

Table E - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Commercial Multiple Peril - Non Liability*

Company	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	579,014	56,597	9.77%
CRUSADER INS CO	13,909	4,216	30.31%
ROYAL INS CO OF AMERICA	145	32	22.04%
GENERALI-US BRANCH	9,036	1,956	21.65%
WESTPORT INSURANCE CORP	584	85	14.61%
SAFECO INS CO OF AMERICA	10,889	1,576	14.47%
PACIFIC NATIONAL INS CO	2,122	257	12.09%
ATLANTIC MUTUAL INSURANCE CO	447	53	11.89%
ALLSTATE INSURANCE COMPANY	4,754	534	11.24%
FIREMANS FUND INS COS	7,729	796	10.30%
FARMERS INSURANCE GROUP	238,743	24,142	10.11%
NEW HAMPSHIRE INSURANCE COMPANY	3,175	306	9.62%
ZURICH-AMERICAN INS GROUP	431	41	9.42%
RELIANCE INSURANCE GROUP	2,154	200	9.28%
FEDERAL INSURANCE COMPANY	2,588	238	9.21%
ITT HARTFORD GROUP	5,280	481	9.11%
VIGILANT INSURANCE COMPANY	736	65	8.80%
STATE FARM GROUP	151,573	13,049	8.61%
COMMERCIAL UNION INSURANCE COS	14,034	1,199	8.54%
SEQUOIA INS CO	67,293	5,326	7.92%
TRAVELERS INS GROUP	4,718	341	7.23%
CALFARM INS CO	3,289	177	5.39%
CALIFORNIA CAPITAL INS CO	15,135	814	5.38%
AMCO INSURANCE COMPANY	20,213	712	3.52%
ICW GROUP	35	0	0.95%

* See Definitions

** Represents approximately 19% of the market.