

**Table C - Comparison Between 1997 vs. 1996 Data
for Private Passenger Auto Liability**

Company	1997 Earned Exposures in Underserved Communities	1996 * Earned Exposures in Underserved Communities	Percentage Change
TOTAL	921,423	664,462	38.67%
PROGRESSIVE GROUP	29,658	2,303	1188.02%
MILLERS MUTUAL FIRE INS CO THE	17,051	2,919	484.11%
COAST NATIONAL INS CO	70,762	20,247	249.50%
ITT HARTFORD GROUP	18,112	6,504	178.50%
NATIONAL AMERICAN INS CO OF CA	7,094	3,336	112.67%
ICW GROUP	7,900	3,967	99.13%
ALLSTATE INDEMNITY COMPANY	84,801	44,468	90.70%
WAWANESA INS GROUP	14,500	8,902	62.88%
GEICO GENERAL INSURANCE CO	2,313	1,423	62.57%
FARMERS INSURANCE GROUP	173,648	114,186	52.07%
GENERAL ELECTRIC	10,261	7,541	36.07%
USAA CASUALTY INSURANCE CO	7,004	5,209	34.45%
NATIONAL AUTOMOBILE & CAS INS CO	847	649	30.48%
STATE FARM GROUP	119,156	98,449	21.03%
UNIGARD INS COS	552	463	19.19%
NATIONWIDE MUTUAL GROUP	4,392	3,794	15.76%
CALIFORNIA STATE AUTO ASN INTER-INS	41,684	36,273	14.92%
WESTERN PIONEER INS CO	8,802	7,715	14.09%
AMICA MUTUAL INSURANCE COMPANY	1,116	987	13.15%
CLARENDON NATIONAL INS CO	5,296	4,738	11.78%
ALLIED PROPERTY & CASUALTY INS CO	1,985	1,792	10.76%
LIBERTY MUTUAL GROUP	4,870	4,421	10.16%
CALIFORNIA CAPITAL INS CO	2,344	2,194	6.82%
GOVERNMENT EMPLOYEES INS CO	5,454	5,108	6.78%
SAFECO INS CO OF AMERICA	9,188	8,635	6.40%
INTERINS EXCH OF THE AUTOMOBILE CLUB	84,111	79,876	5.30%
TWENTIETH CENTURY INS COS	107,163	103,609	3.43%
NATIONAL GENERAL INSURANCE CO	7,023	6,815	3.04%
CALIFORNIA CASUALTY INSURANCE COS	8,470	8,402	0.81%
UNITED SERVICES AUTO ASSOC	4,926	5,011	-1.68%
CALFARM INS CO	628	645	-2.70%
MARYLAND INSURANCE COMPANIES	1,426	1,472	-3.12%
ALLSTATE INSURANCE COMPANY	53,151	55,622	-4.44%
KEMPER INS COMPANIES	549	583	-5.93%
FIREMANS FUND INS COS	712	763	-6.63%
AMCO INSURANCE COMPANY	1,092	1,211	-9.84%
GRANGE INSURANCE ASSOCIATION	235	264	-11.00%
AMERICAN ECONOMY INSURANCE CO	1,137	1,319	-13.81%
PRUDENTIAL PROPERTY & CAS INS CO	2,011	2,649	-24.10%

* Based upon 1997 Underserved ZIP Codes