includes the number of Claims, Sales and/or Agency offices by individual or group insurer in the “underserved” areas. It measures the percentage that the “underserved” represents to the total for the state.

There are 145 communities in California that are considered “underserved” as defined herein.

ABOUT THIS REPORT

This report consists of four tables (Tables A through D):

Table A – ZIP Codes in “UNDERSERVED” COMMUNITIES

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

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

- a) the proportion of uninsured motorists is ten percentage points above the statewide average as reflected in the most recent Department of Insurance statistics regarding the statewide average of uninsured motorists; and
- b) the per capita income of the community^[1], as measured in the most recent U.S. Census, is below the fiftieth (50th) percentile for California; and
- c) the community, as measured in the most recent U.S. Census, is predominantly minority. Predominantly minority community can be qualified as any community that is composed of two-thirds or more minorities as those groups are defined in subsection (b) (6) (A) through (D) of CCR Section 2646.6.

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

Table B – Summary Statistics

The purpose of this table is to summarize the number of earned exposures statewide and in the “underserved” communities for each of the experience years involved, for Personal Property Coverage as well as for Private Passenger Automobile Coverage.

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

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

The purpose of this table is to provide total earned exposures statewide and in the “underserved” communities per company for each of the experience years involved, including the percentage of total earned exposures in the “underserved” communities to statewide data. This report represents about 99% of the insurance market for the lines of business considered under the Community Service Statement. This table is comprised of two sections, with one section for each category of insurance business - Real and Personal Property and Private Passenger Auto. Each section consists of aggregate totals for the 5 experience years and reports the coverages that were written by companies that were required to submit the data.

Table D - Service Office Data per Company

The purpose of this table is to provide the number of service offices per company in California and in the “underserved” communities, for each of the experience years involved, including the percentage of service offices in the “underserved” communities to statewide data. The table lists the companies required to submit the data, and reports the largest number of service offices reported under the lines of business considered in the Community Service Statement. The service offices shown in this report are broken down into the number of sales/marketing, claims offices and agencies (broken down into Captive and/or Independent agency) a company had in the year/s reported. Note that a service office can manage both business types and that a service office can represent multiple individual companies within the same parent company. In addition, companies using a different marketing system other than agencies, such as a direct marketing system or having brokers to market their products, were not to report these as agencies.

Data Differences:

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

- companies’ confirmation of the increase/decrease in business that consequently changed their marketing strategies as far as the number of service offices is concerned
- discontinuance of a particular business line/program or if a book of business was in run off
- addition of a business line from one year to the other
- a group submission with an additional (or deletion) company’s data for a particular experience year
- a change in reporting status; i.e., was required to submit data for a specific year but not in another year due to threshold requirement guidelines

Conclusion

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

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

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

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

¹⁾ California Low Cost Automobile Insurance (CLCA) Program was established by the Legislature in 1999 and exists pursuant to California Insurance Code Section 11629.7 as a program designed to provide income eligible persons with auto liability insurance protection at affordable rates as a way to meet California’s financial responsibility laws.

Low cost auto insurance policies in force have increased by 36% since 2011. At the end of 2015, 15,404 active policies were in force. During the course of the year, 1,610 policies were cancelled and 2,010 policies were written as new business. Since January 1 of 2015, undocumented immigrants with AB 60 driver licenses are now eligible for the program.

In 2014, California Senate Bill 1273 (Lara) was signed into law and became effective January 1, 2015. This legislation expands CLCA eligibility and allows more income eligible drivers to participate in the program. In 2015, CDI approved proposals submitted by the California Automobile Assigned Risk Plan (CAARP) that will impact the CLCA program in 2016.

The changes include the following:

- Adopting a new 30% surcharge, effective January 1, 2015, for drivers without three years of documented driving history.
- Moving the (mylowcostauto.com) website from CAARP to the CDI contractor, to be more consumer-centric, and meet SB 1273 requirements.
- Allowing credit/debit cards for initial payment and setting up the process for credit/debit cards to be accepted for installment payments.
- Updating reporting methods to better distinguish between cancellations, new policies, and re-writes.

The California Department of Insurance has an aggressive public relations campaign, including a website at www.mylowcostauto.com and paid advertising and related publicity in targeted areas. This website serves as the primary source of information and education about the CLCA program for consumers and producers. The CLCA program meets the success standards established under law for 2015 because:

- The rates generate sufficient premiums to cover losses and expenses incurred by CLCA policies issued under each respective county program.
- It benefits underserved communities throughout California. Nearly 87% of the policies issued in 2015 were to applicants with household income at or below \$20,000 per year.
- It reduces the number of uninsured motorists. Approximately 96% of new policies assigned were to applicants who were uninsured at the time of application.

CLCA causes motorists to purchase a policy, other than CLCA, which meets the requirements of California law. At least 703 motorists visited a producer because of the program's advertising and left with a higher coverage automobile policy.

¹⁾ Source: "Report to the Legislature & Consumer Education and Outreach Plan 2016", Low Cost Auto Website

²⁾ COIN (CALIFORNIA ORGANIZED INVESTMENT NETWORK) was established in 1996 and is a collaborative effort among the California Department of Insurance, the insurance industry and the community. Its goal is to provide leadership in increasing insurance industry investment in "underserved" and rural communities throughout California. It has its shares of successes with insurance companies investing in California urban and rural communities with low-income families.

The latest high-level findings show that the total COIN qualified investment holdings more than tripled from \$6.6 billion at the beginning of 2011 to \$21.85 billion at the end of 2015. The amount of community investment held by insurers has continually increased and is expected to continue to increase, despite severe limitations on access to capital in the financial markets created during the last economic downturn. COIN has also grown in scope to include green investments (AB 1011, Jones, 2010), an advisory board (AB624, Pérez, 2011) and quintupled the annual available amount of COIN CDFI Tax Credits (AB 32, Pérez, 2013)

2) Source: "Community Investment Survey (CIS) 2016 Data Call, COIN Website

3) In January 2012, the formation of an Insurance Diversity Task Force was made to consider and make recommendations about diversity in the insurance industry. One of the missions is to identify and promote insurance companies that are actively engaged in diversity issues. This is in connection to the Assembly Bill 53 that was signed into law and requires insurers to report to the California Insurance Commissioner their procurement efforts with minority, women and disabled veteran-owned businesses. It was noted in this Bill that it is in the state's interest to encourage competitive business opportunities for all of its people.

Included are the goals to increase procurement from Diverse Suppliers and to increase Diversity on Governing Boards

Current results: 63% INCREASE IN DIVERSE SPEND SINCE 2012

Former Insurance Commissioner Dave Jones had increased the amount of dollars insurance companies spent with California's diverse businesses by \$586 Million through his Insurance Diversity Initiative, a 63% increase since 2012. The Initiative creates more jobs and economic opportunities in California's diverse communities.

3) Source: www.insurance.ca.gov/Diversity Website

Contact Information

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

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DEFINITIONS

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

Personal Lines:

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

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

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

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

Table A - ZIP Codes in Underserved Communities

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

Table A - ZIP Codes in Underserved Communities

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

Table A - ZIP Codes in Underserved Communities

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

Table A - ZIP Codes in Underserved Communities

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

**2015 Commissioner's Report on Underserved Communities
REAL and PERSONAL PROPERTY Coverage
Experience Years 2010 - 2014**

Table B - Summary Statistics

Coverage	Experience Years				
	2010	2011	2012	2013	2014
Homeowners Multiple Peril					
Total Earned Exposures (State)	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975
Total Earned Exposures (Underserved)	376,697	379,556	378,596	383,093	380,518
% of Underserved to State	6.2%	6.3%	6.3%	6.3%	6.3%
Dwelling Fire - Owner Occupied					
Total Earned Exposures (State)	402,910	409,551	413,774	385,521	387,680
Total Earned Exposures (Underserved)	142,837	142,873	143,485	139,349	140,870
% of Underserved to State	35.5%	34.9%	34.7%	36.1%	36.3%
Dwelling Fire - Tenant Occupied					
Total Earned Exposures (State)	852,245	905,770	980,440	1,053,698	1,084,451
Total Earned Exposures (Underserved)	153,883	156,057	161,902	168,974	173,579
% of Underserved to State	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium					
Total Earned Exposures (State)	690,718	723,260	759,604	805,672	813,949
Total Earned Exposures (Underserved)	28,788	32,286	36,647	40,254	41,896
% of Underserved to State	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant / Renters					
Total Earned Exposures (State)	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772
Total Earned Exposures (Underserved)	66,874	78,703	91,505	105,838	117,307
% of Underserved to State	5.6%	5.9%	6.1%	6.5%	6.7%
Dwelling Fire - Content Only					
Total Earned Exposures (State)	14,488	15,968	17,273	10,051	9,893
Total Earned Exposures (Underserved)	661	721	801	438	409
% of Underserved to State	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome					
Total Earned Exposures (State)	331,091	302,095	296,137	293,999	289,769
Total Earned Exposures (Underserved)	14,977	13,607	13,268	13,013	12,894
% of Underserved to State	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling					
Total Earned Exposures (State)	7,110	7,643	7,959	7,969	7,748
Total Earned Exposures (Underserved)	1,812	1,759	1,781	1,664	1,412
% of Underserved to State	25.5%	23.0%	22.4%	20.9%	18.2%

