

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
21st Century Insurance Group	Pvt Passenger Auto	1,203,542	1,110,222	137,316	129,155	11%	12%
	Motorcycle	11,153	9,134	673	536	6%	6%
	Motorhome	3,869	3,681	242	260	6%	7%
ACCESS GENERAL INSURANCE COMPANY	Pvt Passenger Auto	122,746	214,829	46,307	78,263	38%	36%
AEGIS SECURITY INS CO	Pvt Passenger Auto	5,085	3,968	955	689	19%	17%
AFFIRMATIVE INSURANCE COMPANY	Pvt Passenger Auto	77,103	70,484	15,853	15,242	21%	22%
AIIC OF CALIFORNIA, INC	Pvt Passenger Auto	118,202	102,138	10,026	9,234	8%	9%
Alliance United Insurance CO	Pvt Passenger Auto	82,873	109,599	28,757	39,555	35%	36%
ALLIED MUTUAL INSURANCE CO	Pvt Passenger Auto	17,939	0	664	0	4%	
	Motorcycle	103	0	6	0	6%	
	Motorhome	6	0	0	0	5%	
ALLIED PROPERTY & CASUALTY INS	Pvt Passenger Auto	117,528	126,568	3,554	4,467	3%	4%
	Motorhome	1,416	1,464	19	22	1%	2%
	Motorcycle	466	0	2	0	1%	
ALLSTATE INDEMNITY COMPANY	Pvt Passenger Auto	1,537,132	1,588,138	166,068	171,299	11%	11%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Company	Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
		2007	2008	2007	2008	2007	2008
Total	Comm MP - NonLiab	1,792,304	1,853,804	208,737	219,209	11.6%	11.8%
	Comm MP - Liability	1,153,576	1,210,837	138,756	147,589	12.0%	12.2%
	Commercial Fire	213,037	258,190	43,274	46,008	20.3%	17.8%

Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
ACE INA	Comm MP - NonLiab	2,596	2,471	148.9	122	6%	5%
	Comm MP - Liability	1,280	1,219	74.8	65	6%	5%
	Commercial Fire	3	0	0.0	0	0%	0%
Affiliated FM Insurance Company	Commercial Fire	2,930	3,098	659.9	494	23%	16%
	Comm MP - NonLiab	535	545	65.9	81	12%	15%
AIG CASUALTY INSURANCE COMPANY	Commercial Fire	99	173	14.3	29	14%	17%
ALLIANZ GLOBAL RISK US INS CO	Commercial Fire		4,674		540		12%
ALLIED MUTUAL INSURANCE COMPANY	Comm MP - NonLiab	16,758	16,134	1,252.8	1,213	7%	8%
	Commercial Fire	8,320	9,689	781.4	950	9%	10%
ALLIED MUTUAL INSURANCE COMPANY	Comm MP - Liability	14,354	15,950	1,135.8	1,247	8%	8%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**2009 Commissioner's Report on Underserved Communities**  
**Table C - Number and Percentage of Total Earned Exposure per Company**  
**Section 3 - Commercial Coverage**  
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Company	Coverage	Total Earned Exposures - State		Total Earned Exposures - Underserved		% of Exposures in Underserved to Total	
		2007	2008	2007	2008	2007	2008
MARKEL INSURANCE CO	Comm MP - Liability	6,003	6,439	811.1	850	14%	13%
	Comm MP - NonLiab	4,062	4,768	518.4	594	13%	12%
MERCURY INSURANCE GROUP	Comm MP - NonLiab	22,420	23,781	2,546.8	2,723	11%	11%
	Comm MP - Liability	20,791	22,269	2,365.3	2,552	11%	11%
MITSUI SUMITOMO INSURANCE GROUP	Comm MP - NonLiab	6,816	6,045	1,225.3	1,109	18%	18%
	Comm MP - Liability	6,746	5,973	1,177.3	1,074	17%	18%
NATIONAL UNION FIRE INSURANCE CO	Comm MP - NonLiab	355	379	74.9	73	21%	19%
NATIONWIDE AGRIBUSINESS INS	Comm MP - NonLiab	1,203	527	90.1	44	7%	8%
	Comm MP - Liability	233	0	27.1	0	12%	
NATIONWIDE INS CO OF AMERICA	Comm MP - NonLiab	0	2,943	0	256		9%
	Comm MP - Liability	0	2,146	0	170		8%
Navigators Insurance Company	Comm MP - NonLiab	13,663	0	108.7	0	1%	
	Comm MP - Liability	3,102	0	47.7	0	2%	
NEW HAMPSHIRE INSURANCE CO	Comm MP - NonLiab	3,013	3,481	268.4	355	9%	10%
	Comm MP - Liability	2,154	3,490	149.8	352	7%	10%
NORTH AMERICAN ELITE	Comm MP - NonLiab	8,030	8,347	969.8	1,001	12%	12%

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**Section 3 - Commercial Coverage**  
**(2007 and 2008 Data)**

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

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

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

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

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

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

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