

Table C - Comparison Between 1997 vs. 1996 Data  
for Homeowners Insurance

Company	1997 Earned Exposures in Underserved Communities	1996 * Earned Exposures in Underserved Communities	Percentage Change
<b>TOTAL</b>	<b>324,803</b>	<b>315,701</b>	<b>2.88%</b>
GENERAL ACCIDENT INS GROUP	349	20	1645.00%
CLARENDON NATIONAL INS CO	4,209	779	440.45%
ITT HARTFORD GROUP	3,200	2,656	20.48%
FARMERS INSURANCE GROUP	74,773	65,216	14.65%
ALLIED PROPERTY & CASUALTY INS CO	2,127	1,855	14.61%
CENTURY-NATIONAL INS CO	14,693	13,752	6.85%
USAA CASUALTY INSURANCE CO	1,416	1,334	6.18%
CALIFORNIA CASUALTY INSURANCE COS	4,512	4,270	5.66%
LIBERTY MUTUAL GROUP	2,392	2,380	0.52%
UNIGARD INS COS	957	961	-0.45%
CALIFORNIA STATE AUTO ASN INTER-INS	4,798	4,821	-0.48%
ALLSTATE INSURANCE COMPANY	100,965	101,492	-0.52%
ALLSTATE INDEMNITY COMPANY	538	545	-1.35%
INTERINS EXCH OF THE AUTOMOBILE CLUB	8,435	8,572	-1.60%
UNITED SERVICES AUTO ASSOC	1,793	1,830	-2.02%
STATE FARM GROUP	74,693	76,730	-2.66%
NATIONAL GENERAL INSURANCE CO	360	373	-3.60%
AMCO INSURANCE COMPANY	1,121	1,165	-3.79%
PRUDENTIAL PROPERTY & CAS INS CO	5,842	6,140	-4.86%
CALIFORNIA CAPITAL INS CO	1,036	1,101	-5.91%
OREGON MUTUAL INS CO	324	348	-6.76%
FIREMANS FUND INS COS	5,122	5,535	-7.46%
KEMPER INS COMPANIES	458	500	-8.36%
CALFARM INS CO	1,078	1,221	-11.76%
SAFECO INS CO OF AMERICA	7,276	9,046	-19.57%
AMERICAN ECONOMY INSURANCE CO	668	853	-21.69%
COMMERCIAL UNION INSURANCE COS	1,409	1,859	-24.19%
FEDERAL INSURANCE COMPANY	264	349	-24.37%

\* Based upon 1997 Underserved ZIP Codes