

2004 Commissioner's Report on Underserved Communities

Table D - Service Office Data per Company

| Company | Business Type | Number of Service Offices in California * | Number of Service Offices in Underserved Communities | Percentage of Offices in California that are in the Underserved Communities |
|-------------------------------------|---------------|---|---|--|
| 21st Century Ins Cos | Personal | 20 | 4 | 20.0% |
| Ace American Ins Co | Commercial | 6 | 1 | 16.7% |
| Allied Prop & Cas Ins Co | Personal | 3 | 0 | 0.0% |
| Allstate Ind Co | Personal | 1,294 | 88 | 6.8% |
| | Commercial | 1,294 | 88 | 6.8% |
| Allstate Ins Co | Personal | 1,294 | 88 | 6.8% |
| | Commercial | 1,294 | 88 | 6.8% |
| Allstate Prop & Cas Ins Co | Personal | 1,294 | 88 | 6.8% |
| | Commercial | 1,294 | 88 | 6.8% |
| Amco Ins Co | Personal | 3 | 0 | 0.0% |
| | Commercial | 3 | 0 | 0.0% |
| American Hardware Mut Ins Co | Commercial | 15 | 0 | 0.0% |
| American Home Assur Co | Personal | 1 | 0 | 0.0% |
| | Commercial | 6 | 2 | 33.3% |
| American Intl Ins Co Of CA | Personal | 4 | 1 | 25.0% |
| American Security Group | Personal | 1,842 | 116 | 6.3% |
| AXIS Reins Co | Commercial | 1 | 1 | 100.0% |
| Balboa Life & Casualty Group | Personal | 1 | 0 | 0.0% |
| California Ins Group | Personal | 6 | 0 | 0.0% |
| | Commercial | 7 | 0 | 0.0% |
| California State Auto Asn Inter-Ins | Personal | 122 | 3 | 2.5% |
| Century-Natl Ins Co | Personal | 2 | 2 | 100.0% |
| CNA Ins Group | Personal | 4 | 0 | 0.0% |
| | Commercial | 4 | 0 | 0.0% |

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| Coast Natl Ins Co | Personal | 1 | 0 | 0.0% |
| Commerce West Ins Co | Personal | 1 | 0 | 0.0% |
| Contractors Bonding & Ins Co | Commercial | 4 | 0 | 0.0% |
| Converium Ins North Amer Inc | Personal | 2 | 0 | 0.0% |
| CSE Ins Group | Personal | 3 | 0 | 0.0% |
| | Commercial | 3 | 0 | 0.0% |
| Depositors Ins Co | Personal | 3 | 0 | 0.0% |
| EMC Ins Group | Commercial | 40 | 1 | 2.5% |
| Executive Risk Ind Inc | Personal | 1 | 0 | 0.0% |
| Farmers Ins Cos | Personal | 5,677 | 303 | 5.3% |
| | Commercial | 5,673 | 303 | 5.3% |
| Federal Ins Co | Personal | 7 | 2 | 28.6% |
| | Commercial | 7 | 2 | 28.6% |
| Fidelity Natl Ins Co | Personal | 1 | 0 | 0.0% |
| Financial Ind Co | Personal | 2,203 | 269 | 12.2% |
| Financial Pacific Ins Co | Commercial | 1 | 0 | 0.0% |
| Firemans Ins Group | Personal | 493 | 28 | 5.7% |
| | Commercial | 1,017 | 62 | 6.1% |
| Foremost Ins Cos | Personal | 31 | 1 | 3.2% |
| Geico General Ins Co | Personal | 1 | 0 | 0.0% |
| GMAC Ins Co Online Inc | Personal | 5 | 1 | 20.0% |
| Golden Eagle Ins Corp | Commercial | 3 | 0 | 0.0% |
| Government Employees Ins Co | Personal | 1 | 0 | 0.0% |

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| Grange Ins Group | Personal | 1 | 0 | 0.0% |
| | Commercial | 1 | 0 | 0.0% |
| Granite State Ins Co | Personal | 1 | 1 | 100.0% |
| | Commercial | 6 | 2 | 33.3% |
| Great American Alliance Ins Co | Commercial | 11 | 3 | 27.3% |
| Great American Assur Co | Commercial | 11 | 3 | 27.3% |
| Great American Ins Co | Personal | 24 | 1 | 4.2% |
| | Commercial | 11 | 3 | 27.3% |
| Great American Ins Co of NY | Commercial | 11 | 3 | 27.3% |
| Great American Spirit Ins Co | Personal | 21 | 1 | 4.8% |
| Great Divide Ins Co | Commercial | 38 | 1 | 2.6% |
| Great Northern Ins Co | Commercial | 7 | 2 | 28.6% |
| Greenwich Ins Co | Commercial | 7 | 0 | 0.0% |
| Guideone Mut Ins Co | Commercial | 1 | 0 | 0.0% |
| Guideone Specialty Mut Ins Co | Commercial | 1 | 0 | 0.0% |
| Hartford Ins Group | Personal | 3 | 0 | 0.0% |
| | Commercial | 8 | 1 | 12.5% |
| Hartford Steam Boil Inspec & Ins Co | Commercial | 1 | 1 | 100.0% |
| Homesite Ins Co Of CA | Personal | 1 | 0 | 0.0% |
| Hudson Ins Co | Personal | 661 | 162 | 24.5% |
| | Commercial | 3 | 0 | 0.0% |
| ICW Ins Group | Personal | 1 | 0 | 0.0% |
| | Commercial | 1 | 0 | 0.0% |
| Infinity Ins Cos | Personal | 8,019 | 1,502 | 18.7% |

