

Table E - Number & Percentage of  
Total Earned Exposures in Underserved Communities  
for Commercial Auto Liability \*

| Company                             | Total Earned<br>Exposures<br>For California | Total Earned<br>Exposures<br>For Underserved<br>Communities | Percentage of<br>Total Earned<br>Exposures in<br>Underserved<br>Communities |
|-------------------------------------|---------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------------------|
| <b>TOTAL **</b>                     | <b>381,241</b>                              | <b>36,345</b>                                               | <b>9.53%</b>                                                                |
| ROYAL INS CO OF AMERICA             | 8,561                                       | 2,877                                                       | 33.60%                                                                      |
| COLONIAL PENN INS GROUP             | 845                                         | 186                                                         | 22.01%                                                                      |
| CENTURY NATIONAL INS CO             | 22,267                                      | 4,495                                                       | 20.19%                                                                      |
| CONDOR INS CO                       | 7,264                                       | 1,402                                                       | 19.30%                                                                      |
| CLARENDON NATIONAL INS CO           | 782                                         | 147                                                         | 18.80%                                                                      |
| RANGER INS CO                       | 7,370                                       | 1,356                                                       | 18.40%                                                                      |
| NATIONWIDE INS GROUP                | 4,549                                       | 811                                                         | 17.82%                                                                      |
| WILSHIRE INS CO                     | 4,714                                       | 840                                                         | 17.81%                                                                      |
| NATIONAL UNION FIRE INS CO OF PITTS | 506                                         | 78                                                          | 15.42%                                                                      |
| RELIANCE INS GROUP                  | 1,398                                       | 196                                                         | 14.03%                                                                      |
| NORTHBROOK PROPERTY & CASUALTY      | 7,490                                       | 1,029                                                       | 13.74%                                                                      |
| NATIONAL AMERICAN INS CO OF CA      | 2,294                                       | 288                                                         | 12.54%                                                                      |
| FARMERS INS GROUP                   | 41,858                                      | 4,939                                                       | 11.80%                                                                      |
| ZURICH INS GROUP                    | 962                                         | 102                                                         | 10.60%                                                                      |
| COMMERCIAL UNION INS GROUP          | 14,398                                      | 1,495                                                       | 10.38%                                                                      |
| FEDERAL INS CO                      | 3,251                                       | 332                                                         | 10.20%                                                                      |
| ALLSTATE INDEMNITY CO               | 2,115                                       | 214                                                         | 10.11%                                                                      |
| ALLSTATE INS CO                     | 11,900                                      | 1,193                                                       | 10.03%                                                                      |
| FIREMANS FUND INS GROUP             | 9,354                                       | 825                                                         | 8.82%                                                                       |
| SAFECO INS CO OF AMERICA            | 7,793                                       | 600                                                         | 7.69%                                                                       |
| HARTFORD FIRE INS GROUP             | 12,559                                      | 882                                                         | 7.02%                                                                       |
| UNIGARD INS GROUP                   | 9,072                                       | 601                                                         | 6.62%                                                                       |
| INS CO OF THE WEST                  | 11,673                                      | 713                                                         | 6.11%                                                                       |
| CALFARM INS CO                      | 57,907                                      | 3,498                                                       | 6.04%                                                                       |
| PROGRESSIVE INS GROUP               | 16,015                                      | 919                                                         | 5.74%                                                                       |
| STATE FARM INS GROUP                | 111,663                                     | 6,206                                                       | 5.56%                                                                       |
| TRAVELERS INS COS                   | 790                                         | 39                                                          | 4.93%                                                                       |
| KEMPER INS CORP                     | 209                                         | 10                                                          | 4.78%                                                                       |
| AETNA INS COS                       | 1,677                                       | 74                                                          | 4.41%                                                                       |
| UNITED STATES FIRE INS CO           | 7                                           | 0                                                           | 0.00%                                                                       |

\* See Definitions

\*\* Represents approximately 18% of the market.