

1996 Commissioner's Report on Underserved Communities

Appendix B - Percentage and Index of Applicants Denied for Commercial Lines

Company	<u>Statewide</u>			<u>Underserved</u>			Index
	Sum of Received	Sum of Declined	% of Declined	Sum of Received	Sum of Declined	% of Declined	
CENTURY-NATIONAL INS CO	87,248	0	0%	18,259	0	0%	**
CRUSADER INS CO	54,642	0	0%	15,685	0	0%	**
CALIFORNIA INS GROUP	11,062	0	0%	569	0	0%	**
HARCO NATIONAL INS CO	1,188	0	0%	222	0	0%	**
FIVE STAR INS CO	522	0	0%	38	0	0%	**
ARMED FORCES INS EXCHANGE	326	0	0%	6	0	0%	**
NORTHWESTERN PACIFIC INDEMNITY CO	189	0	0%	4	0	0%	**
ATLANTIC MUTUAL INS COS	176	0	0%	24	0	0%	**
AMICA MUTUAL INS CO	146	0	0%	3	0	0%	**
SAFECO INS GROUP	110	0	0%	25	0	0%	**
LUMBERMENS UNDERWRITING ALLIANCE	15	0	0%	3	0	0%	**
MARKEL AMERICAN INS CO	1	0	0%	1	0	0%	**
CALFARM INS CO	18,766	2	0%	960	0	0%	*
INS CO OF THE WEST	7,545	11	0%	587	0	0%	*
ALLIED PROPERTY & CASUALTY INS CO	446	20	4%	9	0	0%	*
NEW HAMPSHIRE INS CO	335	15	4%	12	0	0%	*
BIRMINGHAM FIRE INS CO OF PA	268	12	4%	12	0	0%	*
GRANITE STATE INS CO	268	12	4%	12	0	0%	*
LANDMARK INS CO	268	12	4%	12	0	0%	*
COMMERCE & INDUSTRY INS CO	201	9	4%	12	0	0%	*
NATIONAL UNION FIRE INS CO OF PITTS	201	9	4%	12	0	0%	*
PACIFIC INDEMNITY CO	171	1	1%	11	0	0%	*
INS CO OF THE STATE OF PA	134	6	4%	12	0	0%	*
AIU INS CO	67	3	4%	6	0	0%	*
AMERICAN HOME ASSURANCE CO	67	3	4%	6	0	0%	*
ALLSTATE INS GROUP	18,008	2,344	13%	1,520	55	4%	3.60
FOLKSAMERICA REINS CO	667	156	23%	40	6	15%	1.56
FINANCIAL INDEMNITY CO	8,304	51	1%	454	2	0%	1.39
MERCURY CASUALTY CO	3,552	215	6%	426	20	5%	1.29
ALLIED MUTUAL INS CO	7,146	228	3%	309	8	3%	1.23

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SEQUOIA INS CO	12,358	4,748	38%	977	346	35%	1.08
RANGER INS CO	640	355	55%	89	47	53%	1.05
TOPA INS CO	16,641	13,966	84%	2,968	2,534	85%	0.98
FEDERAL INS CO	26,673	23,118	87%	4,451	4,129	93%	0.93
CHRISTIANIA GENERAL INS CORP OF NY	779	102	13%	68	10	15%	0.89
AMERICAN STATES INS COS	19,102	203	1%	1,536	19	1%	0.86
WAUSAU INS COS	1,679	498	30%	404	146	36%	0.82
HARTFORD INS COS	26,217	11,868	45%	3,319	1,849	56%	0.81
FARMERS INS EXCHANGE	75,391	5,233	7%	8,568	771	9%	0.77
WILSHIRE INS CO	1,340	43	3%	232	10	4%	0.74
PROGRESSIVE INS	4,024	454	11%	235	37	16%	0.72
AMCO INS CO	5,839	283	5%	212	17	8%	0.60
COMMERCIAL UNION INS COS.	15,538	126	1%	1,130	16	1%	0.57
GREAT AMERICAN GROUP	9,552	707	7%	898	131	15%	0.51
KEMPER INS COS	1,486	408	27%	425	252	59%	0.46
GENERALI-US BRANCH	977	129	13%	180	52	29%	0.46
RLI INS CO	921	12	1%	55	2	4%	0.36
ST PAUL INS	173	7	4%	7	1	14%	0.28
VIGILANT INS CO	406	11	3%	40	4	10%	0.27
GRANGE INS ASSOCIATION	753	97	13%	3	2	67%	0.19
<u>Statewide</u>				<u>Underserved</u>			
Total For Commercial	442,528	65,477	15%	65,048	10,466	16%	