**PRIVATE PASSENGER AUTOMOBILE Coverage
Experience Years 2010 - 2014**

Table B - Summary Statistics

Coverage

	2010	2011	2012	2013	2014
Private Passenger Automobile					
Total Earned Exposures (State)	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624
Total Earned Exposures (Underserved)	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013
% of Underserved to State	10.27%	10.35%	10.51%	10.46%	10.61%
Assigned Risk					
Total Earned Exposures (State)	1,566	1,240	969	969	792
Total Earned Exposures (Underserved)	437	331	246	233	195
% of Underserved to State	27.93%	26.72%	25.36%	24.02%	24.62%
Low Cost Auto					
Total Earned Exposures (State)	8,676	7,955	3,921	10,657	13,042
Total Earned Exposures (Underserved)	2,819	2,516	1,216	2,964	3,587
% of Underserved to State	32.49%	31.62%	31.02%	27.81%	27.50%
Motorcycle					
Total Earned Exposures (State)	733,755	751,729	777,604	767,149	808,212
Total Earned Exposures (Underserved)	34,874	36,535	39,321	40,366	43,479
% of Underserved to State	4.75%	4.86%	5.06%	5.26%	5.38%
Motorhome					
Total Earned Exposures (State)	219,562	213,746	211,835	194,452	196,312
Total Earned Exposures (Underserved)	7,408	7,248	7,256	6,699	6,952
% of Underserved to State	3.37%	3.39%	3.43%	3.44%	3.54%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
AEGIS SECURITY INSURANCE CO															
Homeowners	4,100	3,625	3,274	2,987	1,265	528	505	473	456	191	12.9%	13.9%	14.4%	15.3%	15.1%
Condominium	202	203	256	345	199	10	16	31	47	28	4.8%	8.0%	12.0%	13.5%	13.9%
Tenant	90	293	944	1,258	565	7	39	94	117	54	8.2%	13.3%	10.0%	9.3%	9.6%
Mobilehome	4,081	3,950	3,832	3,797	3,668	223	224	218	232	211	5.5%	5.7%	5.7%	6.1%	5.8%
ALLIANZ INSURANCE GROUP															
Dwll'g Owner Occp'd	0	0	0	548	505	0	0	0	28	25	0.0%	0.0%	0.0%	5.2%	5.0%
Dwll'g Tenant Occp'd	0	0	0	7,402	6,836	0	0	0	310	270	0.0%	0.0%	0.0%	4.2%	4.0%
Condominium	0	0	0	4,376	4,055	0	0	0	65	64	0.0%	0.0%	0.0%	1.5%	1.6%
Homeowners	0	0	0	29,089	26,874	0	0	0	689	617	0.0%	0.0%	0.0%	2.4%	2.3%
Tenant	0	0	0	834	775	0	0	0	33	34	0.0%	0.0%	0.0%	4.0%	4.3%
ALLIED PROPERTY & CASUALTY INS															
Homeowners	98,831	65,340	65,033	65,401	63,094	4,386	3,333	3,221	3,433	3,271	4.4%	5.1%	5.0%	5.2%	5.2%
Dwll'g Owner Occp'd	698	807	987	978	898	88	111	152	149	141	12.6%	13.7%	15.4%	15.2%	15.7%
Dwll'g Tenant Occp'd	26,292	26,501	27,979	29,034	28,321	1,676	1,599	1,586	1,658	1,577	6.4%	6.0%	5.7%	5.7%	5.6%
Condominium	5,352	4,361	4,514	4,723	4,741	121	111	124	167	194	2.3%	2.5%	2.8%	3.5%	4.1%
Tenant	3,282	2,849	3,231	3,411	3,322	76	75	91	91	93	2.3%	2.6%	2.8%	2.7%	2.8%
ALLSTATE INDEMNITY COMPANY															
Homeowners	674	524	404	342	320	18	-9	4	1	0	2.7%	-1.8%	0.9%	0.3%	0.0%
Tenant	5,418	6,027	6,582	7,281	8,346	321	357	372	452	544	5.9%	5.9%	5.7%	6.2%	6.5%
ALLSTATE INSURANCE COMPANY															
Homeowners	659,015	604,051	544,091	495,636	456,203	72,820	67,834	62,043	56,923	52,601	11.0%	11.2%	11.4%	11.5%	11.5%
Dwll'g Owner Occp'd	457	408	0	0	0	140	142	0	0	0	30.5%	34.9%	0.0%	0.0%	0.0%
Condominium	86,938	90,053	93,842	94,334	94,551	4,024	4,403	4,881	5,046	5,151	4.6%	4.9%	5.2%	5.3%	5.4%
Tenant	135,526	151,427	155,081	160,360	167,827	8,871	10,228	10,523	11,197	12,330	6.5%	6.8%	6.8%	7.0%	7.3%
Mobilehome	13,914	12,257	11,038	9,660	8,515	781	695	631	551	491	5.6%	5.7%	5.7%	5.7%	5.8%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
AMCO INSURANCE COMPANY															
Homeowners	157,891	158,933	158,155	155,228	150,199	6,062	6,359	6,454	6,257	6,200	3.8%	4.0%	4.1%	4.0%	4.1%
Dwll'g Owner Occp'd	2,170	2,088	1,870	1,797	1,684	447	441	394	370	346	20.6%	21.1%	21.1%	20.6%	20.5%
Dwll'g Tenant Occp'd	67,378	73,252	77,755	81,167	84,080	4,155	4,651	4,994	5,164	5,570	6.2%	6.3%	6.4%	6.4%	6.6%
Condominium	17,704	18,210	18,631	18,967	19,582	583	672	775	884	966	3.3%	3.7%	4.2%	4.7%	4.9%
Tenant	5,468	4,786	5,768	6,376	6,779	168	158	187	218	230	3.1%	3.3%	3.2%	3.4%	3.4%
AMERICAN FAMILY HOME INSURANCE															
Tenant	2,190	5,622	10,990	7,732	4,325	190	508	1,324	869	490	8.7%	9.0%	12.0%	11.2%	11.3%
Mobilehome	21,560	22,377	19,410	15,615	5,209	2,283	2,518	2,259	1,856	596	10.6%	11.3%	11.6%	11.9%	11.4%
AMERICAN MODERN HOME INSURANCE															
Homeowners	1,885	1,624	1,520	1,502	1,643	43	39	37	31	28	2.3%	2.4%	2.5%	2.0%	1.7%
Dwll'g Owner Occp'd	3,589	5,781	5,550	5,586	5,935	419	725	686	659	616	11.7%	12.5%	12.4%	11.8%	10.4%
Dwll'g Tenant Occp'd	7,376	12,614	12,309	12,103	12,576	676	1,110	1,051	1,028	1,066	9.2%	8.8%	8.5%	8.5%	8.5%
Tenant	74,104	75,722	85,374	99,426	109,097	4,256	4,478	5,090	5,929	6,633	5.7%	5.9%	6.0%	6.0%	6.1%
Mobilehome	24,675	25,352	26,808	28,903	35,755	593	637	608	760	1,542	2.4%	2.5%	2.3%	2.6%	4.3%
Condominium	0	0	0	2,513	3,883	0	0	0	97	152	0.0%	0.0%	0.0%	3.9%	3.9%
Vacant Dwelling	594	891	932	1,145	1,312	39	45	80	123	117	6.6%	5.1%	8.6%	10.7%	8.9%
AMICA MUTUAL INSURANCE COMPANY															
Homeowners	14,040	14,527	14,857	15,323	16,215	225	237	254	277	298	1.6%	1.6%	1.7%	1.8%	1.8%
Dwll'g Owner Occp'd	214	228	244	264	280	7	8	11	11	14	3.0%	3.3%	4.4%	4.3%	5.0%
Dwll'g Tenant Occp'd	1,467	1,679	1,874	2,033	2,201	52	61	71	79	91	3.5%	3.6%	3.8%	3.9%	4.1%
Condominium	3,193	3,446	3,605	3,788	4,071	105	122	132	147	168	3.3%	3.5%	3.7%	3.9%	4.1%
Tenant	5,798	6,455	7,160	7,636	8,205	222	270	318	339	386	3.8%	4.2%	4.4%	4.4%	4.7%
ARMED FORCES INSURANCE EXCHANGE															
Homeowners	3,981	4,157	3,671	3,427	3,252	53	54	51	47	43	1.3%	1.3%	1.4%	1.4%	1.3%
Condominium	244	252	226	219	211	4	4	4	4	2	1.6%	1.4%	1.6%	1.7%	1.0%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
ASPEN AMERICAN INSURANCE COMPANY															
Dwll'g Owner Occp'd	0	0	0	508	1,565	0	0	0	39	107	0.0%	0.0%	0.0%	7.7%	6.8%
Tenant	0	0	0	2,558	8,643	0	0	0	197	604	0.0%	0.0%	0.0%	7.7%	7.0%
ASSURANT GROUP															
Homeowners	19,703	16,253	14,469	12,407	11,635	1,273	1,031	882	745	667	6.5%	6.3%	6.1%	6.0%	5.7%
Dwll'g Owner Occp'd	2,340	3,001	2,553	2,256	2,384	461	377	316	263	240	19.7%	12.6%	12.4%	11.7%	10.1%
Dwll'g Tenant Occp'd	7,231	2,907	2,435	1,931	1,630	702	286	251	192	158	9.7%	9.8%	10.3%	9.9%	9.7%
Condominium	4,135	2,500	2,169	1,774	1,112	152	96	78	70	47	3.7%	3.8%	3.6%	4.0%	4.2%
Tenant	34,457	38,504	42,301	61,151	79,151	2,266	2,771	3,168	4,819	6,637	6.6%	7.2%	7.5%	7.9%	8.4%
Mobilehome	55,282	33,209	32,812	31,869	27,518	3,205	1,895	1,905	1,851	1,758	5.8%	5.7%	5.8%	5.8%	6.4%
AUTO CLUB SOUTHERN CALIFORNIA															
Homeowners	372,050	379,698	386,331	395,168	403,729	17,300	18,609	19,808	21,069	22,358	4.6%	4.9%	5.1%	5.3%	5.5%
Dwll'g Tenant Occp'd	17,635	21,365	25,210	28,628	30,825	1,519	1,844	2,175	2,510	2,812	8.6%	8.6%	8.6%	8.8%	9.1%
Condominium	42,822	42,767	43,000	43,471	44,141	1,655	1,745	1,826	1,922	2,065	3.9%	4.1%	4.2%	4.4%	4.7%
Tenant	69,351	88,973	107,360	121,454	131,874	4,828	6,753	8,548	10,040	11,353	7.0%	7.6%	8.0%	8.3%	8.6%
BANK of AMERICA CORP GRP															
Homeowners	65,653	60,579	47,388	0	0	5,843	5,685	4,521	0	0	8.9%	9.4%	9.5%	0.0%	0.0%
Dwll'g Owner Occp'd	9,453	7,548	3,489	0	0	774	650	301	0	0	8.2%	8.6%	8.6%	0.0%	0.0%
Condominium	2,782	2,500	2,057	0	0	217	229	190	0	0	7.8%	9.2%	9.2%	0.0%	0.0%
Tenant	11,438	7,932	4,690	0	0	976	706	423	0	0	8.5%	8.9%	9.0%	0.0%	0.0%
Vacant Dwelling	128	0	0	0	0	30	0	0	0	0	23.2%	0.0%	0.0%	0.0%	0.0%
BANKERS STANDARD															
Homeowners	3,156	3,896	5,001	5,693	6,049	41	59	69	83	95	1.3%	1.5%	1.4%	1.5%	1.6%
Condominium	375	529	727	879	926	7	13	17	20	16	1.8%	2.4%	2.4%	2.2%	1.8%
Tenant	145	195	255	306	317	1	5	7	11	13	0.9%	2.6%	2.9%	3.6%	4.1%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
CALIFORNIA CASUALTY															
Homeowners	33,831	33,666	33,323	32,951	33,292	1,689	1,659	1,634	1,601	1,601	5.0%	4.9%	4.9%	4.9%	4.8%
Condominium	5,444	5,360	5,301	5,283	5,321	221	226	226	222	227	4.1%	4.2%	4.3%	4.2%	4.3%
Tenant	7,780	8,570	9,623	10,640	11,844	346	376	421	486	556	4.4%	4.4%	4.4%	4.6%	4.7%
Mobilehome	268	274	277	281	289	7	8	9	10	13	2.6%	2.9%	3.1%	3.6%	4.3%
CALIFORNIA FAIR PLAN															
Dwll'g Owner Occp'd	96,599	93,459	90,503	88,944	89,202	49,664	47,601	45,734	43,887	42,446	51.4%	50.9%	50.5%	49.3%	47.6%
Dwll'g Tenant Occp'd	63,454	60,141	56,727	53,889	52,111	38,597	36,501	34,095	32,068	30,570	60.8%	60.7%	60.1%	59.5%	58.7%
Dwll'g Content Only	371	356	369	418	504	22	19	18	17	20	6.0%	5.2%	4.8%	4.1%	4.0%
Mobilehome	773	804	838	957	1,204	122	120	126	131	137	15.8%	14.9%	15.0%	13.7%	11.4%
Vacant Dwelling	3,041	2,831	2,530	2,506	2,369	1,340	1,207	1,066	922	791	44.1%	42.6%	42.2%	36.8%	33.4%
CALIFORNIA STATE AUTO ASSO															
Homeowners	406,632	415,576	420,756	427,207	437,415	10,329	10,646	10,839	11,048	11,326	2.5%	2.6%	2.6%	2.6%	2.6%
Condominium	24,058	27,448	30,937	33,738	36,666	696	819	975	1,108	1,251	2.9%	3.0%	3.2%	3.3%	3.4%
Tenant	76,733	85,295	88,389	89,284	91,327	1,986	2,364	2,458	2,430	2,540	2.6%	2.8%	2.8%	2.7%	2.8%
Dwll'g Tenant Occp'd	54,361	61,890	68,900	73,959	77,651	3,311	3,839	4,358	4,728	5,065	6.1%	6.2%	6.3%	6.4%	6.5%
CAPITAL INSURANCE GROUP															
Homeowners	53,515	56,012	59,047	62,214	64,759	1,102	1,217	1,347	1,477	1,565	2.1%	2.2%	2.3%	2.4%	2.4%
Dwll'g Owner Occp'd	821	788	761	723	648	51	50	52	49	47	6.3%	6.4%	6.9%	6.7%	7.2%
Dwll'g Tenant Occp'd	23,056	26,097	29,483	32,298	34,516	810	964	1,197	1,354	1,511	3.5%	3.7%	4.1%	4.2%	4.4%
Condominium	2,442	2,642	2,861	3,226	4,055	61	71	78	104	144	2.5%	2.7%	2.7%	3.2%	3.6%
Tenant	2,205	2,466	2,879	3,328	3,905	65	77	76	93	115	2.9%	3.1%	2.6%	2.8%	2.9%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
CENTURY-NATIONAL INSURANCE CO															
Homeowners	61,549	56,335	52,454	47,774	44,916	5,913	5,299	4,845	4,348	4,013	9.6%	9.4%	9.2%	9.1%	8.9%
Dwll'g Owner Occp'd	2,792	2,567	2,361	2,193	2,068	1,158	1,064	974	896	836	41.5%	41.5%	41.3%	40.8%	40.4%
Dwll'g Tenant Occp'd	17,534	16,029	14,632	13,482	12,484	1,898	1,744	1,583	1,476	1,382	10.8%	10.9%	10.8%	10.9%	11.1%
Condominium	215	200	182	166	160	9	9	8	8	7	4.2%	4.3%	4.3%	4.8%	4.3%
Mobilehome	6,231	6,832	8,025	9,098	9,944	379	418	500	578	661	6.1%	6.1%	6.2%	6.4%	6.7%
