

Table C - Comparison between 1996 vs. 1995 Data  
for Homeowners Insurance

Company	1996 Percentage of Total Earned Exposures in Underserved Communities	1995 Percentage of Total Earned Exposures in Underserved Communities	Difference in Percentage Points
FARMERS INS GROUP	8.19%	6.43%	1.76
HARTFORD FIRE INS GROUP	6.71%	5.47%	1.24
ALLSTATE INS GROUP	13.33%	12.22%	1.11
CALIFORNIA CASUALTY INS GROUP	7.16%	6.26%	0.90
STATE FARM INS GROUP	6.02%	5.19%	0.83
PRUDENTIAL PROPERTY & CAS INS CO	9.70%	8.89%	0.81
CENTURY NATIONAL INS CO	12.29%	11.53%	0.76
AETNA INS COS	4.69%	4.09%	0.60
LIBERTY MUTUAL INS GROUP	5.76%	5.27%	0.48
USAA CASUALTY INS CO	2.51%	2.05%	0.46
NATIONAL GENERAL INS CO	3.47%	3.06%	0.41
KEMPER INS CORP	2.37%	2.07%	0.30
CALIFORNIA STATE AUTO ASN INTER-INS	2.47%	2.18%	0.29
CALIFORNIA CAPITAL INS CO	2.61%	2.33%	0.28
UNITED SERVICES AUTOMOBILE ASSOC	1.62%	1.36%	0.26
AMERICAN ECONOMY INS CO	3.38%	3.17%	0.21
CALFARM INS CO	3.55%	3.35%	0.21
FEDERAL INS CO	2.49%	2.37%	0.11
FIREMANS FUND INS GROUP	5.72%	5.66%	0.05
ALLIED PROPERTY & CASUALTY INS CO	10.23%	10.27%	(0.04)
AMCO INS CO	3.95%	4.02%	(0.07)
INTERINS EXCH-AUTO CLUB OF SO CA	7.93%	8.64%	(0.72)
COMMERCIAL UNION INS GROUP	6.44%	7.22%	(0.78)