

1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Commercial Fire *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	36,385	3,714	10.21%
BIRMINGHAM FIRE INS CO OF PA	4	3	69.77%
TOKIO MARINE&FIRE INS CO LTD US BR	4	2	57.14%
CRUSADER INS CO	63	24	38.06%
MARKEL INS CO	1	1	35.29%
COMMERCE & INDUSTRY INS CO	9	3	32.14%
ATLANTIC MUTUAL INS COS	11	3	31.30%
NEW HAMPSHIRE INS CO	112	28	25.19%
MERCURY CASUALTY CO	199	48	24.22%
LANDMARK INS CO	2	1	24.14%
RANGER INS CO	21	5	23.14%
TOPA INS CO	1,633	307	18.80%
CITATION INS	467	87	18.61%
WAUSAU INS COS	345	64	18.56%
ZURICH INS COS	5	1	18.46%
SAFECO INS GROUP	92	15	16.68%
RLI INS CO	618	88	14.23%
ALLSTATE INS GROUP	41	6	14.14%
FARMERS INS EXCHANGE	5,584	773	13.84%
UNITED STATES FIDELITY&GUARANTY CO	852	110	12.94%
HARTFORD INS COS	995	128	12.84%
TRAVELERS INS COS	1,600	196	12.24%
LUMBERMENS UNDERWRITING ALLIANCE	393	48	12.22%
CHRISTIANIA GENERAL INS CORP OF NY	3,510	423	12.06%
ST PAUL INS	827	96	11.55%
CNA INS COS	2,244	227	10.12%
KEMPER INS COS	15	1	9.50%
OREGON MUTUAL INS CO	160	15	9.48%
GENERALI-US BRANCH	2	0	9.09%
FEDERAL INS CO	2	0	8.70%
AMERICAN STATES INS COS	4,764	401	8.42%
ALLIED MUTUAL INS CO	856	69	8.10%
COMMERCIAL UNION INS COS.	653	50	7.66%
AETNA INS COS	4,321	309	7.15%
GREAT AMERICAN GROUP	347	22	6.26%
MASSACHUSETTS BAY INS CO	84	5	5.54%
AMCO INS CO	1,592	70	4.41%
HANOVER INS CO	433	18	4.04%
CALIFORNIA INS GROUP	1,634	43	2.64%
INS CO OF THE WEST	25	1	2.00%

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TOTAL **	36,385	3,714	10.21%
GRANGE INS ASSOCIATION	1,862	24	1.29%
NATIONAL UNION FIRE INS CO OF PITTS	1	0	0.00%
GRANITE STATE INS CO	1	0	0.00%

* See Definitions

** The combination of commercial and noncommercial fire represents approximately 29.55% of the fire market.