1997 Commissioner's Report on Underserved Communities

Table E - Number & Percentage of Total Earned Exposures in Underserved Communities for Private Passenger Auto Physical Damage *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	10,485,966	621,482	5.93%
GUARANTY NATIONAL INS CO OF CA	14,243	4,319	30.32%
SOUTHERN INS CO	23,297	6,786	29.13%
WESTERN PIONEER INS CO	23,103	5,139	22.25%
INTERSTATE INDEMNITY CO	37,367	7,179	19.21%
COAST NATIONAL INS CO	33,596	6,294	18.73%
LYNDON PROPERTY INS CO	19,123	3,445	18.02%
SUPERIOR INS CO	2,144	306	14.29%
CLARENDON NATIONAL INS CO	59,605	7,323	12.29%
TWENTIETH CENTURY INS GROUP	845,714	87,150	10.30%
ALLSTATE INDEMNITY CO	415,756	35,876	8.63%
MARYLAND INS GROUP	14,463	1,228	8.49%
NATIONAL AMERICAN INS CO OF CA	8,004	679	8.49%
INS CO OF THE WEST	49,968	4,101	8.21%
INTERINS EXCH-AUTO CLUB OF SO CA	1,004,674	80,764	8.04%
PRUDENTIAL PROPERTY & CAS INS CO	39,594	2,940	7.43%
COLONIAL PENN INS GROUP	94,674	6,897	7.29%
ALLSTATE INS CO	769,104	53,164	6.91%
FARMERS INS GROUP	1,594,910	101,961	6.39%
SAFECO INS CO OF AMERICA	96,077	6,020	6.27%
WAWANESA MUTUAL INS CO US BRANCH	144,774	9,014	6.23%
HARTFORD FIRE INS GROUP	93,262	5,734	6.15%
CALIFORNIA CASUALTY INS GROUP	139,547	8,471	6.07%
GOVERNMENT EMPLOYEES INS CO	104,131	5,597	5.38%
STATE FARM INS GROUP	1,953,333	92,481	4.73%
PROGRESSIVE INS GROUP	80,886	3,749	4.63%
LIBERTY MUTUAL INS GROUP	88,550	3,964	4.48%
NATIONAL GENERAL INS CO	191,961	7,372	3.84%
NATIONWIDE INS GROUP	57,290	2,195	3.83%
CALIFORNIA CAPITAL INS CO	63,874	2,428	3.80%
GEICO GENERAL INS CO	37,505	1,386	3.70%
AMCO INS CO	40,954	1,417	3.46%
CALFARM INS CO	17,319	559	3.23%
AMERICAN ECONOMY INS CO	39,951	1,265	3.17%
AMICA MUTUAL INS CO	32,277	929	2.88%
FIREMANS FUND INS GROUP	27,022	766	2.83%
USAA CASUALTY INS CO	289,057	7,442	2.57%
CALIFORNIA STATE AUTO ASN INTER-INS	1,410,775	35,553	2.52%
UNITED SERVICES AUTOMOBILE ASSOC	528,085	9,589	1.82%

^{*} See Definitions

^{**} Represents approximately 80% of the market.