CHARTIS PROPERTY CASUALTY CO															
Homeowners	11,861	13,899	13,157	13,308	13,684	164	191	165	159	166	1.4%	1.4%	1.3%	1.2%	1.2%
Condominium	1,413	1,738	1,764	1,857	1,951	23	33	34	41	49	1.7%	1.9%	1.9%	2.2%	2.5%
Tenant	619	738	766	819	869	21	28	24	22	23	3.4%	3.8%	3.2%	2.6%	2.6%
COMMERCE WEST INSURANCE CO															
Homeowners	1,937	3,092	3,499	3,440	2,810	94	195	215	192	152	4.8%	6.3%	6.1%	5.6%	5.4%
Condominium	120	199	260	272	220	13	25	30	31	26	11.1%	12.3%	11.6%	11.5%	11.8%
CRESTBROOK INSURANCE COMPANY															
Condominium	0	0	0	79	158	0	0	0	1	2	0.0%	0.0%	0.0%	1.5%	1.5%
Homeowners	0	0	0	745	1,431	0	0	0	8	17	0.0%	0.0%	0.0%	1.0%	1.2%
CSE INSURANCE GROUP															
Homeowners	40,684	42,444	43,028	40,706	38,562	2,133	2,200	2,193	2,004	1,855	5.2%	5.2%	5.1%	4.9%	4.8%
Dwll'g Owner Occp'd	3,606	2,804	3,062	3,153	3,102	710	590	644	692	693	19.7%	21.0%	21.0%	21.9%	22.3%
Dwll'g Tenant Occp'd	18,717	17,149	20,670	22,589	23,086	2,108	2,084	2,496	2,752	2,796	11.3%	12.2%	12.1%	12.2%	12.1%
Condominium	2,014	2,053	2,152	2,251	2,253	52	51	54	68	69	2.6%	2.5%	2.5%	3.0%	3.0%
Tenant	1,297	1,257	1,325	1,367	1,337	62	60	55	62	52	4.8%	4.8%	4.1%	4.5%	3.9%
Vacant Dwelling	547	565	674	693	817	57	80	122	127	136	10.4%	14.2%	18.1%	18.3%	16.6%
ELECTRIC INSURANCE COMPANY															
Homeowners	1,367	1,327	1,304	1,294	1,278	45	42	40	43	40	3.3%	3.2%	3.1%	3.3%	3.1%
Condominium	185	195	203	218	220	8	11	11	11	11	4.2%	5.5%	5.4%	4.8%	5.0%
Tenant	235	264	280	293	303	10	9	14	12	15	4.1%	3.5%	4.9%	4.0%	4.9%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
ENCOMPASS INSURANCE COMPANY															
Homeowners	18,246	17,679	17,966	18,226	17,159	363	340	327	313	247	2.0%	1.9%	1.8%	1.7%	1.4%
Dwll'g Owner Occp'd	9,205	9,624	10,461	10,920	10,596	434	438	467	461	419	4.7%	4.5%	4.5%	4.2%	4.0%
Condominium	2,255	2,145	2,144	2,161	2,060	37	33	40	42	49	1.6%	1.5%	1.9%	2.0%	2.4%
Tenant	1,489	1,614	1,800	1,901	1,696	30	41	40	38	33	2.0%	2.5%	2.2%	2.0%	2.0%
Dwll'g Content Only	7,832	8,060	8,597	8,760	8,444	381	381	404	395	361	4.9%	4.7%	4.7%	4.5%	4.3%
FARMERS INSURANCE GROUP															
Homeowners	980,500	986,919	977,534	934,806	893,222	81,570	82,207	81,885	80,330	77,612	8.3%	8.3%	8.4%	8.6%	8.7%
Dwll'g Owner Occp'd	197,130	204,883	216,399	216,614	218,250	76,565	78,446	81,305	81,781	84,587	38.8%	38.3%	37.6%	37.8%	38.8%
Dwll'g Tenant Occp'd	185,201	187,385	195,591	191,236	189,734	63,562	62,476	63,689	63,115	64,174	34.3%	33.3%	32.6%	33.0%	33.8%
Condominium	125,020	130,617	139,816	139,841	133,337	6,141	6,816	8,105	8,140	7,830	4.9%	5.2%	5.8%	5.8%	5.9%
Tenant	112,766	118,555	133,258	132,781	131,720	5,628	5,613	6,512	6,838	6,669	5.0%	4.7%	4.9%	5.1%	5.1%
FEDERAL INSURANCE COMPANY															
Homeowners	16,226	18,071	19,813	21,352	22,390	170	178	184	194	201	1.0%	1.0%	0.9%	0.9%	0.9%
Condominium	2,856	3,076	3,260	3,384	3,572	38	43	45	57	57	1.3%	1.4%	1.4%	1.7%	1.6%
Tenant	1,088	1,185	1,327	1,386	1,459	33	36	41	42	49	3.0%	3.1%	3.1%	3.0%	3.4%
FIDELITY NATL INSURANCE COMPANY															
Homeowners	25,752	21,378	15,880	13,959	15,607	2,420	2,091	1,415	1,013	1,001	9.4%	9.8%	8.9%	7.3%	6.4%
Dwll'g Owner Occp'd	1,126	901	432	1,017	1,033	231	193	93	118	101	20.5%	21.5%	21.5%	11.6%	9.8%
Dwll'g Tenant Occp'd	5,777	5,581	6,994	7,125	8,016	386	339	384	302	329	6.7%	6.1%	5.5%	4.2%	4.1%
Condominium	3,289	4,200	5,325	6,545	7,629	172	227	310	361	442	5.2%	5.4%	5.8%	5.5%	5.8%
Tenant	2,419	2,762	2,472	3,313	4,217	114	142	116	134	156	4.7%	5.2%	4.7%	4.0%	3.7%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
FIDELITY NATL P&C INSURANCE CO															
Homeowners	10,630	12,262	11,040	9,667	8,922	527	560	475	393	344	5.0%	4.6%	4.3%	4.1%	3.9%
FIREMANS FUND INSURANCE COMPANY															
Homeowners	41,426	35,774	32,083	0	0	1,109	922	788	0	0	2.7%	2.6%	2.5%	0.0%	0.0%
Dwll'g Owner Occp'd	727	659	600	0	0	41	38	32	0	0	5.6%	5.7%	5.3%	0.0%	0.0%
Dwll'g Tenant Occp'd	9,551	8,681	8,009	0	0	406	367	346	0	0	4.2%	4.2%	4.3%	0.0%	0.0%
Condominium	6,150	5,294	4,756	0	0	78	69	66	0	0	1.3%	1.3%	1.4%	0.0%	0.0%
Tenant	1,182	957	885	0	0	38	32	33	0	0	3.2%	3.4%	3.7%	0.0%	0.0%
FIRST AMERICAN PROPERTY INS															
Homeowners	13,944	11,847	10,411	9,126	8,080	827	737	656	594	540	5.9%	6.2%	6.3%	6.5%	6.7%
Tenant	3,543	3,140	4,430	6,041	5,377	148	88	130	204	173	4.2%	2.8%	2.9%	3.4%	3.2%
FIRST AMERICAN SPECIALTY INS															
Homeowners	51,610	46,011	45,260	44,877	45,074	4,033	3,626	3,532	3,421	3,387	7.8%	7.9%	7.8%	7.6%	7.5%
Dwll'g Owner Occp'd	4,432	4,490	5,212	5,718	6,084	1,528	1,620	1,927	2,156	2,260	34.5%	36.1%	37.0%	37.7%	37.1%
Dwll'g Tenant Occp'd	29,832	28,766	33,046	38,804	43,815	4,688	4,711	5,695	6,928	8,100	15.7%	16.4%	17.2%	17.9%	18.5%
Condominium	4,584	4,484	4,881	5,567	6,691	270	290	358	459	595	5.9%	6.5%	7.3%	8.2%	8.9%
FOREMOST INSURANCE GROUP															
Homeowners	6,251	6,937	8,185	8,937	8,801	188	209	275	287	316	3.0%	3.0%	3.4%	3.2%	3.6%
Dwll'g Owner Occp'd	10,165	10,899	12,036	13,524	13,843	1,258	1,444	1,516	1,811	1,958	12.4%	13.3%	12.6%	13.4%	14.1%
Dwll'g Tenant Occp'd	12,983	15,220	17,241	19,031	19,429	1,756	2,094	2,289	2,420	2,505	13.5%	13.8%	13.3%	12.7%	12.9%
Mobilehome	154,675	151,716	148,099	146,836	146,713	4,963	4,908	4,780	4,742	4,827	3.2%	3.2%	3.2%	3.2%	3.3%
Vacant Dwelling	2,800	3,356	3,823	3,625	3,250	345	426	513	492	370	12.3%	12.7%	13.4%	13.6%	11.4%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
GARRISON PROP & CASUALTY INS CO															
Homeowners	5,806	7,516	9,540	11,855	14,287	141	191	235	287	341	2.4%	2.5%	2.5%	2.4%	2.4%
Dwll'g Tenant Occp'd	1,370	1,866	2,476	2,970	3,349	57	77	103	120	142	4.1%	4.1%	4.2%	4.0%	4.2%
Condominium	1,182	1,549	1,977	2,326	2,720	62	79	93	104	126	5.3%	5.1%	4.7%	4.5%	4.6%
Tenant	11,604	15,124	19,108	22,754	26,140	516	703	912	1,107	1,359	4.4%	4.6%	4.8%	4.9%	5.2%
GOLDEN BEAR INS															
Homeowners	0	3,176	3,566	3,915	5,314	0	202	212	223	307	0.0%	6.4%	5.9%	5.7%	5.8%
Dwll'g Owner Occp'd	0	0	0	0	372	0	0	0	0	73	0.0%	0.0%	0.0%	0.0%	19.6%
Dwll'g Tenant Occp'd	0	0	0	0	1,156	0	0	0	0	114	0.0%	0.0%	0.0%	0.0%	9.8%
GRANGE INSURANCE GROUP															
Homeowners	6,879	6,781	6,765	6,784	6,937	55	56	48	38	39	0.8%	0.8%	0.7%	0.6%	0.6%
Condominium	105	94	132	135	145	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
Tenant	669	441	901	968	1,024	6	7	8	8	9	0.9%	1.5%	0.8%	0.9%	0.9%
Mobilehome	1,007	1,068	1,088	1,047	989	1	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
HOMESITE INS CO of CA															
Homeowners	18,543	19,515	20,936	25,692	33,170	1,004	1,067	1,134	1,306	1,597	5.4%	5.5%	5.4%	5.1%	4.8%
Condominium	3,359	3,700	4,570	5,709	7,238	218	269	370	465	583	6.5%	7.3%	8.1%	8.2%	8.1%
Tenant	10,817	12,774	20,353	28,875	41,518	652	779	1,343	1,965	2,948	6.0%	6.1%	6.6%	6.8%	7.1%
HORACE MANN INSURANCE COMPANY															
Homeowners	12,431	12,698	13,122	13,455	13,537	586	572	584	607	606	4.7%	4.5%	4.5%	4.5%	4.5%
Condominium	817	839	877	917	943	13	15	17	23	26	1.6%	1.8%	2.0%	2.5%	2.8%
Tenant	995	1,069	1,287	1,651	1,856	39	33	54	79	90	3.9%	3.1%	4.2%	4.8%	4.8%
HORACE MANN PROP & CAS INS CO															
Homeowners	6,144	5,597	5,070	4,775	4,674	494	459	409	372	349	8.0%	8.2%	8.1%	7.8%	7.5%
Condominium	216	220	232	234	247	6	8	8	9	10	2.7%	3.7%	3.6%	3.9%	4.2%
Tenant	457	497	668	857	946	17	27	45	56	76	3.7%	5.3%	6.7%	6.6%	8.0%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
IDS PROPERTY CASUALTY INSURANCE															
Homeowners	29,684	33,560	36,991	40,697	44,624	901	1,062	1,186	1,268	1,369	3.0%	3.2%	3.2%	3.1%	3.1%
Condominium	4,742	5,449	5,952	6,532	7,294	229	286	327	379	420	4.8%	5.3%	5.5%	5.8%	5.8%
Tenant	8,563	11,708	12,968	14,475	14,163	411	577	645	721	672	4.8%	4.9%	5.0%	5.0%	4.7%
INTEGON NATIONAL INSURANCE CO															
Mobilehome	0	0	0	375	6,029	0	0	0	18	291	0.0%	0.0%	0.0%	4.8%	4.8%
Homeowners	0	0	0	0	632	0	0	0	0	35	0.0%	0.0%	0.0%	0.0%	5.6%
KEMPER AUTO AND HOME COMPANIES															
Homeowners	42,514	40,605	39,657	38,978	38,854	718	704	743	716	702	1.7%	1.7%	1.9%	1.8%	1.8%
Dwll'g Owner Occp'd	585	505	464	269	253	28	28	27	16	16	4.8%	5.5%	5.7%	6.1%	6.1%
Dwll'g Tenant Occp'd	12,642	13,068	13,572	9,333	9,214	497	521	557	407	413	3.9%	4.0%	4.1%	4.4%	4.5%
Condominium	2,821	3,046	3,342	3,630	3,928	47	58	72	87	100	1.7%	1.9%	2.2%	2.4%	2.6%
Tenant	1,752	1,772	1,940	2,001	1,934	27	31	36	43	45	1.6%	1.7%	1.9%	2.1%	2.3%
Dwll'g Content Only				607	680				8	10				1.3%	1.4%
LIBERTY MUTUAL INS GROUP															
Homeowners	132,996	130,618	132,012	132,052	133,244	6,376	6,410	6,468	6,497	6,596	4.8%	4.9%	4.9%	4.9%	5.0%
Dwll'g Owner Occp'd	723	740	731	719	699	77	86	92	93	92	10.6%	11.6%	12.6%	12.9%	13.2%
Dwll'g Tenant Occp'd	20,970	22,672	23,870	24,659	24,741	2,034	2,196	2,282	2,313	2,316	9.7%	9.7%	9.6%	9.4%	9.4%
Condominium	16,209	17,376	18,899	21,194	23,288	588	681	786	943	1,079	3.6%	3.9%	4.2%	4.5%	4.6%
Tenant	23,172	28,973	39,141	42,134	41,638	1,065	1,447	1,862	2,014	2,026	4.6%	5.0%	4.8%	4.8%	4.9%
Dwll'g Content Only	274	255	242	226	223	10	9	10	10	10	3.7%	3.6%	4.1%	4.4%	4.3%
MAPFRE INSURANCE COMPANY															
Condominium	0	0	0	113	443	0	0	0	13	42	0.0%	0.0%	0.0%	11.6%	9.5%
Homeowners	0	0	0	1,129	3,844	0	0	0	52	231	0.0%	0.0%	0.0%	4.6%	6.0%
Tenant	0	0	0	576	2,075	0	0	0	49	176	0.0%	0.0%	0.0%	8.6%	8.5%
MERCED MUTUAL INSURANCE COMPANY															
Homeowners	4,790	4,379	3,960	3,813	3,813	133	113	93	80	70	2.8%	2.6%	2.4%	2.1%	1.8%
MERCURY INSURANCE GROUP															
Homeowners	243,779	258,091	273,722	293,602	315,245	18,304	19,599	21,400	23,145	25,053	7.5%	7.6%	7.8%	7.9%	7.9%
Dwll'g Owner Occp'd	422	469	512	569	597	71	88	111	135	145	16.9%	18.7%	21.8%	23.6%	24.3%
Dwll'g Tenant Occp'd	15,464	17,486	19,646	21,723	23,222	1,800	2,057	2,295	2,551	2,749	11.6%	11.8%	11.7%	11.7%	11.8%
Condominium	27,467	29,447	31,559	33,594	33,268	1,713	1,941	2,198	2,436	2,399	6.2%	6.6%	7.0%	7.3%	7.2%
Tenant	38,380	45,943	56,961	63,465	57,852	2,752	3,364	4,307	4,631	3,901	7.2%	7.3%	7.6%	7.3%	6.7%

