

1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Homeowners Insurance *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	5,195,274	344,048	6.62%
TOKIO MARINE&FIRE INS CO LTD US BR	9,648	2,132	22.10%
PACIFIC SPECIALTY INS CO	752	126	16.72%
ALLSTATE INS GROUP	940,314	114,877	12.22%
TOPA INS CO	16,100	1,936	12.02%
TRAVELERS INS COS	505	60	11.94%
CENTURY-NATIONAL INS CO	111,363	12,844	11.53%
ALLIED PROPERTY & CASUALTY INS CO	25,832	2,653	10.27%
UNITED STATES FIDELITY&GUARANTY CO	4,436	403	9.09%
ALLEGIANCE INS CO	9,228	834	9.04%
PRUDENTIAL PROPERTY & CAS INS CO	76,957	6,838	8.89%
CENTURY INDEMNITY CO	16,845	1,457	8.65%
INTERINS EXCH-AUTO CLUB OF SO CA	104,370	9,019	8.64%
MARYLAND CASUALTY CO	23,585	1,712	7.26%
COMMERCIAL UNION INS COS.	30,846	2,227	7.22%
HORACE MANN INS CO	359	24	6.61%
FARMERS INS EXCHANGE	938,482	60,338	6.43%
CALIFORNIA CASUALTY INS COS	63,811	3,996	6.26%
FIVE STAR INS CO	275	16	5.67%
FIREMANS FUND INS CO	108,822	6,162	5.66%
HARTFORD INS COS	67,802	3,709	5.47%
MINNESOTA FIRE & CASUALTY CO	2,973	161	5.41%
LIBERTY MUTUAL INS COS	44,679	2,356	5.27%
STATE FARM INS COS	1,553,108	80,626	5.19%
MERCURY CASUALTY CO	11,224	525	4.67%
PREFERRED RISK MUTUAL INS CO	77	4	4.65%
SAFECO INS GROUP	191,630	8,897	4.64%
ELECTRIC INS CO	438	20	4.57%
GREAT AMERICAN GROUP	5,404	239	4.42%
NATIONAL AUTOMOBILE & CAS INS CO	7,156	301	4.20%
AETNA INS COS	37,701	1,542	4.09%
AMCO INS CO	42,984	1,726	4.02%
ATLANTIC MUTUAL INS COS	10,504	421	4.01%
AMEX ASSURANCE CO	1,563	62	3.96%
NATIONWIDE INS COS	8,900	338	3.80%
ALLIED MUTUAL INS CO	9,529	323	3.38%
CALFARM INS CO	32,183	1,077	3.35%
ROYAL INS	262	8	3.22%
AMERICAN STATES INS COS	32,727	1,037	3.17%
PACIFIC INDEMNITY CO	769	24	3.07%

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TOTAL **	5,195,274	344,048	6.62%
NATIONAL GENERAL INS CO	12,307	376	3.06%
AMERICAN RELIABLE INS CO	4,282	127	2.96%
FEDERAL INS CO	15,415	366	2.37%
CALIFORNIA INS GROUP	65,055	1,516	2.33%
CNA INS COS	41,060	946	2.30%
CALIFORNIA STATE AUTO ASN INTER-INS	254,705	5,547	2.18%
KEMPER INS COS	28,209	583	2.07%
USAA CASUALTY INS CO	58,297	1,195	2.05%
AMICA MUTUAL INS CO	8,335	162	1.94%
VIGILANT INS CO	2,249	44	1.94%
ARMED FORCES INS EXCHANGE	6,337	118	1.85%
HANOVER INS CO	542	8	1.51%
UNITED SERVICES AUTOMOBILE ASSOC	136,041	1,847	1.36%
DEPOSITORS INS CO	65	1	1.29%
GRANGE INS ASSOCIATION	9,955	110	1.11%
MASSACHUSETTS BAY INS CO	8,280	56	0.68%

* See Definitions

** Represents approximately 89.53% of the market.