

1996 Commissioner's Report on Underserved Communities

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

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	446,142	46,238	10.36%
TOKIO MARINE&FIRE INS CO LTD US BR	50	18	36.29%
CRUSADER INS CO	12,763	3,686	28.88%
NORTHWESTERN PACIFIC INDEMNITY CO	3	1	25.00%
WAUSAU INS COS	127	30	23.24%
HARTFORD INS COS	1,133	241	21.31%
GENERALI-US BRANCH	6,298	1,286	20.42%
MERCURY CASUALTY CO	5,507	1,090	19.79%
CENTURY-NATIONAL INS CO	1,522	277	18.17%
RANGER INS CO	380	64	16.81%
GRANITE STATE INS CO	10	1	14.41%
SAFECO INS GROUP	893	126	14.14%
OREGON MUTUAL INS CO	184	26	13.97%
FARMERS INS EXCHANGE	117,384	16,094	13.71%
CITATION INS	9,466	1,252	13.23%
GREAT AMERICAN GROUP	1,080	141	13.04%
UNITED STATES FIDELITY&GUARANTY CO	1,039	130	12.52%
CRUM & FORSTER GROUP	6	1	12.50%
VIGILANT INS CO	468	57	12.12%
ALLSTATE INS GROUP	1,594	190	11.90%
MARKEL INS CO	1,239	140	11.27%
ATLANTIC MUTUAL INS COS	614	69	11.19%
PACIFIC INDEMNITY CO	90	9	10.28%
FEDERAL INS CO	1,517	155	10.23%
KEMPER INS COS	1,378	138	10.02%
STATE FARM INS COS	172,145	15,723	9.13%
ST PAUL INS	896	80	8.94%
INS CO OF THE WEST	34	3	7.96%
TRAVELERS INS COS	4,774	369	7.73%
FIVE STAR INS CO	60	5	7.69%
FOLKSAMERICA REINS CO	982	70	7.14%
COMMERCIAL UNION INS COS.	10,710	741	6.92%
AMERICAN STATES INS COS	1,171	79	6.73%
SEQUOIA INS CO	22,418	1,423	6.35%
ZURICH INS COS	342	22	6.34%
HANOVER INS CO	644	37	5.77%
CALIFORNIA INS GROUP	14,330	626	4.37%
CALFARM INS CO	3,365	140	4.17%
AETNA INS COS	32,295	1,226	3.80%
ALLIED MUTUAL INS CO	5,292	199	3.76%

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TOTAL **	446,142	46,238	10.36%
NEW HAMPSHIRE INS CO	13	1	3.75%
RLI INS CO	474	16	3.43%
MASSACHUSETTS BAY INS CO	2,216	62	2.80%
AMCO INS CO	7,778	182	2.33%
GRANGE INS ASSOCIATION	952	10	1.05%
CNA INS COS	510	5	0.95%

* See Definitions

** Represents approximately 24.92% of the market.