

# 1996 Commissioner's Report on Underserved Communities

## Appendix B - Percentage and Index of Applicants Denied for Personal Lines

Company	Sum of Received	<u>Statewide</u> Sum of Declined	% of Declined	Sum of Received	<u>Underserved</u> Sum of Declined	% of Declined	Index
VIKING INS CO OF WI	95,726	0	0%	9,121	0	0%	**
CALFARM INS CO	17,627	0	0%	716	0	0%	**
LIBERTY MUTUAL INS COS	13,704	0	0%	641	0	0%	**
WESTERN UNITED INS CO	7,408	0	0%	1,105	0	0%	**
FIVE STAR INS CO	7,144	0	0%	507	0	0%	**
ALLEGIANCE INS CO	7,092	0	0%	860	0	0%	**
UNITED CASUALTY INS CO OF AMERICA	5,918	0	0%	2,179	0	0%	**
HORACE MANN INS CO	3,175	0	0%	348	0	0%	**
AMICA MUTUAL INS CO	2,334	0	0%	123	0	0%	**
TOPA INS CO	1,666	0	0%	115	0	0%	**
NORTHWESTERN PACIFIC INDEMNITY CO	548	0	0%	4	0	0%	**
SAFECO INS GROUP	31	0	0%	12	0	0%	**
PREFERRED RISK MUTUAL INS CO	29	0	0%	4	0	0%	**
INTERINS EXCH-AUTO CLUB OF SO CA	164,535	10	0%	13,125	0	0%	*
AIU INS CO	134	6	4%	6	0	0%	*
ATLANTIC MUTUAL INS COS	47	3	6%	1	0	0%	*
KEMPER INS COS	1,344	119	9%	28	1	4%	2.48
MARYLAND CASUALTY CO	12,638	942	7%	1,048	38	4%	2.06
ALLIED PROPERTY & CASUALTY INS CO	25,255	2,354	9%	1,811	87	5%	1.94
PROGRESSIVE INS	70,741	112	0%	4,109	4	0%	1.63
GRANGE INS ASSOCIATION	2,926	416	14%	22	2	9%	1.56
AMCO INS CO	20,745	1,051	5%	681	23	3%	1.50
WAWANESA MUTUAL INS CO	31,345	1,164	4%	2,217	63	3%	1.31
CENTURY-NATIONAL INS CO	88,710	697	1%	13,547	83	1%	1.28
MERCURY INS CO OF CA	219,926	20,762	9%	19,346	1,615	8%	1.13
CALIFORNIA AUTOMOBILE INS CO	3,192	411	13%	283	33	12%	1.10
FEDERAL INS CO	825	173	21%	21	4	19%	1.10
MINNESOTA FIRE & CASUALTY CO	6,057	934	15%	240	34	14%	1.09
MERCURY CASUALTY CO	60,143	4,949	8%	3,502	270	8%	1.07
FARMERS INS EXCHANGE	952,658	68,590	7%	71,588	5,003	7%	1.03

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WESTERN PIONEER INS CO	13,899	243	2%	2,489	43	2%	1.01
NATIONAL AMERICAN INS CO OF CA	65,194	1,503	2%	6,145	148	2%	0.96
INS CO OF THE WEST	122,313	2,404	2%	7,535	158	2%	0.94
ALLIED MUTUAL INS CO	2,305	114	5%	75	4	5%	0.93
UNITED SERVICES AUTOMOBILE ASSOC	41,933	1,520	4%	969	39	4%	0.90
CALIFORNIA CASUALTY INS COS	31,409	1,754	6%	2,110	139	7%	0.85
NATIONWIDE INS COS	209,760	6,509	3%	8,075	307	4%	0.82
NATIONAL GENERAL INS CO	63,752	1,014	2%	1,887	37	2%	0.81
HARTFORD INS COS	14,219	867	6%	1,053	80	8%	0.80
TWENTIETH CENTURY INS COS	104,890	13,608	13%	12,944	2,099	16%	0.80
USAA CASUALTY INS CO	62,776	1,878	3%	1,522	57	4%	0.80
ALLSTATE INS GROUP	283,157	3,792	1%	25,818	433	2%	0.80
TOKIO MARINE&FIRE INS CO LTD US BR	4,938	18	0%	652	3	0%	0.79
MARKEL AMERICAN INS CO	5,204	21	0%	1,365	7	1%	0.79
MILLERS MUTUAL FIRE INS CO (THE)	23,570	42	0%	2,466	6	0%	0.73
CALIFORNIA INS GROUP	56,792	486	1%	2,038	24	1%	0.73
FINANCIAL INDEMNITY CO	35,965	676	2%	2,922	76	3%	0.72
CALIFORNIA STATE AUTO ASN INTER-INS	217,648	2,629	1%	7,988	144	2%	0.67
AMERICAN STATES INS COS	17,795	315	2%	451	13	3%	0.61
FIREMANS FUND INS CO	21,510	2,040	9%	505	79	16%	0.61
PRUDENTIAL PROPERTY & CAS INS CO	15,258	775	5%	974	85	9%	0.58
MIDLAND RISK INS CO	48,320	3,486	7%	3,406	488	14%	0.50
COMMERCIAL UNION INS COS.	32,981	1,438	4%	1,987	191	10%	0.45
CNA INS COS	5,094	73	1%	87	4	5%	0.31
GREAT AMERICAN GROUP	1,740	79	5%	106	22	21%	0.22
NATIONAL AUTOMOBILE & CAS INS CO	539	84	16%	9	7	78%	0.20
ARMED FORCES INS EXCHANGE	1,035	17	2%	22	2	9%	0.18
		<u>Statewide</u>			<u>Underserved</u>		
<b>Total for Personal</b>	<b>3,327,619</b>	<b>150,078</b>	<b>5%</b>	<b>242,910</b>	<b>11,955</b>	<b>5%</b>	