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Section 1 - Real and Personal Property Coverage
(2010 - 2014 Data)

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
METROPOLITAN DIRECT P&C INS CO															
Homeowners	5,431	6,748	8,337	10,827	12,884	212	262	328	431	521	3.9%	3.9%	3.9%	4.0%	4.0%
Condominium	2,614	3,095	3,613	4,267	5,035	120	140	177	240	329	4.6%	4.5%	4.9%	5.6%	6.5%
Tenant	4,226	4,852	5,523	6,551	7,936	228	268	278	337	424	5.4%	5.5%	5.0%	5.1%	5.3%
NATIONWIDE FIRE INSURANCE CO															
Homeowners	11,335	10,614	9,451	6,545	5,874	340	317	286	204	184	3.0%	3.0%	3.0%	3.1%	3.1%
Condominium	1,254	1,164	1,005	684	590	30	31	28	18	14	2.4%	2.7%	2.8%	2.6%	2.4%
Tenant	1,093	1,094	895	631	535	30	29	28	20	17	2.7%	2.6%	3.1%	3.1%	3.1%
NATIONWIDE INS CO OF AMERICA															
Homeowners	24,330	22,941	24,212	25,447	25,943	1,997	1,874	1,869	1,884	1,829	8.2%	8.2%	7.7%	7.4%	7.0%
Dwll'g Owner Occp'd	94	97	104	115	107	27	30	29	26	25	28.9%	30.6%	27.7%	22.4%	23.0%
Dwll'g Tenant Occp'd	5,012	5,678	6,445	7,090	7,512	612	668	714	756	787	12.2%	11.8%	11.1%	10.7%	10.5%
Condominium	2,155	2,377	2,788	3,257	3,553	171	190	210	230	259	7.9%	8.0%	7.5%	7.1%	7.3%
Tenant	4,286	4,559	5,354	6,512	7,811	244	241	253	324	446	5.7%	5.3%	4.7%	5.0%	5.7%
NEW HAMPSHIRE INSURANCE COMPANY															
Mobilehome	4,409	0	0	0	0	195	0	0	0	0	4.4%	0.0%	0.0%	0.0%	0.0%
OREGON MUTUAL INS CO															
Homeowners	6,919	6,273	5,724	5,244	4,858	338	303	274	243	227	4.9%	4.8%	4.8%	4.6%	4.7%
Dwll'g Owner Occp'd	1,845	1,667	1,527	1,382	1,225	118	107	93	83	77	6.4%	6.4%	6.1%	6.0%	6.3%
Condominium	500	522	532	546	601	20	25	32	36	44	3.9%	4.8%	6.0%	6.6%	7.3%
Tenant	154	154	147	159	201	3	4	5	6	12	1.6%	2.9%	3.3%	3.8%	5.8%
PACIFIC PROPERTY AND CASUALTY															
Homeowners	11,290	11,422	11,414	11,746	12,541	332	303	272	256	257	2.9%	2.7%	2.4%	2.2%	2.0%
Condominium	683	772	854	995	1,127	12	19	24	26	36	1.8%	2.5%	2.8%	2.6%	3.2%
Tenant	1,113	1,208	1,250	1,285	1,309	23	31	25	27	26	2.1%	2.5%	2.0%	2.1%	1.9%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
PACIFIC SPECIALTY INSURANCE CO															
Homeowners	63,750	70,199	72,904	75,265	81,350	8,672	9,949	10,668	11,006	11,423	13.6%	14.2%	14.6%	14.6%	14.0%
Dwll'g Owner Occp'd	9,316	8,838	8,972	9,404	9,802	2,486	2,290	2,314	2,507	2,725	26.7%	25.9%	25.8%	26.7%	27.8%
Dwll'g Tenant Occp'd	24,469	27,977	32,919	38,076	40,986	3,974	4,494	5,450	6,556	7,221	16.2%	16.1%	16.6%	17.2%	17.6%
Condominium	2,985	3,700	4,557	5,480	6,317	257	415	543	686	793	8.6%	11.2%	11.9%	12.5%	12.6%
Tenant	2,930	3,475	4,199	4,955	6,891	269	313	370	498	803	9.2%	9.0%	8.8%	10.0%	11.6%
Mobilehome	8,210	7,863	7,957	8,104	8,463	983	938	952	963	1,052	12.0%	11.9%	12.0%	11.9%	12.4%
PRAETORIAN INSURANCE COMPANY															
Homeowners	2,998	5,059	6,960	5,671	4,963	73	116	255	90	86	2.4%	2.3%	3.7%	1.6%	1.7%
Condominium	0	0	0	88	45	0	0	0	8	3	0.0%	0.0%	0.0%	8.6%	7.0%
Tenant	0	0	0	2,812	3,856	0	0	0	399	429	0.0%	0.0%	0.0%	14.2%	11.1%
QBE INS CORPORATI															
Condominium	0	0	0	1,860	2,124	0	0	0	164	179	0.0%	0.0%	0.0%	8.8%	8.4%
Homeowners	0	0	0	49,140	49,278	0	0	0	4,499	4,482	0.0%	0.0%	0.0%	9.2%	9.1%
Tenant	5,803	7,240	9,874	7,550	1,491	308	510	716	504	68	5.3%	7.0%	7.3%	6.7%	4.6%
SAFECO INS COMPANIES															
Homeowners	178,302	185,709	201,859	217,972	229,772	10,958	11,995	13,624	15,295	16,753	6.1%	6.5%	6.7%	7.0%	7.3%
Dwll'g Owner Occp'd	3,687	3,442	3,245	3,050	2,854	892	843	779	729	679	24.2%	24.5%	24.0%	23.9%	23.8%
Dwll'g Tenant Occp'd	130,758	149,768	171,740	194,048	206,091	13,943	16,348	18,824	21,582	23,409	10.7%	10.9%	11.0%	11.1%	11.4%
Condominium	23,719	25,001	26,836	29,214	31,650	904	1,052	1,256	1,459	1,626	3.8%	4.2%	4.7%	5.0%	5.1%
Tenant	52,825	58,879	62,761	67,754	67,298	3,671	4,161	4,499	4,935	5,143	6.9%	7.1%	7.2%	7.3%	7.6%
SEQUIOA INS GROUP															
Homeowners	6,744	7,067	7,434	7,662	7,851	38	42	45	46	47	0.6%	0.6%	0.6%	0.6%	0.6%
Condominium	135	114	115	127	129	1	0	1	1	1	0.4%	0.0%	0.4%	0.8%	0.6%
Tenant	160	199	267	283	294	2	1	2	2	3	1.1%	0.6%	0.8%	0.7%	0.9%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
STATE FARM INSURANCE COMPANIES															
Homeowners	1,330,119	1,361,972	1,359,662	1,441,453	1,398,229	75,343	79,084	80,829	88,365	88,353	5.7%	5.8%	5.9%	6.1%	6.3%
Condominium	181,589	191,399	198,243	214,944	211,377	6,970	7,740	8,595	9,817	10,128	3.8%	4.0%	4.3%	4.6%	4.8%
Tenant	288,913	336,765	379,907	440,993	463,704	19,820	24,532	29,188	36,335	40,618	6.9%	7.3%	7.7%	8.2%	8.8%
Mobilehome	36,006	36,392	35,953	37,456	35,476	1,243	1,247	1,280	1,321	1,315	3.5%	3.4%	3.6%	3.5%	3.7%
STATE NATIONAL INS CO															
Homeowners	1,146	0	0	0	0	66	0	0	0	0	5.8%	0.0%	0.0%	0.0%	0.0%
THE HARTFORD															
Homeowners	101,037	94,252	92,205	99,368	110,096	5,127	4,718	4,629	4,845	5,102	5.1%	5.0%	5.0%	4.9%	4.6%
Dwll'g Owner Occp'd	644	581	529	452	395	145	132	120	105	95	22.5%	22.6%	22.7%	23.2%	24.0%
Dwll'g Tenant Occp'd	12,780	12,196	12,094	12,268	12,709	1,059	986	927	897	936	8.3%	8.1%	7.7%	7.3%	7.4%
Condominium	13,834	13,127	12,260	12,224	12,812	517	526	518	505	536	3.7%	4.0%	4.2%	4.1%	4.2%
Tenant	11,745	11,240	11,903	13,590	15,767	627	600	681	779	958	5.3%	5.3%	5.7%	5.7%	6.1%
TOKIO MARINE & NICHIDO FIRE															
Homeowners	11,504	11,262	11,798	10,335	10,137	1,513	1,463	1,555	1,373	1,351	13.2%	13.0%	13.2%	13.3%	13.3%
Dwll'g Owner Occp'd	50	69	70	1,168	1,094	34	44	43	297	319	67.3%	64.1%	62.2%	25.4%	29.1%
Dwll'g Tenant Occp'd	1,973	2,178	2,410	1,030	1,077	495	533	627	284	251	25.1%	24.5%	26.0%	27.6%	23.4%
Condominium	866	1,023	1,103	1,126	1,160	157	175	191	180	178	18.2%	17.1%	17.3%	16.0%	15.3%
Tenant	1,697	1,740	2,419	2,072	2,168	114	115	171	149	192	6.7%	6.6%	7.1%	7.2%	8.9%
TOPA INSURANCE COMPANY															
Homeowners	10,543	10,021	9,654	9,063	8,790	1,794	1,668	1,596	1,488	1,507	17.0%	16.6%	16.5%	16.4%	17.1%
Condominium	35	41	59	95	147	6	2	8	12	18	17.8%	5.5%	14.1%	12.6%	12.0%
Tenant	209	211	219	220	221	9	9	10	10	10	4.3%	4.4%	4.6%	4.6%	4.6%
TOWER SELECT INS CO															
Homeowners	57,074	63,235	68,485	73,765	68,502	2,932	3,184	3,464	3,809	3,531	5.1%	5.0%	5.1%	5.2%	5.2%
Dwll'g Owner Occp'd	9	40	67	91	86	1	2	2	4	2	10.6%	4.6%	3.6%	4.3%	2.5%
Dwll'g Tenant Occp'd	245	1,008	1,679	2,232	2,081	15	57	92	131	120	6.3%	5.6%	5.5%	5.9%	5.7%
Condominium	132	275	396	544	491	42	63	77	94	81	32.0%	22.9%	19.4%	17.2%	16.4%
Tenant	55	78	98	94	54	0	3	6	4	2	0.6%	3.3%	5.6%	4.5%	3.1%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
TRAVELERS INS GROUP															
Homeowners	200,080	211,568	202,092	180,437	165,093	8,069	8,322	7,799	6,997	6,342	4.0%	3.9%	3.9%	3.9%	3.8%
Dwll'g Owner Occp'd	36,638	38,741	37,867	2,639	2,288	4,410	4,720	4,736	833	708	12.0%	12.2%	12.5%	31.6%	30.9%
Dwll'g Tenant Occp'd	71	62	51	32,311	29,612	11	10	10	3,577	3,301	15.5%	15.2%	18.8%	11.1%	11.1%
Condominium	18,250	21,983	23,847	30,739	29,958	866	1,166	1,341	1,689	1,697	4.7%	5.3%	5.6%	5.5%	5.7%
Tenant	26,083	27,616	28,594	25,735	30,040	1,023	1,120	1,189	1,100	1,444	3.9%	4.1%	4.2%	4.3%	4.8%
Dwll'g Content Only	6,010	7,297	8,065	41	42	248	312	369	9	8	4.1%	4.3%	4.6%	21.5%	19.9%
UNIGARD INSURANCE GROUP															
Homeowners	13,063	13,464	12,909	17,891	10,225	277	259	236	379	165	2.1%	1.9%	1.8%	2.1%	1.6%
Dwll'g Owner Occp'd	591	554	514	454	358	60	58	53	50	31	10.1%	10.5%	10.4%	11.0%	8.6%
Dwll'g Tenant Occp'd	8,923	9,145	8,713	8,539	7,601	473	457	441	425	371	5.3%	5.0%	5.1%	5.0%	4.9%
Condominium	865	925	929	1,774	798	20	18	18	36	18	2.3%	2.0%	1.9%	2.0%	2.3%
Tenant	578	743	864	1,591	734	11	12	16	20	7	2.0%	1.6%	1.9%	1.3%	1.0%
UNITED SERVICES AUTO ASSO															
Homeowners	112,951	113,643	114,179	114,363	114,999	1,439	1,465	1,477	1,492	1,530	1.3%	1.3%	1.3%	1.3%	1.3%
Dwll'g Owner Occp'd	991	926	829	619	545	20	17	19	15	15	2.1%	1.9%	2.3%	2.4%	2.8%
Dwll'g Tenant Occp'd	38,786	40,480	42,424	38,394	38,350	1,071	1,142	1,225	1,131	1,162	2.8%	2.8%	2.9%	2.9%	3.0%
Condominium	16,899	16,778	16,562	16,287	16,085	316	324	338	342	350	1.9%	1.9%	2.0%	2.1%	2.2%
Tenant	57,989	58,084	58,090	56,433	56,315	1,325	1,341	1,348	1,324	1,343	2.3%	2.3%	2.3%	2.3%	2.4%
UNIVERSAL NORTH AMERICA INSURANCE															
Homeowners	15,020	27,636	38,196	47,172	53,820	783	1,239	1,526	1,778	1,978	5.2%	4.5%	4.0%	3.8%	3.7%
Dwll'g Owner Occp'd	385	543	539	568	644	69	97	93	105	138	17.8%	17.8%	17.2%	18.5%	21.4%
Dwll'g Tenant Occp'd	6,332	9,927	13,510	16,385	18,318	434	648	773	901	982	6.9%	6.5%	5.7%	5.5%	5.4%
Condominium	1,306	2,000	2,342	2,671	3,123	78	114	135	153	173	6.0%	5.7%	5.8%	5.7%	5.5%
Tenant	236	314	387	409	421	11	17	18	17	15	4.6%	5.6%	4.7%	4.2%	3.5%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
USAA CASUALTY INSURANCE COMPANY															
Homeowners	86,985	87,789	88,880	90,734	93,259	1,592	1,629	1,649	1,716	1,815	1.8%	1.9%	1.9%	1.9%	1.9%
Dwll'g Owner Occp'd	405	406	396	314	287	13	13	13	12	13	3.1%	3.1%	3.4%	3.7%	4.5%
Dwll'g Tenant Occp'd	18,088	19,421	21,099	20,348	20,782	669	719	786	702	742	3.7%	3.7%	3.7%	3.5%	3.6%
Condominium	15,887	15,800	15,626	15,619	15,728	494	512	531	539	560	3.1%	3.2%	3.4%	3.5%	3.6%
Tenant	60,617	61,239	62,785	61,593	63,141	2,572	2,646	2,696	2,757	2,917	4.2%	4.3%	4.3%	4.5%	4.6%
USAA GENERAL INDEMNITY COMPANY															
Homeowners	3,102	5,432	8,317	11,716	15,747	104	173	247	361	511	3.4%	3.2%	3.0%	3.1%	3.2%
Dwll'g Tenant Occp'd	359	867	1,513	2,039	2,692	16	32	62	102	142	4.3%	3.7%	4.1%	5.0%	5.3%
Condominium	515	949	1,300	1,637	2,143	20	45	57	69	85	3.9%	4.7%	4.4%	4.2%	4.0%
Tenant	15,788	19,981	23,934	28,958	36,184	434	571	729	904	1,229	2.7%	2.9%	3.0%	3.1%	3.4%
VIGILANT INSURANCE COMPANY															
Homeowners	451	416	387	362	337	3	3	3	3	3	0.7%	0.7%	0.8%	0.8%	0.9%
Condominium	140	131	125	112	102	0	0	1	1	1	0.0%	0.0%	0.6%	0.9%	1.0%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 1 - Real and Personal Property Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Homeowners	6,056,562	6,057,840	6,025,193	6,069,623	6,007,975	376,697	379,556	378,596	383,093	380,518	6.2%	6.3%	6.3%	6.3%	6.3%
Dwll'g Owner Occp'd	402,910	409,551	413,774	385,521	387,680	142,837	142,873	143,485	139,349	140,870	35.4%	34.9%	34.7%	36.1%	36.3%
Dwll'g Tenant Occp'd	852,245	905,770	980,440	1,053,698	1,084,451	153,883	156,057	161,902	168,974	173,579	18.1%	17.2%	16.5%	16.0%	16.0%
Condominium	690,718	723,260	759,604	805,673	813,948	28,788	32,286	36,647	40,254	41,896	4.2%	4.5%	4.8%	5.0%	5.1%
Tenant	1,191,590	1,333,557	1,489,964	1,640,443	1,741,772	66,874	78,703	91,505	105,838	117,307	5.6%	5.9%	6.1%	6.5%	6.7%
Dwll'g Content Only	14,488	15,968	17,273	10,051	9,893	661	721	801	438	409	4.6%	4.5%	4.6%	4.4%	4.1%
Mobilehome	331,091	302,095	296,137	293,999	289,769	14,977	13,607	13,268	13,013	12,894	4.5%	4.5%	4.5%	4.4%	4.4%
Vacant Dwelling	7,110	7,643	7,959	7,969	7,748	1,812	1,759	1,781	1,664	1,412	25.2%	23.0%	22.4%	20.9%	18.2%
WAWANESA INSURANCE GROUP															
Homeowners	30,944	30,074	29,164	28,231	27,642	1,411	1,418	1,398	1,360	1,334	4.6%	4.7%	4.8%	4.8%	4.8%
Condominium	5,577	5,892	6,109	6,408	6,805	209	259	296	326	337	3.7%	4.4%	4.8%	5.1%	5.0%
Tenant	0	0	0	1,485	2,630	0	0	0	39	83	0.0%	0.0%	0.0%	2.6%	3.1%
WESTERN MUTUAL INSURANCE GROUP															
Homeowners	71,365	73,468	76,112	69,518	69,795	2,743	2,955	3,157	2,915	2,941	3.8%	4.0%	4.1%	4.2%	4.2%
Dwll'g Owner Occp'd	1,003	999	892	917	817	411	383	357	337	315	41.0%	38.4%	40.0%	36.8%	38.5%
Dwll'g Tenant Occp'd	6,160	6,715	7,427	7,543	7,650	422	444	475	456	449	6.8%	6.6%	6.4%	6.0%	5.9%
Condominium	0	0	0	618	773	0	0	0	44	54	0.0%	0.0%	0.0%	7.1%	7.0%
WORKMENS AUTO INS CO															
Homeowners	4,251	0	0	0	0	184	0	0	0	0	4.3%	0.0%	0.0%	0.0%	0.0%
Condominium	68	0	0	0	0	7	0	0	0	0	10.3%	0.0%	0.0%	0.0%	0.0%
Tenant	61	0	0	0	0	6	0	0	0	0	9.2%	0.0%	0.0%	0.0%	0.0%
ZURICH NORTH AMERICA GROUP															
Homeowners	15,321	12,606	10,585	10,159	9,942	384	324	268	233	202	2.5%	2.6%	2.5%	2.3%	2.0%
Dwll'g Owner Occp'd	0	0	0	8,050	7,184	0	0	0	633	569	0.0%	0.0%	0.0%	7.9%	7.9%
Tenant	0	0	0	93	350	0	0	0	6	36	0.0%	0.0%	0.0%	6.6%	10.2%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
21ST CENTURY INSURANCE GROUP															
Pvt Passenger Auto	890,819	828,159	771,632	722,378	686,932	98,920	90,761	84,382	80,668	78,229	11.1%	11.0%	10.9%	11.2%	11.4%
Motorcycle	5,173	209	0	0	0	305	4	0	0	0	5.9%	1.9%	0.0%	0.0%	0.0%
Low Cost Auto	0	0	0	3,261	3,626	0	0	0	921	1,048	0.0%	0.0%	0.0%	28.2%	28.9%
Assigned Risk	0	0	0	11	3	0	0	0	1	0	0.0%	0.0%	0.0%	6.1%	0.0%
21ST CENTURY PREMIER INSURANCE															
Pvt Passenger Auto	87,329	0	0	0	0	43,414	0	0	0	0	49.7%	0.0%	0.0%	0.0%	0.0%
Motorcycle	1,855	0	0	0	0	440	0	0	0	0	23.7%	0.0%	0.0%	0.0%	0.0%
Motorhome	224	0	0	0	0	77	0	0	0	0	34.2%	0.0%	0.0%	0.0%	0.0%
ACCESS GENERAL INSURANCE COMPANY															
Pvt Passenger Auto	409,791	498,664	485,317	376,378	322,206	133,236	171,241	177,037	144,443	136,889	32.5%	34.3%	36.5%	38.4%	42.5%
AEGIS SECURITY INS															
Pvt Passenger Auto	7,209	15,819	28,103	38,434	29,704	731	1,424	2,978	4,540	3,959	10.1%	9.0%	10.6%	11.8%	13.3%
AFFIRMATIVE INSURANCE COMPANY															
Pvt Passenger Auto	55,018	43,970	40,398	122,689	153,461	13,917	10,928	9,809	26,615	33,376	25.3%	24.9%	24.3%	21.7%	21.7%
ALLIANZ INSURANCE GROUP															
Pvt Passenger Auto	0	0	0	15,836	15,269	0	0	0	188	182	0.0%	0.0%	0.0%	1.2%	1.2%
Motorcycle	0	0	0	118	131	0	0	0	2	2	0.0%	0.0%	0.0%	1.7%	1.7%
Motorhome	0	0	0	149	154	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.1%
ALLIANCE UNITED INS CO															
Pvt Passenger Auto	235,172	275,399	346,425	475,520	648,368	86,359	98,118	117,815	160,060	222,484	36.7%	35.6%	34.0%	33.7%	34.3%
ALLIED PROPERTY & CASUALTY INS															
Pvt Passenger Auto	132,596	121,458	122,112	145,803	139,488	4,704	3,795	3,598	4,070	3,714	3.5%	3.1%	2.9%	2.8%	2.7%
Motorhome	1,416	1,183	983	1,082	869	14	11	9	10	9	1.0%	0.9%	0.9%	0.9%	1.0%
ALLSTATE INDEMNITY COMPANY															
Pvt Passenger Auto	1,619,239	1,569,346	1,584,341	1,608,802	1,551,269	168,128	160,826	166,353	172,522	170,383	10.4%	10.2%	10.5%	10.7%	11.0%

