

1996 Commissioner's Report on Underserved Communities

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

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	781,498	169,368	21.67%
UNITED CASUALTY INS CO OF AMERICA	16,653	8,419	50.56%
TOKIO MARINE&FIRE INS CO LTD US BR	1,840	663	36.03%
ALLSTATE INS GROUP	134,355	45,159	33.61%
MINNESOTA FIRE & CASUALTY CO	23	8	33.21%
FARMERS INS EXCHANGE	252,568	72,725	28.79%
CENTURY-NATIONAL INS CO	19,870	4,998	25.16%
ASSOCIATES INS CO	1,468	347	23.61%
AMERICAN RELIABLE INS CO	19,806	4,632	23.39%
PRUDENTIAL PROPERTY & CAS INS CO	9,266	1,415	15.27%
FIREMANS FUND INS CO	65,785	9,325	14.17%
COMMERCIAL UNION INS COS.	8,054	1,117	13.87%
HARTFORD INS COS	15,718	2,174	13.83%
AMERICAN STATES INS COS	8,930	1,215	13.61%
PREFERRED RISK MUTUAL INS CO	18	2	13.30%
SAFECO INS GROUP	76,288	9,808	12.86%
NATIONAL AUTOMOBILE & CAS INS CO	1,410	168	11.93%
ROYAL INS	7	1	11.76%
MARYLAND CASUALTY CO	10,443	1,214	11.62%
LIBERTY MUTUAL INS COS	744	84	11.25%
MERCURY CASUALTY CO	1,014	112	11.00%
GREAT AMERICAN GROUP	869	90	10.36%
UNITED STATES FIDELITY&GUARANTY CO	1,552	147	9.44%
ATLANTIC MUTUAL INS COS	924	86	9.27%
HORACE MANN INS CO	18	2	8.96%
ALLEGIANCE INS CO	1,032	89	8.60%
AETNA INS COS	13,483	1,156	8.58%
ALLIED PROPERTY & CASUALTY INS CO	8,789	688	7.83%
NATIONWIDE INS COS	1,627	99	6.07%
AMCO INS CO	23,974	1,236	5.15%
KEMPER INS COS	6,541	257	3.94%
ARMED FORCES INS EXCHANGE	1,912	72	3.75%
HANOVER INS CO	670	23	3.50%
CALIFORNIA INS GROUP	19,664	613	3.12%
AMICA MUTUAL INS CO	413	13	3.11%
USAA CASUALTY INS CO	5,789	155	2.68%
CNA INS COS	4,973	128	2.57%
UNITED SERVICES AUTOMOBILE ASSOC	37,096	866	2.34%
MASSACHUSETTS BAY INS CO	1,605	14	0.86%
GRANGE INS ASSOCIATION	6,307	50	0.80%

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DEPOSITORS INS CO	6	0	0.00%
FEDERAL INS CO	1	0	0.00%

* See Definitions

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