

Table H - Percentage & Index of Applications Denied
for Personal Lines of Insurance
(Lines 1P, 4, 19.2 & 21.1)

Company	Sum of Applications Received	<u>Statewide</u>		Percentage of Declined	<u>Underserved</u>			Index
		Sum of Applications Denied	Sum of Applications Denied		Sum of Applications Received	Sum of Applications Denied	Percentage of Declined	
GENERAL ACCIDENT INS GROUP	1,338	0	0.00%	26	0	0.00%	**	
LIBERTY MUTUAL GROUP	16,100	0	0.00%	926	0	0.00%	**	
PROGRESSIVE GROUP	127,978	0	0.00%	11,302	0	0.00%	**	
GENERAL ELECTRIC	122,328	0	0.00%	6,752	0	0.00%	**	
PENN-AMERICA INS CO	23,413	0	0.00%	4,612	0	0.00%	**	
WORKMENS AUTO INS CO	17,384	0	0.00%	1,373	0	0.00%	**	
CALFARM INS CO	8,933	0	0.00%	239	0	0.00%	**	
GRANGE INSURANCE ASSOCIATION	826	0	0.00%	5	0	0.00%	**	
WESTERN UNITED INS CO	13,687	0	0.00%	1,862	0	0.00%	**	
INTERINS EXCH OF THE AUTOMOBILE CLUB	38,200	5	0.01%	2,259	0	0.00%	*	
UNIGARD INS COS	3,466	12	0.35%	77	0	0.00%	*	
FEDERAL INSURANCE COMPANY	787	18	2.29%	10	0	0.00%	*	
ALLEGIANCE INSURANCE COMPANY	6,777	32	0.47%	1,670	1	0.06%	7.89	
FIREMANS FUND INS COS	1,485	152	10.24%	49	2	4.08%	2.51	
CALIFORNIA CAPITAL INS CO	51,652	1,851	3.58%	1,282	20	1.56%	2.30	
ALLIED PROPERTY & CASUALTY INS CO	9,505	485	5.10%	548	16	2.92%	1.75	
KEMPER INS COMPANIES	10,938	289	2.64%	116	2	1.72%	1.53	
WAWANESA INS GROUP	51,752	3,136	6.06%	7,231	405	5.60%	1.08	
NATIONWIDE MUTUAL GROUP	256,418	29,818	11.63%	15,890	1,734	10.91%	1.07	
ITT HARTFORD GROUP	43,463	6,435	14.81%	3,970	555	13.98%	1.06	
FARMERS INSURANCE GROUP	1,708,998	173,100	10.13%	184,917	17,703	9.57%	1.06	
NATIONAL AMERICAN INS CO OF CA	60,593	962	1.59%	9,536	144	1.51%	1.05	
ICW GROUP	176,120	3,941	2.24%	13,383	288	2.15%	1.04	
USAA CASUALTY INSURANCE CO	64,672	1,411	2.18%	1,743	40	2.29%	0.95	
OREGON MUTUAL INS CO	3,364	2,206	65.58%	132	93	70.45%	0.93	
MARYLAND INSURANCE COMPANIES	6,293	759	12.06%	749	105	14.02%	0.86	
GOVERNMENT EMPLOYEES INS CO	42,308	3,578	8.46%	1,999	200	10.01%	0.85	
ALLSTATE INDEMNITY COMPANY	593,767	6,844	1.15%	77,410	1,063	1.37%	0.84	
WESTERN PIONEER INS CO	12,394	287	2.32%	2,122	60	2.83%	0.82	
ALLSTATE INSURANCE COMPANY	220,396	3,976	1.80%	17,691	397	2.24%	0.80	
MILLERS MUTUAL FIRE INS CO THE	157,653	303	0.19%	20,892	50	0.24%	0.80	
STATE FARM GROUP	564,873	47,821	8.47%	36,455	3,883	10.65%	0.79	
UNITED SERVICES AUTO ASSOC	33,120	679	2.05%	850	22	2.59%	0.79	
CALIFORNIA CASUALTY INSURANCE COS	25,463	1,610	6.32%	1,977	166	8.40%	0.75	
TWENTIETH CENTURY INS COS	155,638	16,976	10.91%	20,563	3,006	14.62%	0.75	
GEICO GENERAL INSURANCE CO	90,628	9,339	10.30%	3,553	508	14.30%	0.72	
CALIFORNIA STATE AUTO ASN INTER-INS	279,032	5,359	1.92%	11,800	316	2.68%	0.72	
COMMERCIAL UNION INSURANCE COS	15,602	435	2.79%	531	21	3.95%	0.70	
SAFECO INS CO OF AMERICA	66,250	27	0.04%	3,188	2	0.06%	0.65	
CENTURY-NATIONAL INS CO	6,044	349	5.77%	312	30	9.62%	0.60	
PRUDENTIAL PROPERTY & CAS INS CO	5,977	440	7.36%	267	33	12.36%	0.60	
AMCO INSURANCE COMPANY	13,310	870	6.54%	137	19	13.87%	0.47	
NATIONAL GENERAL INSURANCE CO	98,153	519	0.53%	3,985	57	1.43%	0.37	
AMICA MUTUAL INSURANCE COMPANY	6,147	30	0.49%	362	5	1.38%	0.35	
NATIONAL AUTOMOBILE & CAS INS CO	2,419	29	1.20%	78	3	3.85%	0.31	
		<u>Statewide</u>			<u>Underserved</u>			
Total For Personal	5,215,644	324,083	6%	474,831	30,949	7%		