2015 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
ALLSTATE INSURANCE COMPANY															
Pvt Passenger Auto	388,832	363,526	336,661	313,696	272,869	18,139	16,715	15,342	14,211	12,226	4.7%	4.6%	4.6%	4.5%	4.5%
Motorcycle	31,665	34,150	36,243	37,425	43,939	1,073	1,202	1,383	1,554	1,925	3.4%	3.5%	3.8%	4.2%	4.4%
ALLSTATE NORTHBROOK INDMNITY															
Pvt Passenger Auto	0	0	0		99,589	0	0	0		10,473	0.0%	0.0%	0.0%		10.5%
Motorhome	12,228	11,649	11,397	10,907	12,226	528	515	477	463	516	4.3%	4.4%	4.2%	4.2%	4.2%
AMCO INSURANCE COMPANY															
Pvt Passenger Auto	259,717	269,400	279,312	272,388	264,069	10,177	9,762	9,444	8,503	7,979	3.9%	3.6%	3.4%	3.1%	3.0%
Motorcycle	15,171	16,088	16,393	8,780	9,849	307	291	293	165	188	2.0%	1.8%	1.8%	1.9%	1.9%
Motorhome	8,619	9,307	10,398	7,404	8,638	81	94	130	105	134	0.9%	1.0%	1.2%	1.4%	1.5%
AMERICAN FAMILY HOME INSURANCE															
Motorcycle	0	5,702	14,548	16,632	13,184	0	161	328	371	299	0.0%	2.8%	2.3%	2.2%	2.3%
AMERICAN INTERNATIONAL GROUP															
Pvt Passenger Auto	0	20,465	19,134	19,458	20,239	0	309	268	305	325	0.0%	1.5%	1.4%	1.6%	1.6%
Motorhome	0	1,730	1,806	1,924	2,109	0	26	29	40	55	0.0%	1.5%	1.6%	2.1%	2.6%
Motorcycle	0	0	0	373	383	0	0	0	3	5	0.0%	0.0%	0.0%	0.9%	1.3%
AMERICAN MODERN HOME INSURANCE															
Motorcycle	2,036	1,795	1,366	0	0	161	164	142	0	0	7.9%	9.1%	10.4%	0.0%	0.0%
Motorhome	2,295	2,223	1,614	213	0	120	108	76	10	0	5.2%	4.8%	4.7%	4.9%	0.0%
AMERICAN SENTINEL COMPANY															
Pvt Passenger Auto	0	0	11,254	25,311	23,664	0	0	5,925	13,186	12,066	0.0%	0.0%	52.6%	52.1%	51.0%
AMERICAS INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	3,851	18,481	0	0	0	664	2,951	0.0%	0.0%	0.0%	17.2%	16.0%
AMICA MUTUAL INSURANCE COMPANY															
Pvt Passenger Auto	57,595	60,097	61,133	62,268	64,607	1,474	1,638	1,713	1,802	2,040	2.6%	2.7%	2.8%	2.9%	3.2%
Motorhome	205	215	226	228	226	3	4	6	7	8	1.5%	2.0%	2.5%	3.1%	3.6%
ANCHOR GENERAL INSURANCE CO															
Pvt Passenger Auto	135,827	137,749	109,815	62,675	79,893	21,813	21,383	15,513	9,003	12,438	16.1%	15.5%	14.1%	14.4%	15.6%

2015 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
AUTO CLUB SOUTHERN CALIFORNIA															
Pvt Passenger Auto	1,852,775	1,904,988	1,950,538	1,958,761	1,983,299	138,964	144,396	151,060	154,783	161,461	7.5%	7.6%	7.7%	7.9%	8.1%
Assigned Risk	166	164	122	124	88	41	36	32	31	24	24.8%	21.6%	26.3%	25.3%	27.5%
Motorcycle	48,233	54,931	60,643	53,063	61,025	2,459	2,752	3,188	2,883	3,471	5.1%	5.0%	5.3%	5.4%	5.7%
Motorhome	25,161	26,826	28,324	24,732	26,594	1,109	1,115	1,203	1,061	1,185	4.4%	4.2%	4.2%	4.3%	4.5%
BANK of AMERICA CORP GRP															
Pvt Passenger Auto	81,722	15,485	3,565	0	0	11,205	1,732	278	0	0	13.7%	11.2%	7.8%	0.0%	0.0%
BANKERS STANDARD															
Pvt Passenger Auto	4,491	6,528	8,293	9,577	10,387	72	112	132	151	172	1.6%	1.7%	1.6%	1.6%	1.7%
BUSINESS ALLIANCE INSURANCE CO															
Pvt Passenger Auto	0	0	0	417	1,906	0	0	0	313	1,430	0.0%	0.0%	0.0%	75.0%	75.0%
CALIFORNIA CASUALTY															
Pvt Passenger Auto	122,925	122,580	123,063	123,513	125,447	4,497	4,496	4,564	4,629	4,723	3.7%	3.7%	3.7%	3.7%	3.8%
Motorcycle	3,763	3,651	3,585	3,563	3,571	72	71	68	74	79	1.9%	1.9%	1.9%	2.1%	2.2%
Motorhome	1,463	1,201	1,195	1,196	1,160	46	37	38	37	33	3.1%	3.1%	3.2%	3.1%	2.9%
CALIFORNIA STATE AUTO ASSO INSURANCE EXCHANG															
Pvt Passenger Auto	1,676,620	1,662,802	1,512,655	1,663,926	1,692,101	45,045	44,307	38,827	37,507	40,852	2.7%	2.7%	2.6%	2.3%	2.4%
Motorhome	10,996	10,572	9,676	10,005	9,665	175	153	139	142	175	1.6%	1.4%	1.4%	1.4%	1.8%
CALIFORNIA STATE AUTO GROUP															
Pvt Passenger Auto	70,605	52,707	32,955	33,940	33,574	4,882	3,338	1,829	1,896	1,903	6.9%	6.3%	5.6%	5.6%	5.7%
Assigned Risk	169	163	147	124	73	43	41	33	23	10	25.7%	25.2%	22.7%	18.6%	13.7%
Low Cost Auto	788	851	812	846	897	304	293	273	282	285	38.6%	34.4%	33.6%	33.4%	31.7%
Motorcycle	18,458	14,684	4,218	992	170	411	315	93	27	4	2.2%	2.1%	2.2%	2.7%	2.5%
Motorhome	362	247	83	79	69	14	9	3	4	3	3.9%	3.8%	4.1%	4.4%	4.3%
CAPITAL INSURANCE GROUP															
Pvt Passenger Auto	61,098	64,707	67,504	70,274	74,510	1,441	1,523	1,560	1,684	1,863	2.4%	2.4%	2.3%	2.4%	2.5%
Motorhome	487	527	542	535	531	5	4	4	6	6	1.0%	0.8%	0.7%	1.0%	1.1%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

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Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
CENTURY-NATIONAL INSURANCE CO															
Pvt Passenger Auto	11,492	14,625	16,270	19,367	25,052	1,097	2,308	2,950	4,258	6,054	9.5%	15.8%	18.1%	22.0%	24.2%
COAST NATIONAL INSURANCE CO															
Pvt Passenger Auto	338,916	461,169	453,119	339,159	364,579	73,119	105,206	104,041	81,790	93,649	21.6%	22.8%	23.0%	24.1%	25.7%
COMMERCE WEST INSURANCE CO															
Pvt Passenger Auto	196,270	244,910	174,480	159,702	111,196	15,381	19,861	13,179	11,535	8,149	7.8%	8.1%	7.6%	7.2%	7.3%
Assigned Risk	35	17	24	22	0	10	5	4	3	0	27.0%	32.3%	17.4%	14.7%	0.0%
COMMERCIAL ALLIANCE INSURANCE															
Pvt Passenger Auto	0	3,678	7,978	19,057	0	0	1,495	3,088	7,458	0	0.0%	40.6%	38.7%	39.1%	0.0%
COMPANION P&C INS COMPANY															
Pvt Passenger Auto	0	19,328	135,758	89,773	0	0	4,414	27,658	16,301	0	0.0%	22.8%	20.4%	18.2%	0.0%
CORNERSTONE NATIONAL INS CO															
Pvt Passenger Auto	29,907	26,219	23,442	17,491	7,969	9,407	8,158	7,615	5,636	2,461	31.5%	31.1%	32.5%	32.2%	30.9%
CSE INSURANCE GROUP															
Pvt Passenger Auto	39,362	37,312	36,641	34,733	32,982	1,974	1,777	1,744	1,653	1,581	5.0%	4.8%	4.8%	4.8%	4.8%
Motorhome	136	116	105	100	91	6	4	3	2	3	4.2%	3.5%	2.8%	2.1%	3.2%
DANIELSON NATIONAL INSURANCE CO															
Pvt Passenger Auto	9,963	5,465	3,289	0	0	3,792	2,048	1,185	0	0	38.1%	37.5%	36.0%	0.0%	0.0%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
DEERBROOK INSURANCE COMPANY															
Pvt Passenger Auto	4,396	0	0	0	0	694	0	0	0	0	15.8%	0.0%	0.0%	0.0%	0.0%
DEPOSITORS INSURANCE COMPANY															
Pvt Passenger Auto	8,440	6,999	5,986	4,779	3,887	150	114	97	74	60	1.8%	1.6%	1.6%	1.5%	1.6%
Motorhome	86	62	45	32	24	1	0	0	0	0	1.2%	0.4%	0.0%	0.0%	0.0%
DONGBU INSURANCE CO LTD															
Pvt Passenger Auto	0	0	5,822	4,871	2,001	0	0	736	675	319	0.0%	0.0%	12.6%	13.9%	15.9%
ELECTRIC INSURANCE COMPANY															
Pvt Passenger Auto	4,231	4,024	3,772	3,682	3,508	184	180	170	144	137	4.4%	4.5%	4.5%	3.9%	3.9%
Motorhome	847	844	874	885	868	37	33	33	37	39	4.3%	3.9%	3.8%	4.1%	4.5%
ENCOMPASS INSURANCE COMPANY															
Pvt Passenger Auto	36,829	34,875	35,750	44,978	41,929	574	522	534	593	502	1.6%	1.5%	1.5%	1.3%	1.2%
Motorcycle	170	158	156	201	208	1	2	0	1	0	0.7%	1.4%	0.0%	0.2%	0.0%
Motorhome	177	166	159	188	177	3	4	1	1	0	1.8%	2.5%	0.6%	0.5%	0.1%
EQUITY INSURANCE GROUP															
Pvt Passenger Auto	0	0	0	0	3,010	0	0	0	0	1,312	0.0%	0.0%	0.0%	#DIV/0!	43.6%
ESURANCE PROPERTY AND CASUALTY															
Pvt Passenger Auto	176,637	176,780	183,617	228,017	255,308	12,883	12,878	13,655	18,563	21,948	7.3%	7.3%	7.4%	8.1%	8.6%
EVEREST															
Pvt Passenger Auto	0	0	0	6,184	23,225	0	0	0	2,558	10,278	0.0%	0.0%	0.0%	41.4%	44.3%
FARMERS INSURANCE GROUP															
Pvt Passenger Auto	2,105,965	1,995,531	1,910,690	1,906,873	1,861,179	131,991	123,585	117,914	115,690	112,731	6.3%	6.2%	6.2%	6.1%	6.1%
Assigned Risk	113	52	5	0	0	23	9	1	0	0	20.7%	17.3%	20.0%	0.0%	0.0%
Low Cost Auto	661	330	67	0	0	178	97	20	0	0	26.9%	29.5%	30.5%	0.0%	0.0%
Motorcycle	13,802	10,342	8,405	8,587	7,059	546	427	340	369	305	4.0%	4.1%	4.0%	4.3%	4.3%
Motorhome	1,569	1,178	990	990	846	55	40	34	30	23	3.5%	3.4%	3.5%	3.0%	2.7%
FARMERS SPECIALTY INSURANCE															
Pvt Passenger Auto	0	0	0	0	2,029	0	0	0	0	534	0.0%	0.0%	0.0%	0.0%	26.3%

