

1996 Commissioner's Report on Underserved Communities

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

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	626,015	61,601	9.84%
MARKEL AMERICAN INS CO	1	1	100.00%
BIRMINGHAM FIRE INS CO OF PA	2	1	80.00%
CRUSADER INS CO	76	37	48.03%
NEW HAMPSHIRE INS CO	84	25	29.50%
CRUM & FORSTER GROUP	2	1	27.27%
FARMERS INS EXCHANGE	202,703	47,505	23.44%
DEPOSITORS INS CO	4	1	23.08%
COMMERCIAL UNION INS COS.	588	128	21.77%
NATIONAL UNION FIRE INS CO OF PITTS	86	18	21.26%
AIU INS CO	22	4	20.16%
NORTH AMERICAN SPECIALTY INS CO	128	18	14.06%
CITATION INS	709	96	13.57%
TRAVELERS INS COS	3,071	367	11.94%
HARTFORD INS COS	959	107	11.20%
ALLSTATE INS GROUP	70	7	10.50%
RLI INS CO	107	11	9.90%
TOPA INS CO	46,476	4,552	9.79%
GREAT AMERICAN GROUP	243	23	9.59%
WAUSAU INS COS	137	12	8.65%
ZURICH INS COS	292	25	8.57%
SAFECO INS GROUP	7,224	593	8.21%
ALLIED PROPERTY & CASUALTY INS CO	6,572	539	8.20%
COMMERCE & INDUSTRY INS CO	40	3	7.48%
OREGON MUTUAL INS CO	337	25	7.32%
RANGER INS CO	192	14	7.15%
ST PAUL INS	724	50	6.88%
CNA INS COS	1,935	111	5.74%
INS CO OF THE WEST	105	6	5.73%
UNITED STATES FIDELITY&GUARANTY CO	229	13	5.65%
SEQUOIA INS CO	602	33	5.54%
AETNA INS COS	6,557	351	5.35%
PROGRESSIVE INS	5,027	259	5.15%
AMCO INS CO	13,488	679	5.03%
MARKEL INS CO	2,307	101	4.36%
CALFARM INS CO	1,196	50	4.19%
PACIFIC INDEMNITY CO	1,646	68	4.13%
HANOVER INS CO	1,507	59	3.90%
ALLIED MUTUAL INS CO	8,381	266	3.18%
FEDERAL INS CO	42,137	1,272	3.02%

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TOTAL **	626,015	61,601	9.84%
KEMPER INS COS	7,471	192	2.56%
ATLANTIC MUTUAL INS COS	5,918	151	2.55%
CALIFORNIA INS GROUP	25,994	606	2.33%
AMERICAN STATES INS COS	2,036	47	2.32%
MERCURY CASUALTY CO	1,120	25	2.19%
NORTHWESTERN PACIFIC INDEMNITY CO	4,477	94	2.09%
VIGILANT INS CO	3,337	60	1.78%
PRUDENTIAL PROPERTY & CAS INS CO	7,594	112	1.48%
STATE FARM INS COS	200,686	2,775	1.38%
AMICA MUTUAL INS CO	2,813	32	1.14%
MASSACHUSETTS BAY INS CO	1,804	17	0.94%
ARMED FORCES INS EXCHANGE	4,278	39	0.91%
GRANGE INS ASSOCIATION	2,392	22	0.90%
ELECTRIC INS CO	118	1	0.78%
INS CO OF THE STATE OF PA	9	0	0.00%
LANDMARK INS CO	4	0	0.00%

* See Definitions

** Represents approximately 9.33% of the market.