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| Integon Preferred Ins Co | Personal | 211 | 9 | 4.3% |
| Interins Exch Of The Automobile Club | Personal | 78 | 8 | 10.3% |
| Liberty Mutual Group | Personal | 23 | 1 | 4.3% |
| | Commercial | 7 | 1 | 14.3% |
| Lumbermens Mutual Casualty Gp (Personal) | Personal | 382 | 20 | 5.2% |
| Mercury Ins Group | Personal | 70 | 0 | 0.0% |
| MIC General Ins Corp | Personal | 5 | 1 | 20.0% |
| Mitsui Sumitomo Ins Group | Commercial | 3 | 0 | 0.0% |
| National Alliance Ins Co | Personal | 5 | 1 | 20.0% |
| National American Ins Co Of CA | Personal | 2 | 1 | 50.0% |
| National General Ins Co | Personal | 13 | 2 | 15.4% |
| | Commercial | 3 | 0 | 0.0% |
| Nationwide Ins Group (Allied Division) | Personal | 3 | 0 | 0.0% |
| | Commercial | 3 | 0 | 0.0% |
| Netherlands Ins Co The | Commercial | 3 | 0 | 0.0% |
| Northwestern Pacific Ind Co | Personal | 7 | 2 | 28.6% |
| Ocean Harbor Cas Ins Co | Personal | 1 | 0 | 0.0% |
| Oregon Mut Ins Co | Personal | 224 | 7 | 3.1% |
| | Commercial | 224 | 7 | 3.1% |
| Pacific Ind Co | Commercial | 7 | 2 | 28.6% |
| Pacific Prop & Cas Co | Personal | 43 | 1 | 2.3% |
| Pacific Specialty Ins Co | Personal | 5,120 | 431 | 8.4% |
| | Commercial | 2,220 | 260 | 11.7% |
| Peerless Ins Co | Commercial | 3 | 0 | 0.0% |

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| Permanent General Assur Corp | Personal | 9 | 1 | 11.1% |
| Philadelphia Ind Ins Co | Commercial | 1,363 | 64 | 4.7% |
| Progressive Ins Group | Personal | 13 | 1 | 7.7% |
| Public Service Mut Ins Co | Commercial | 1 | 0 | 0.0% |
| QBE Ins Corp | Personal | 2 | 0 | 0.0% |
| Republic Ind Co of CA | Personal | 15 | 2 | 13.3% |
| Safeco Ins Group | Personal | 3 | 0 | 0.0% |
| | Commercial | 3 | 0 | 0.0% |
| Safeway Ins Co | Personal | 1 | 0 | 0.0% |
| Sequoia Ins Co | Personal | 1 | 0 | 0.0% |
| | Commercial | 10 | 0 | 0.0% |
| Sirius Amer Ins Co | Personal | 590 | 111 | 18.8% |
| | Commercial | 167 | 11 | 6.6% |
| Southern Ins Co | Personal | 2 | 0 | 0.0% |
| St Paul Ins Group | Commercial | 13 | 3 | 23.1% |
| State Farm Ins Group | Personal | 1,937 | 69 | 3.6% |
| | Commercial | 1,937 | 69 | 3.6% |
| Sterling Cas Ins Co | Personal | 1,122 | 247 | 22.0% |
| Tokio Marine & Fire Ins Co Ltd Us Br | Personal | 9 | 0 | 0.0% |
| | Commercial | 7 | 0 | 0.0% |
| Travelers Ins Cos | Personal | 9 | 1 | 11.1% |
| | Commercial | 9 | 1 | 11.1% |
| Unigard Ins Group | Personal | 3 | 0 | 0.0% |
| | Commercial | 3 | 0 | 0.0% |

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| Unitrin Direct Ins Co | Personal | 1 | 0 | 0.0% |
| Unitrin Direct Property & Cas Co | Personal | 1 | 0 | 0.0% |
| Unitrin Ins Group | Personal | 391 | 20 | 5.1% |
| Valley Ins Co | Personal | 52 | 2 | 3.8% |
| | Commercial | 66 | 2 | 3.0% |
| Vigilant Ins Co | Personal | 7 | 2 | 28.6% |
| | Commercial | 7 | 2 | 28.6% |
| Viking Ins Co Of WI | Personal | 2 | 0 | 0.0% |
| Western Mutual Ins Group | Personal | 1 | 0 | 0.0% |
| Western United Ins Co | Personal | 1,060 | 185 | 17.5% |
| Workmens Auto Ins Co | Personal | 2 | 1 | 50.0% |
| XL Ins Amer Inc | Commercial | 1 | 1 | 100.0% |
| Zurich Ins Cos | Commercial | 18 | 0 | 0.0% |

* Service office consist of sales / marketing and/or claim services. In some instances, an office will perform services for both personal and commercial lines.