2015 Commissioner's Report on Underserved Communities
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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
FEDERAL INSURANCE COMPANY															
Pvt Passenger Auto	11,258	12,399	13,827	14,942	16,274	121	125	144	170	194	1.1%	1.0%	1.0%	1.1%	1.2%
Motorcycle	134	150	172	161	166	1	0	0	1	1	0.7%	0.2%	0.0%	0.5%	0.7%
FIDELITY NATL INSURANCE COMPANY(Stillwater InsCo)															
Pvt Passenger Auto	11,966	8,089	4,836	3,237	2,712	1,119	589	284	183	154	9.3%	7.3%	5.9%	5.6%	5.7%
FINANCIAL INDEMNITY COMPANY															
Pvt Passenger Auto	228,573	204,798	175,440	138,024	120,010	20,471	18,451	15,825	12,025	10,774	9.0%	9.0%	9.0%	8.7%	9.0%
Motorcycle	719	604	277	8	1	38	30	13	0	0	5.2%	5.0%	4.5%	0.0%	0.0%
FIREMANS FUND INSURANCE COMPANY															
Pvt Passenger Auto	22,954	19,570	17,253	0	0	331	263	220	0	0	1.4%	1.3%	1.3%	0.0%	0.0%
Motorcycle	132	123	118	0	0	4	3	2	0	0	2.7%	2.6%	1.7%	0.0%	0.0%
Motorhome	198	187	172	0	0	0	0	0	0	0	0.1%	0.0%	0.0%	0.0%	0.0%
First American Property Ins															
Pvt Passenger Auto	0	1,447	0	6,004	7,835	0	139	0	746	961	0.0%	9.6%	0.0%	12.4%	12.3%
FOREMOST INSURANCE GROUP															
Motorcycle	73,862	76,783	78,289	79,071	82,110	3,167	3,421	3,586	3,788	4,231	4.3%	4.5%	4.6%	4.8%	5.2%
Motorhome	33,286	31,849	31,258	30,592	29,505	939	932	906	884	880	2.8%	2.9%	2.9%	2.9%	3.0%
GARRISON PROP & CASUALTY INS CO															
Pvt Passenger Auto	33,569	51,258	68,439	77,148	88,299	1,136	1,873	2,614	2,991	3,562	3.4%	3.7%	3.8%	3.9%	4.0%
Motorcycle	784	1,192	1,559	1,150	1,675	17	33	53	32	55	2.2%	2.8%	3.4%	2.8%	3.3%
Motorhome	724	911	1,027	24	25	33	42	47	0	0	4.6%	4.6%	4.6%	0.0%	0.0%
GEICO CASUALTY COMPANY															
Pvt Passenger Auto	126,769	136,461	129,872	126,692	127,629	5,665	6,299	6,415	6,619	7,269	4.5%	4.6%	4.9%	5.2%	5.7%
Motorhome	382	439	419	425	431	20	17	16	19	23	5.1%	3.9%	3.8%	4.4%	5.4%
GEICO GENERAL INSURANCE CO															
Pvt Passenger Auto	640,851	691,816	789,902	904,758	1,045,192	29,494	32,293	39,152	48,183	60,363	4.6%	4.7%	5.0%	5.3%	5.8%
Motorhome	2,947	3,347	3,646	3,879	4,182	104	125	134	139	148	3.5%	3.7%	3.7%	3.6%	3.5%

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Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
GEICO INDEMNITY COMPANY															
Pvt Passenger Auto	250,426	259,454	284,735	303,521	317,566	14,271	14,818	16,766	18,557	19,820	5.7%	5.7%	5.9%	6.1%	6.2%
Motorcycle	96,617	101,229	108,370	118,150	129,054	3,885	4,068	4,396	4,973	5,731	4.0%	4.0%	4.1%	4.2%	4.4%
Motorhome	1,004	1,179	1,302	1,397	1,464	42	57	61	61	64	4.2%	4.8%	4.7%	4.4%	4.4%
GOVERNMENT EMPLOYEES INS CO															
Pvt Passenger Auto	274,933	284,029	297,617	310,874	328,242	10,277	10,753	11,648	12,472	13,747	3.7%	3.8%	3.9%	4.0%	4.2%
Assigned Risk	14	1	0			3	0	0			21.3%	0.0%	0.0%		
Motorhome	1,651	1,860	1,951	2,022	2,074	42	45	48	52	50	2.6%	2.4%	2.4%	2.6%	2.4%
GRANGE INSURANCE GROUP															
Pvt Passenger Auto	17,882	18,206	18,945	19,399	20,026	150	149	136	106	89	0.8%	0.8%	0.7%	0.5%	0.4%
Motorhome	264	256	274	298	314	1	1	1	1	1	0.4%	0.5%	0.4%	0.3%	0.3%
GREENPATH INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	0	1,736	0	0	0	0	176	0.0%	0.0%	0.0%	0.0%	10.1%
HARCO NATIONAL INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	5,329	13,294	0	0	0	900	1,996	0.0%	0.0%	0.0%	16.9%	15.0%
HILLSTAR INSURANCE COMPANY															
Pvt Passenger Auto	18,033	31,797	29,021	14,249	0	4,963	8,226	7,594	3,815	0	27.5%	25.9%	26.2%	26.8%	0.0%
HORACE MANN INSURANCE COMPANY															
Pvt Passenger Auto	38,090	39,999	42,970	45,458	46,433	2,501	2,689	2,855	3,054	3,140	6.6%	6.7%	6.6%	6.7%	6.8%
HORACE MANN PROP & CAS INS CO															
Pvt Passenger Auto	8,203	7,618	6,911	6,430	6,436	801	711	618	562	593	9.8%	9.3%	8.9%	8.7%	9.2%
HUDSON INSURANCE COMPANY															
Pvt Passenger Auto	21,356	15,821	14,382	9,556	4,235	6,241	5,035	4,874	3,530	1,610	29.2%	31.8%	33.9%	36.9%	38.0%
IDS PROPERTY CASUALTY INSURANCE															
Pvt Passenger Auto	278,573	293,762	314,202	343,228	380,178	17,422	18,188	19,714	21,994	24,861	6.3%	6.2%	6.3%	6.4%	6.5%
Motorhome	633	692	747	835	919	14	17	17	17	18	2.2%	2.4%	2.2%	2.0%	1.9%

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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
IMPERIUM INSURANCE COMPANY															
Pvt Passenger Auto	14,466	5,131	2,354	0	0	3,849	823	246	0	0	26.6%	16.0%	10.5%	0.0%	0.0%
INFINITY PROPERTY AND CASUALTY															
Pvt Passenger Auto	746,162	807,513	870,558	909,547	906,628	324,706	342,124	352,840	356,158	344,391	43.5%	42.4%	40.5%	39.2%	38.0%
Assigned Risk	355	371	372	434	444	136	122	106	116	122	38.3%	33.0%	28.5%	26.6%	27.6%
INS CO OF STATE OF PENNSYLVANIA															
Pvt Passenger Auto	22,028	0	0	0	0	339	0	0	0	0	1.5%	0.0%	0.0%	0.0%	0.0%
Motorcycle	427	0	0	0	0	4	0	0	0	0	0.9%	0.0%	0.0%	0.0%	0.0%
Motorhome	1,667	0	0	0	0	21	0	0	0	0	1.3%	0.0%	0.0%	0.0%	0.0%
INSURANCE COMPANY OF THE WEST (Explorer Ins)															
Pvt Passenger Auto	231,371	169,803	110,604	90,441	92,110	38,483	28,452	16,540	13,692	14,275	16.6%	16.8%	15.0%	15.1%	15.5%
INTEGON NATIONAL INSURANCE CO															
Pvt Passenger Auto	0	2,333	58,927	109,759	98,125	0	272	5,021	9,763	10,072	0.0%	11.7%	8.5%	8.9%	10.3%
Motorcycle	0	6,743	8,293	6,852	5,127	0	549	689	546	403	0.0%	8.1%	8.3%	8.0%	7.9%
INTEGON PREFERRED INSURANCE CO															
Pvt Passenger Auto	23,628	26,656	20,660	19,944	57,934	2,786	3,218	2,377	2,427	11,049	11.8%	12.1%	11.5%	12.2%	19.1%
Motorcycle	0	0	0	1,549	2,124	0	0	0	209	270	0.0%	0.0%	0.0%	13.5%	12.7%
KEMPER AUTO AND HOME COMPANIES															
Pvt Passenger Auto	58,008	55,347	54,655	54,242	54,183	665	671	780	793	738	1.1%	1.2%	1.4%	1.5%	1.4%
LIBERTY MUTUAL INS GROUP															
Pvt Passenger Auto	357,131	376,969	391,466	386,268	380,196	14,839	15,721	16,260	15,757	15,269	4.2%	4.2%	4.2%	4.1%	4.0%
Motorcycle	2,115	2,299	2,511	2,544	2,563	61	68	79	84	89	2.9%	3.0%	3.1%	3.3%	3.5%
Motorhome	1,829	1,896	1,933	1,883	1,725	31	27	30	30	28	1.7%	1.4%	1.6%	1.6%	1.6%
LOYA CASUALTY INSURANCE CO															
Pvt Passenger Auto	200,812	207,939	224,828	223,026	225,579	61,197	62,313	67,846	68,063	68,880	30.5%	30.0%	30.2%	30.5%	30.5%
MAPFRE INSURANCE COMPANY															
Pvt Passenger Auto	0	0	1,864	13,524	41,544	0	0	91	1,050	3,317	0.0%	0.0%	4.9%	7.8%	8.0%
MENDOTA INS COMPANY															
Pvt Passenger Auto	27,815	24,797	15,949	19,373	16,174	13,048	10,866	6,482	6,577	4,543	46.9%	43.8%	40.6%	34.0%	28.1%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
MERCURY INSURANCE GROUP															
Pvt Passenger Auto	1,878,956	1,853,626	1,876,680	1,945,379	1,931,760	229,597	226,578	226,639	231,074	226,813	12.2%	12.2%	12.1%	11.9%	11.7%
Assigned Risk	141	145	129	115	81	37	43	38	30	19	26.3%	29.6%	29.5%	25.9%	23.9%
Low Cost Auto	961	1,003	852	886	923	366	344	286	283	285	38.1%	34.3%	33.6%	32.0%	30.9%
METROPOLITAN DIRECT P&C INS CO															
Pvt Passenger Auto	121,581	142,024	149,756	157,039	156,505	8,253	9,842	10,404	10,967	10,435	6.8%	6.9%	6.9%	7.0%	6.7%
Motorcycle	151	121	121	105	96	5	2	3	2	3	3.0%	1.4%	2.7%	1.5%	2.6%
Motorhome	502	537	522	487	510	19	15	16	14	13	3.8%	2.8%	3.1%	2.9%	2.6%
MGA INSURANCE COMPANY															
Pvt Passenger Auto	2,217	0	0	0	0	1,037	0	0	0	0	46.8%	0.0%	0.0%	0.0%	0.0%
MIC GENERAL INSURANCE CORPORATION															
Pvt Passenger Auto	17,977	15,370	13,991	12,924	11,694	1,490	1,297	1,161	1,037	914	8.3%	8.4%	8.3%	8.0%	7.8%
Motorhome	457	399	370	350	314	16	15	12	11	9	3.4%	3.7%	3.3%	3.1%	2.9%
NATIONAL AMERICAN INSURANCE CO															
Pvt Passenger Auto	17,570	15,775	14,024	6,631	0	1,757	1,536	1,297	496	0	10.0%	9.7%	9.2%	7.5%	0.0%
Low Cost Auto	0	0	0	34	0	0	0	0	14	0	0.0%	0.0%	0.0%	41.6%	0.0%
NATIONAL LIABILITY AND FIRE															
Low Cost Auto	0	0	0	3,402	5,272	0	0	0	843	1,310	0.0%	0.0%	0.0%	24.8%	24.9%
NATIONAL GENERAL INSURANCE CORP															
Pvt Passenger Auto	102,458	86,036	81,358	74,210	65,048	4,165	3,418	3,502	3,279	2,820	4.1%	4.0%	4.3%	4.4%	4.3%
Motorcycle	12,857	11,081	9,977	9,064	8,377	382	335	299	271	233	3.0%	3.0%	3.0%	3.0%	2.8%
Motorhome	23,743	20,336	18,838	18,507	16,650	619	534	509	515	459	2.6%	2.6%	2.7%	2.8%	2.8%
NATIONAL UNITY INSURANCE COMPANY															
Pvt Passenger Auto	0	1,556	4,734	17,772	31,035	0	335	1,014	5,092	7,524	0.0%	21.5%	21.4%	28.7%	24.2%
NATIONS INSURANCE															
Pvt Passenger Auto	8,155	18,680	21,152	19,336	18,932	1,325	2,780	3,249	3,122	3,090	16.3%	14.9%	15.4%	16.1%	16.3%

2015 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
NATIONWIDE INS CO OF AMERICA															
Pvt Passenger Auto	124,368	117,021	112,994	109,989	110,095	7,808	6,984	6,299	5,942	5,861	6.3%	6.0%	5.6%	5.4%	5.3%
Motorcycle	6,844	3,486	3,573	4,245	4,630	197	105	113	138	175	2.9%	3.0%	3.1%	3.2%	3.8%
Motorhome	2,428	1,617	1,605	1,077	1,114	64	44	42	31	34	2.6%	2.7%	2.6%	2.9%	3.1%
OCCIDENTAL FIRE & CASUALTY CO															
Pvt Passenger Auto	33,166	33,247	30,576	29,980	26,702	5,431	5,601	5,661	5,802	5,270	16.4%	16.8%	18.5%	19.4%	19.7%
OCEAN HARBOR CASUALTY INS															
Pvt Passenger Auto	20,189	21,879	18,356	24,252	32,445	7,732	8,211	6,468	8,746	11,318	38.3%	37.5%	35.2%	36.1%	34.9%
ONE BEACON INS GROUP															
Assigned Risk	240	113	11	0	0	69	22	1	0	0	28.8%	19.7%	13.4%	0.0%	0.0%
Low Cost Auto	4,299	3,772	280	0	0	1,355	1,194	94	0	0	31.5%	31.7%	33.6%	0.0%	0.0%
OREGON MUTUAL INS CO															
Pvt Passenger Auto	4,920	4,899	4,639	4,021	4,451	327	350	374	325	439	6.6%	7.1%	8.1%	8.1%	9.9%
PACIFIC PIONEER INSURANCE COMP															
Pvt Passenger Auto	0	0	5,213	6,267	7,345	0	0	427	510	584	0.0%	0.0%	8.2%	8.1%	7.9%
PACIFIC PROPERTY AND CASUALTY															
Pvt Passenger Auto	21,980	23,057	23,667	24,649	26,182	548	530	498	479	499	2.5%	2.3%	2.1%	1.9%	1.9%
Motorcycle	722	757	776	785	804	13	11	12	13	13	1.7%	1.4%	1.5%	1.6%	1.6%
Motorhome	0	0	0	718	714	0	0	0	4	3	0.0%	0.0%	0.0%	0.5%	0.4%
PACIFIC SPECIALTY INSURANCE CO															
Pvt Passenger Auto	560	509	520	534	573	89	86	76	85	94	16.0%	16.8%	14.7%	15.9%	16.4%
Low Cost Auto	59	71	51	34	25	15	16	11	8	7	25.6%	22.7%	21.5%	23.1%	28.4%
Motorcycle	63,465	59,815	56,554	52,231	51,186	5,401	5,416	5,436	5,322	5,654	8.5%	9.1%	9.6%	10.2%	11.0%
Motorhome	797	732	679	636	624	178	167	163	148	137	22.3%	22.9%	24.0%	23.2%	22.0%
PERMANENT GENERAL ASSURANCE CO															
Pvt Passenger Auto	59,914	57,554	55,958	53,670	52,628	6,735	6,220	6,351	6,042	5,374	11.2%	10.8%	11.3%	11.3%	10.2%
PLAZA INDEMNITY INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	20,679	32,363	0	0	0	2,921	4,855	0.0%	0.0%	0.0%	14.1%	15.0%

2015 Commissioner's Report on Underserved Communities
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Section 2 - Private Passenger Automobile Coverage
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	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
PRAETORIAN INSURANCE COMPANY															
Pvt Passenger Auto	36,995	34,547	19,584	8,284	5,106	21,057	19,915	11,161	4,382	2,701	56.9%	57.6%	57.0%	52.9%	52.9%
PRESERVER INS CO															
Pvt Passenger Auto	20,297	29,782	21,901	0	0	4,669	6,896	5,023	0	0	23.0%	23.2%	22.9%	0.0%	0.0%
PROCENTURY INS CO															
Pvt Passenger Auto	4,539	8,181	5,679	0	0	2,414	4,347	3,067	0	0	53.2%	53.1%	54.0%	0.0%	0.0%
PROGRESSIVE INSURANCE COMPANY															
Pvt Passenger Auto	616,653	671,798	723,020	735,197	784,694	52,301	58,994	66,422	67,806	74,095	8.5%	8.8%	9.2%	9.2%	9.4%
Low Cost Auto	333	336	357	375	391	115	107	105	105	116	34.7%	31.8%	29.4%	28.0%	29.7%
Motorcycle	182,901	192,185	205,173	213,955	222,004	9,918	10,807	12,186	13,121	13,498	5.4%	5.6%	5.9%	6.1%	6.1%
Motorhome	37,627	37,231	37,371	36,582	37,354	1,975	2,023	2,060	2,000	2,080	5.2%	5.4%	5.5%	5.5%	5.6%
QBE INS CORP															
Pvt Passenger Auto	104,999	87,954	61,344	36,927	11,840	43,437	37,015	24,752	14,820	4,824	41.4%	42.1%	40.4%	40.1%	40.7%
RESPONSE INDEMNITY COMPANY OF															
Pvt Passenger Auto	0	0	0	0	8,577	0	0	0	0	1,433	0.0%	0.0%	0.0%	0.0%	16.7%
SAFE AUTO INSURANCE COMPANY															
Pvt Passenger Auto	0	0	0	551	40,011	0	0	0	100	7,534	0.0%	0.0%	0.0%	18.2%	18.8%
SAFECO INS COS															
Pvt Passenger Auto	358,729	355,388	363,878	375,566	374,434	25,064	24,659	25,321	26,971	27,396	7.0%	6.9%	7.0%	7.2%	7.3%
Motorcycle	10,568	11,947	13,436	14,856	15,377	463	562	682	773	810	4.4%	4.7%	5.1%	5.2%	5.3%
Motorhome	1,346	1,278	1,215	1,200	1,213	43	48	47	39	47	3.2%	3.7%	3.9%	3.3%	3.9%
SAFEWAY DIRECT INSURANCE CO															
Pvt Passenger Auto	1,935	1,665	1,454	0	0	241	215	192	0	0	12.4%	12.9%	13.2%	0.0%	0.0%
SAFEWAY INSURANCE COMPANY															
Pvt Passenger Auto	37,949	31,592	26,575	33,879	44,951	16,075	13,592	11,829	16,187	22,177	42.4%	43.0%	44.5%	47.8%	49.3%
SEQUOIA INS GROUP															
Pvt Passenger Auto	12,798	12,915	13,913	13,773	14,888	129	123	122	134	142	1.0%	1.0%	0.9%	1.0%	1.0%

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Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
SOUTHERN INSURANCE CO															
Pvt Passenger Auto	14,881	8,449	2,421	0	0	7,329	4,241	1,240	0	0	49.3%	50.2%	51.2%	0.0%	0.0%
STARR INDEMNITY & LIABILITY CO															
Pvt Passenger Auto	6,735	23,763	19,082	6,766	3,976	871	3,075	2,418	839	483	12.9%	12.9%	12.7%	12.4%	12.1%
STATE FARM INSURANCE COMPANIES															
Pvt Passenger Auto	3,117,050	3,194,587	3,289,628	3,378,402	3,472,535	195,033	204,877	218,116	235,954	249,301	6.3%	6.4%	6.6%	7.0%	7.2%
Assigned Risk	198	157	127	131	96	44	33	20	27	19	22.0%	21.2%	15.4%	21.0%	19.7%
Low Cost Auto	1,506	1,524	1,453	1,541	1,572	465	445	415	436	434	30.9%	29.2%	28.5%	28.3%	27.6%
Motorcycle	103,464	105,058	106,974	108,362	109,180	3,951	4,058	4,195	4,401	4,567	3.8%	3.9%	3.9%	4.1%	4.2%
Motorhome	27,099	26,876	26,401	25,948	25,327	654	647	628	602	570	2.4%	2.4%	2.4%	2.3%	2.3%
STATE NATIONAL INS CO															
Pvt Passenger Auto	22,748	17,867	16,784	0	0	3,173	2,566	2,362	0	0	13.9%	14.4%	14.1%	0.0%	0.0%
STERLING CASUALTY INS CO															
Pvt Passenger Auto	34,323	50,941	45,987	31,922	27,600	5,071	7,427	6,583	4,615	3,983	14.8%	14.6%	14.3%	14.5%	14.4%
Low Cost Auto	0	0	0	107	147	0	0	0	30	51	0.0%	0.0%	0.0%	27.8%	34.5%
THE HARTFORD															
Pvt Passenger Auto	336,752	257,665	257,698	283,677	318,122	18,058	14,047	13,917	14,958	16,509	5.4%	5.5%	5.4%	5.3%	5.2%
Motorhome	4,138	3,858	3,967	4,428	4,881	109	97	103	135	145	2.6%	2.5%	2.6%	3.0%	3.0%
TOKIO MARINE & NICHIDO FIRE															
Pvt Passenger Auto	13,292	14,733	16,873	9,441	9,416	1,310	1,390	1,623	993	1,014	9.9%	9.4%	9.6%	10.5%	10.8%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
TOPA INSURANCE COMPANY															
Pvt Passenger Auto	48,254	37,319	48,839	85,951	90,227	7,979	5,370	6,957	13,990	14,900	16.5%	14.4%	14.2%	16.3%	16.5%
TRANSGUARD INSURANCE COMPANY															
Pvt Passenger Auto	19,964	24,281	29,598	31,066	24,623	8,284	10,773	13,168	13,432	10,104	41.5%	44.4%	44.5%	43.2%	41.0%
TRAVELERS INS GROUP															
Pvt Passenger Auto	182,640	197,029	198,572	174,589	156,089	4,472	4,622	4,566	3,750	3,299	2.4%	2.3%	2.3%	2.1%	2.1%
Motorhome	966	982	924	791	680	16	14	13	13	10	1.7%	1.4%	1.4%	1.6%	1.4%
UNIGARD INSURANCE GROUP															
Pvt Passenger Auto	15,452	18,768	19,828	17,842	16,777	215	244	242	219	193	1.4%	1.3%	1.2%	1.2%	1.2%
Motorhome	95	102	94	67		1	1	0	0		0.9%	1.0%	0.1%	0.0%	
UNITED SERVICES AUTO ASSO															
Pvt Passenger Auto	411,453	411,679	412,916	420,721	414,211	6,977	7,154	7,283	7,808	7,701	1.7%	1.7%	1.8%	1.9%	1.9%
Motorcycle	15,104	14,405	13,923	8,049	12,898	287	267	260	120	241	1.9%	1.9%	1.9%	1.5%	1.9%
Motorhome	4,603	4,167	3,788	842	1,102	57	57	46	3	8	1.2%	1.4%	1.2%	0.4%	0.8%
UNITRIN DIRECT INSURANCE CO															
Pvt Passenger Auto	21,171	18,030	15,960	13,733	11,679	1,888	1,675	1,460	1,284	1,143	8.9%	9.3%	9.1%	9.3%	9.8%
UNIVERSAL CASUALTY CO															
Pvt Passenger Auto	10,348	0	0	0	0	2,912	0	0	0	0	28.1%	0.0%	0.0%	0.0%	0.0%
USAA CASUALTY INSURANCE COMPANY															
Pvt Passenger Auto	397,940	403,950	412,315	430,271	437,821	9,438	9,684	10,134	11,029	11,426	2.4%	2.4%	2.5%	2.6%	2.6%
Motorcycle	11,838	11,190	10,823	6,328	10,385	263	251	256	122	276	2.2%	2.2%	2.4%	1.9%	2.7%
Motorhome	4,360	4,163	4,015	581	673	118	124	119	11	9	2.7%	3.0%	3.0%	1.9%	1.4%
USAA GENERAL INDEMNITY COMPANY															
Pvt Passenger Auto	31,062	42,481	56,809	89,071	119,873	892	1,294	1,926	3,383	4,972	2.9%	3.0%	3.4%	3.8%	4.1%
Motorcycle	1,142	1,398	1,840	2,312	3,930	46	55	64	61	137	4.0%	3.9%	3.5%	2.6%	3.5%
Motorhome	297	406	493	7	20	15	19	28	0	0	5.0%	4.6%	5.7%	0.0%	0.0%

2015 Commissioner's Report on Underserved Communities
Table C - Number and Percentage of Total Earned Exposure per Company
Section 2 - Private Passenger Automobile Coverage
(2010 - 2014 Data)

Coverage	Total Earned Exposures for California					Total Earned Exposures for Underserved Communities					Percentage of Total Earned Exposures in Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Pvt Passenger Auto	23,978,230	24,058,245	24,261,702	24,778,771	25,234,624	2,462,176	2,489,883	2,550,271	2,592,729	2,677,013	10.3%	10.3%	10.5%	10.5%	10.6%
Assigned Risk	1,566	1,240	969	969	792	437	331	246	233	195	27.9%	26.7%	25.4%	24.0%	24.6%
Low Cost Auto	8,676	7,955	3,921	10,657	13,042	2,819	2,516	1,216	2,964	3,587	32.5%	31.6%	31.0%	27.8%	27.5%
Motorcycle	733,755	751,729	777,604	767,149	808,212	34,874	36,535	39,321	40,366	43,479	4.8%	4.9%	5.1%	5.3%	5.4%
Motorhome	219,562	213,746	211,835	194,452	196,312	7,408	7,248	7,256	6,699	6,952	3.4%	3.4%	3.4%	3.4%	3.5%
VICTORIA FIRE & CAS INS CO															
Pvt Passenger Auto	119,313	100,188	94,865	89,916	87,284	14,776	11,934	11,411	10,975	10,854	12.4%	11.9%	12.0%	12.2%	12.4%
Motorcycle	319	743	912	606	1,045	38	83	117	75	147	11.9%	11.2%	12.8%	12.4%	14.1%
Motorhome	249	404	411	229	252	6	23	26	18	25	2.3%	5.7%	6.4%	7.7%	10.1%
VIKING INS CO of WI															
Pvt Passenger Auto	262,019	253,849	259,386	255,086	213,922	53,149	52,666	55,391	54,724	40,287	20.3%	20.7%	21.4%	21.5%	18.8%
Motorcycle	9,267	8,712	8,376	7,030	5,962	959	1,024	1,048	869	667	10.4%	11.8%	12.5%	12.4%	11.2%
WAWANESA INSURANCE GROUP															
Pvt Passenger Auto	462,342	464,191	460,200	464,208	472,015	33,151	33,098	32,070	32,115	32,656	7.2%	7.1%	7.0%	6.9%	6.9%
WESTERN GENERAL INSURANCE CO															
Pvt Passenger Auto	30,069	34,980	36,937	39,418	33,280	6,600	8,037	9,089	9,842	6,265	21.9%	23.0%	24.6%	25.0%	18.8%
Assigned Risk	9	7	2	8	7	2	0	0	2	0	21.2%	5.0%	10.7%	19.1%	0.0%
Low Cost Auto	70	68	50	171	190	20	20	13	41	50	29.1%	29.2%	25.7%	23.8%	26.5%
WESTERN HOME INSURANCE COMPANY															
Pvt Passenger Auto	0	7,142	39,907	63,798	56,986	0	3,503	22,345	34,309	29,123	0.0%	49.1%	56.0%	53.8%	51.1%
WORKMENS AUTO INS CO															
Pvt Passenger Auto	34,873	33,530	25,099	21,853	28,178	5,676	8,276	6,332	3,335	2,939	16.3%	24.7%	25.2%	15.3%	10.4%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
21ST CENTURY INSURANCE															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	11	17	17	15	15	1	1	1	0	0	9%	6%	6%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
ACCESSINSURANCECOMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
AEGIS SECURITY INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
AFFIRMATIVE INSURANCE COMPANY															
Sales	2	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	2	2	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	1	1	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
ALLIANCE UNITED INSURANCE COMP															
Sales	1	0	0	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	3	3	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	2	2	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
ALLIANZ INSURANCE GROUP															
Sales	0	0	0	12	12	0	0	0	1	1	0%	0%	0%	8%	8%
Claims	0	0	0	4	4	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	361	374	0	0	0	27	27	0%	0%	0%	7%	7%
ALLIED PROPERTY & CASUALTY INS															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	18	13	13	14	14	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,289	1,287	1,369	1,392	1,530	71	65	69	65	75	6%	5%	5%	5%	5%
ALLSTATE INDEMNITY COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	101	57	46	37	35	1	1	1	1	2	1%	2%	2%	3%	6%
Captive	77	85	85	49	13	0	1	1	0	0	0%	1%	1%	0%	0%
Independent	891	853	762	696	826	51	49	39	39	67	6%	6%	5%	6%	8%
ALLSTATE INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	101	57	46	37	35	1	1	1	1	2	1%	2%	2%	3%	6%
Captive	77	85	85	49	13	0	1	1	0	0	0%	1%	1%	0%	0%
Independent	891	853	762	696	826	51	49	39	39	67	6%	6%	5%	6%	8%
ALLSTATE NORTHBROOK INDMNITY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	35	0	0	0	0	2	0%	0%	0%	0%	6%
Captive	0	0	0	0	13	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	826	0	0	0	0	67	0%	0%	0%	0%	8%
AMCO INSURANCE COMPANY															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	34	38	46	32	36	1	1	1	1	1	3%	3%	2%	3%	3%
Independent	1,354	1,334	1,412	1,424	1,560	73	67	71	69	79	5%	5%	5%	5%	5%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
AMERICAN FAMILY HOME INSURANCE															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	45	170	206	150	159	2	7	9	7	7	4%	4%	4%	5%	4%
AMERICAN INTERNATIONAL GROUP															
Sales	5	5	5	4	4	1	1	1	2	2	20%	20%	20%	50%	50%
Claims	4	4	4	3	3	1	1	1	2	2	25%	25%	25%	67%	67%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
AMERICAN MODERN HOME INSURANCE															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	250	185	222	395	383	8	7	9	17	19	3%	4%	4%	4%	5%
AMERICAN SENTINEL INS COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
AMERICAS INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
AMICA MUTUAL INSURANCE COMPANY															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
ANCHOR GENERAL INSURANCE CO.															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
ASPEN AMERICAN INSURANCE COMPA															
Sales	0	0	0	10	10	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	10	10	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	631	631	0	0	0	31	31	0%	0%	0%	5%	5%
ASSURANT GROUP															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	7	10	12	10	11	0	0	1	0	0	0%	0%	8%	0%	0%
Independent	71	15	15	11	10	3	0	0	0	0	4%	0%	0%	0%	0%
AUTO CLUB SOUTHERN CALIFORNIA															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	16	16	16	13	13	1	1	1	1	1	6%	6%	6%	8%	8%
Captive	80	80	80	82	82	7	7	7	7	7	9%	9%	9%	9%	9%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
BANKERS STANDARD INS CO															
Sales	4	1	1	1	1	1	0	0	0	0	25%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	132	1,694	1,943	2,227	2,373	8	52	65	77	83	6%	3%	3%	3%	3%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
BUSINESS ALLIANCE INSURANCE CO															
Sales	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	1	1	0%	0%	0%	100%	100%
CALIFORNIA CASUALTY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
CALIFORNIA FAIR PLAN															
Sales	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
CAPAEN - EVEREST - PERSONAL AU															
Sales	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
CAPITAL INSURANCE GROUP															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	6	6	6	6	6	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,422	651	686	665	684	67	26	27	26	26	5%	4%	4%	4%	4%
CENTURY-NATIONAL INSURANCE CO.															
Sales	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	374	455	440	436	371	40	39	37	32	26	11%	9%	8%	7%	7%
COAST NATIONAL INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	16	21	21	2	2	1	1	1	0	0	6%	5%	5%	0%	0%
Captive	6,309	3,949	3,719	3,515	3,565	428	289	284	261	252	7%	7%	8%	7%	7%
Independent	3,294	2,779	2,859	2,925	3,540	827	682	689	683	772	25%	25%	24%	23%	22%
COMMERCE WEST INSURANCE COMP															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	2	3	15	20	0	0	0	4	6	0%	0%	0%	27%	30%
Independent	2,085	1,456	1,420	1,057	1,127	218	172	169	121	129	10%	12%	12%	11%	11%
COMMERCIAL ALLIANCE INSURANCE															
Sales	0	1	1	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	1	1	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1	1	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
COMPANION PROPERTY & CASUALTY															
Sales	0	1	1	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	6	6	2	0	0	0	0	0	0	0%	0%	0%	0%	0%
CORNERSTONE NATIONAL INSURANCE															
Sales	2	2	2	2	2	1	1	1	1	1	50%	50%	50%	50%	50%
Claims	2	2	2	2	2	1	1	1	1	1	50%	50%	50%	50%	50%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2	0	0	2	2	1	0	0	1	1	50%	0%	0%	50%	50%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
CRESTBROOK INSURANCE COMPANY															
Sales	0	2	2	2	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	789	888	885	185	0	32	38	37	9	0%	4%	4%	4%	5%
CSAA INSURANCE EXCHANGE															
Sales	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	87	84	83	78	78	2	1	1	1	1	2%	1%	1%	1%	1%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
CSAA INSURANCE GROUP															
Sales	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	87	84	83	78	78	2	1	1	1	1	2%	1%	1%	1%	1%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
CSE INSURANCE GROUP															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	427	470	332	371	514	16	20	16	14	18	4%	4%	5%	4%	4%
DEPOSITORS INSURANCE COMPANY															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	5	27	73	52	63	0	2	3	3	3	0%	7%	4%	6%	5%
Independent	1,354	1,334	1,412	1,424	1,560	73	67	71	69	79	5%	5%	5%	5%	5%
DONGBU INSURANCE CO LTD															
Sales	0	1	1	1	1	0	0	0	1	1	0%	0%	0%	100%	100%
Claims	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
ELECTRIC INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
ENCOMPASS INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	228	212	225	197	198	10	10	10	7	7	4%	5%	4%	4%	4%
EQUITY INSURANCE GROUP															
Sales	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
ESURANCE PROPERTY AND CASUALTY															
Sales	2	2	2	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
EXPLORER INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2,800	2,802	2,170	2,022	2,022	480	572	484	431	431	17%	20%	22%	21%	21%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
FARMERS INSURANCE GROUP															
Sales	10	11	11	9	9	1	1	1	1	1	10%	9%	9%	11%	11%
Claims	24	26	26	20	20	3	2	2	2	2	13%	8%	8%	10%	10%
Captive	3,118	2,836	2,896	2,726	2,831	241	227	239	223	232	8%	8%	8%	8%	8%
Independent	263	241	263	268	273	81	75	80	78	80	31%	31%	30%	29%	29%
FARMERS SPECIALTY INSURANCE															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	3,372	0	0	0	0	250	0%	0%	0%	0%	7%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
FEDERAL INSURANCE COMPANY															
Sales	6	6	6	6	6	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	232	250	253	254	253	13	13	15	14	14	6%	5%	6%	6%	6%
FINANCIAL INDEMNITY COMPANY															
Sales	1	1	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2,929	3,026	3,063	3,069	3,194	465	476	477	464	473	16%	16%	16%	15%	15%
FIRST AMERICAN PROPERTY INS															
Sales	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
FIRST AMERICAN SPECIALTY INS															
Sales	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	562	549	569	400	404	42	43	43	37	37	7%	8%	8%	9%	9%
FOREMOST INSURANCE GROUP															
Sales	15	13	13	8	4	1	1	1	0	0	7%	8%	8%	0%	0%
Claims	28	58	52	21	18	1	2	4	1	1	4%	3%	8%	5%	6%
Captive	4,435	3,944	2,438	2,936	3,805	340	315	195	215	270	8%	8%	8%	7%	7%
Independent	3,337	4,037	4,139	4,553	2,834	368	437	440	504	320	11%	11%	11%	11%	11%
GARRISON PROP & CASUALTY INSCO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
GEICO CASUALTY COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	8	10	10	9	9	0	1	1	1	1	0%	10%	10%	11%	11%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
GEICO GENERAL INSURANCE CO															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	8	10	10	9	9	0	1	1	1	1	0%	10%	10%	11%	11%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
GEICO INDEMNITY COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	8	10	10	9	9	0	1	1	1	1	0%	10%	10%	11%	11%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
GOLDEN BEAR INSURANCE COMPANY															
Sales	0	1	1	1	1	0	1	1	1	1	0%	100%	100%	100%	100%
Claims	0	1	1	1	1	0	1	1	1	1	0%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	55	114	115	118	0	4	8	10	10	0%	7%	7%	9%	8%
GOVERNMENT EMPLOYEES INS CO															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	8	10	10	9	9	0	1	1	1	1	0%	10%	10%	11%	11%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
GRANGE INSURANCE GROUP															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	103	100	112	106	104	0	1	2	1	1	0%	1%	2%	1%	1%
GREENPATH INSURANCE COMPANY															
Sales	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
HARCO NATIONAL INSURANCE COMPA															
Sales	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
HILLSTAR INSURANCE COMPANY															
Sales	2	0	0	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	6	6	1	0	0	1	1	0	0	0%	17%	17%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	618	1,162	1,142	942	0	171	278	271	233	0	28%	24%	24%	25%	0%
HOMESITE INS. COMPANY OF CALIF															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	16	0	0	11	11	1	0	0	0	0	6%	0%	0%	0%	0%
Independent	34	0	0	0	0	4	0	0	0	0	12%	0%	0%	0%	0%
HORACE MANN INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	72	69	67	77	76	3	3	5	4	5	4%	4%	7%	5%	7%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
HORACE MANN PROP & CAS INS CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	72	69	67	77	76	3	3	5	4	5	4%	4%	7%	5%	7%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
HUDSON INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	1	1	1	0	0	100%	100%	100%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	3	3	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
IDS PROPERTY CASUALTY INSURANC															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
INFINITY PROPERTY AND CASUALTY															
Sales	14	1	1	1	1	3	0	0	0	0	21%	0%	0%	0%	0%
Claims	10	6	6	6	6	1	1	1	1	1	10%	17%	17%	17%	17%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	3,959	4,742	4,771	4,085	4,134	990	1,167	1,193	1,014	1,039	25%	25%	25%	25%	25%
INTEGON NATIONAL INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1,841	2,062	2,216	2,202	0	235	239	263	310	0%	13%	12%	12%	14%
INTEGON PREFERRED INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,559	1,841	2,067	2,216	2,202	226	235	239	263	310	14%	13%	12%	12%	14%
KEMPER PREFERRED GROUP															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	662	683	803	790	890	19	25	31	37	40	3%	4%	4%	5%	4%
LIBERTYMUTUALINSURANCEGROUP															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	3	3	9	9	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	28	24	23	24	20	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
LOYA CASUALTY INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	149	185	182	210	215	52	63	60	65	66	35%	34%	33%	31%	31%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
MAPFRE INSURANCE COMPANY															
Sales	0	0	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	2	15	22	0	0	0	4	6	0%	0%	0%	27%	27%
Independent	0	0	170	341	525	0	0	14	32	39	0%	0%	8%	9%	7%
MERCED PROPERTYCASUALTYCOMPANY															
Sales	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	101	108	113	112	108	0	0	0	0	0	0%	0%	0%	0%	0%
MERCURY INSURANCE GROUP															
Sales	3	2	2	5	6	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	14	13	13	13	13	2	2	2	1	1	14%	15%	15%	8%	8%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,838	2,309	2,271	1,912	1,929	133	170	169	148	148	7%	7%	7%	8%	8%
METDIRECT															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	15	17	16	17	10	1	1	1	0	1	7%	6%	6%	0%	10%
Independent	452	585	681	106	96	24	28	31	3	7	5%	5%	5%	3%	7%
MIC GENERAL INSURANCE CORP															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
NATIONAL AMERICAN INSURANCE CO															
Sales	1	0	0	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	1	0	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONAL GENERAL INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	2	2	2	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2	2	2	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONAL LIABILITY AND FIRE															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONAL UNITY INSURANCE CO															
Sales	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONS INSURANCE COMPANY															
Sales	1	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONWIDE INS CO OF AMERICA															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	59	62	74	51	62	3	3	3	3	3	5%	5%	4%	6%	5%
Independent	4	4	5	21	22	0	0	0	0	0	0%	0%	0%	0%	0%
NATIONWIDE MUTUAL FIRE INS CO															
Sales	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	2	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	50	62	0	0	0	3	3	0%	0%	0%	6%	5%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
OCCIDENTAL FIRE & CASUALTY CO															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
OCEAN HARBOR CASUALTY INSURANC															
Sales	2	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
OREGONMUTUALINSURANCECOMPANY															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	4	4	4	4	4	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	267	308	309	254	238	10	11	10	11	11	4%	4%	3%	4%	5%
PACIFIC PIONEER INSURANCE COMP															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
PACIFIC PROPERTY AND CASUALTY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	64	50	53	66	62	1	1	1	2	2	2%	2%	2%	3%	3%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
PACIFIC SPECIALTY INSURANCE CO															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	26	27	26	23	23	3	3	3	3	3	12%	11%	12%	13%	13%
PLAZA INDEMNITY INSURANCE COMPANY															
Sales	0	0	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
PRAETORIAN INSURANCE COMPANY															
Sales	1	1	1	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	6	6	6	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
PRIVILEGE UNDERWRITERS INC															
Sales	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	60	0	0	0	0	4	0%	0%	0%	0%	7%
PROGRESSIVE INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	21	18	18	17	16	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	5,558	5,185	5,664	5,958	5,730	722	656	721	745	705	13%	13%	13%	13%	12%
QBE INSURANCE CORPORATION															
Sales	10	8	8	13	13	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	10	8	9	12	12	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,264	1,296	1,403	1,192	1,019	270	277	325	293	277	21%	21%	23%	25%	27%
RESPONSE INDEMNITY COMPANY OF															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	1	0	0	0	0	0	0%	0%	0%	0%	0%
SAFE AUTO INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
SAFECO INSURANCE COMPANIES															
Sales	2	2	1	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	4	5	5	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,124	1,136	1,102	1,046	1,048	83	77	78	48	47	7%	7%	7%	5%	4%
SAFEWAY INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	979	1,003	1,050	1,032	1,015	326	335	351	355	329	33%	33%	33%	34%	32%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
SEQUOIA INSURANCE GROUP															
Sales	2	2	2	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	3	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	1	1	1	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	25	22	0	0	0	1	0	0%	0%	0%	4%	0%
STARR INDEMNITY & LIABILITY CO															
Sales	0	0	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
STATE FARM INSURANCE COMPANIES															
Sales	3	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	23	16	16	17	17	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	1,870	1,889	1,925	1,928	1,957	103	103	107	107	113	6%	5%	6%	6%	6%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
STERLING CASUALTY INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	31	33	28	28	27	2	3	1	1	1	6%	9%	4%	4%	4%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
STILLWATER INSURANCE COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,351	908	940	760	824	184	99	100	64	66	14%	11%	11%	8%	8%
STILLWATER P&C INSURANCE CO															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,351	906	938	760	823	184	99	100	64	66	14%	11%	11%	8%	8%
THE HARTFORD															
Sales	5	4	4	5	5	1	1	1	1	1	20%	25%	25%	20%	20%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	762	1,058	1,111	1,164	1,209	44	60	62	55	55	6%	6%	6%	5%	5%
TOKIO MARINE AMERICA INSURANCE															
Sales	2	2	2	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	13	15	14	20	20	0	0	1	0	0	0%	0%	7%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	33	31	30	31	31	11	11	11	11	11	33%	35%	37%	35%	35%
TOPA INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	3	3	4	4	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	8	9	9	15	15	0	0	0	0	0	0%	0%	0%	0%	0%
TOWER SELECT INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	15	14	12	15	13	1	1	1	1	1	7%	7%	8%	7%	8%
TRANSGUARD INSURANCE COMPANY															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	1	1	1	1	1	100%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
TRAVELERS INSURANCE GROUP															
Sales	6	6	6	10	10	1	1	1	1	1	17%	17%	17%	10%	10%
Claims	4	4	4	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2,455	2,003	2,587	2,544	2,556	177	130	172	175	169	7%	6%	7%	7%	7%
UNIGARD INDEMNITY COMPANY															
Sales	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	181	181	154	165	165	6	6	5	6	6	3%	3%	3%	4%	4%
UNIGARD INSURANCE COMPANY															
Sales	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	181	181	154	165	165	6	6	5	6	6	3%	3%	3%	4%	4%
UNITED SERVICES AUTO ASSOCIATION															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
UNITRIN DIRECT INSURANCE CO															
Sales	1	1	1	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
UNIVERSAL NORTH AMERICA INSURA															
Sales	2	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
USAA CASUALTY INSURANCE COMPAN															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
USAA GENERAL INDEMNITY COMPANY															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
VICTORIA FIRE & CASUALTY															
Sales	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	2	2	2	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	51	0	0	0	0	5	0	0	0	0	10%	0%	0%	0%	0%
Independent	1,238	1,178	1,324	1,337	1,459	161	157	170	197	214	13%	13%	13%	15%	15%
VIGILANT INURANCE COMPANY															
Sales	6	6	6	6	6	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	3	3	3	3	3	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	227	244	246	246	246	13	13	15	14	14	6%	5%	6%	6%	6%
VIKING INSURANCE COMPANY OF WI															
Sales	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	1,989	2,035	2,052	2,068	2,081	357	370	371	367	369	18%	18%	18%	18%	18%

**Table D - Service Office Data per Company
(2010 - 2014 Personal Business Data)**

Business Type	Number of Service Offices in California					Number of Service Offices in Underserved Communities					Percentage of Offices in California in the Underserved Communities				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
WAWANESA GENERAL INSURANCE CO															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
WESTERN GENERAL INSURANCE COMP															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	0	0	0	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	6	5	5	5	5	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
WESTERN MUTUAL INSURANCE GROUP															
Sales	1	1	1	1	1	0	0	0	0	0	0%	0%	0%	0%	0%
Claims	1	1	1	2	2	0	0	0	0	0	0%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	8	8	8	8	8	0	0	0	0	0	0%	0%	0%	0%	0%
WORKMENS AUTO INSURANCE CO															
Sales	2	1	1	1	1	1	1	1	1	1	50%	100%	100%	100%	100%
Claims	2	1	1	1	1	1	1	1	1	1	50%	100%	100%	100%	100%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	143	378	515	295	293	10	85	102	40	33	7%	22%	20%	14%	11%
ZURICH INSURANCE GROUP															
Sales	10	8	8	10	10	1	0	0	0	0	10%	0%	0%	0%	0%
Claims	12	9	9	11	11	1	0	0	0	0	8%	0%	0%	0%	0%
Captive	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%
Independent	623	595	595	637	637	44	32	32	31	31	7%	5%	5%	5%	5%