

1996 Commissioner's Report on Underserved Communities

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

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	14,299,555	796,390	5.57%
WESTERN PIONEER INS CO	37,067	8,135	21.95%
TOKIO MARINE&FIRE INS CO LTD US BR	12,268	2,097	17.09%
AMERICAN RELIABLE INS CO	4,951	802	16.20%
WESTERN UNITED INS CO	48,734	5,377	11.03%
TWENTIETH CENTURY INS COS	1,080,831	118,937	11.00%
ALLEGIANCE INS CO	29,160	3,126	10.72%
AIU INS CO	1,530	164	10.70%
MILLERS MUTUAL FIRE INS CO (THE)	5,672	602	10.61%
MIDLAND RISK INS CO	7,112	737	10.37%
EAGLE INS CO	7,400	755	10.20%
HORACE MANN INS CO	2,534	244	9.64%
NATIONAL AMERICAN INS CO OF CA	35,349	3,345	9.46%
MERCURY CASUALTY CO	153,497	13,457	8.77%
UNITED STATES FIDELITY&GUARANTY CO	3,945	342	8.67%
INTERINS EXCH-AUTO CLUB OF SO CA	941,427	78,404	8.33%
MERCURY INS CO OF CA	466,573	38,373	8.22%
CALIFORNIA AUTOMOBILE INS CO	21,294	1,693	7.95%
WORKMENS AUTO INS CO	41,487	3,141	7.57%
ALLIED PROPERTY & CASUALTY INS CO	32,576	2,370	7.28%
PREFERRED RISK MUTUAL INS CO	213	15	7.17%
ALLSTATE INS GROUP	1,475,550	105,725	7.17%
GREAT AMERICAN GROUP	2,024	145	7.15%
COLONIAL INS CO OF CA	616	44	7.06%
FIVE STAR INS CO	2,252	157	6.97%
PRUDENTIAL PROPERTY & CAS INS CO	57,171	3,970	6.94%
NATIONAL AMERICAN INS CO	9,624	640	6.65%
PACIFIC SPECIALTY INS CO	99,615	6,448	6.47%
MARYLAND CASUALTY CO	47,003	2,845	6.05%
VIKING INS CO OF WI	86,430	5,220	6.04%
HARTFORD INS COS	332,393	19,768	5.95%
FARMERS INS EXCHANGE	1,987,457	117,073	5.89%
FINANCIAL INDEMNITY CO	71,936	4,074	5.66%
ROYAL INS	8,225	462	5.62%
ELECTRIC INS CO	8,248	451	5.47%
INS CO OF THE WEST	60,385	3,012	4.99%
WAWANESA MUTUAL INS CO	146,036	7,238	4.96%
CALIFORNIA CASUALTY INS COS	174,727	8,190	4.69%
PROGRESSIVE INS	156,753	7,342	4.68%
STATE FARM INS COS	2,843,925	122,696	4.31%

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TOTAL **	14,299,555	796,390	5.57%
LIBERTY MUTUAL INS COS	97,235	4,051	4.17%
ALLIED MUTUAL INS CO	12,810	531	4.15%
NATIONWIDE INS COS	97,336	3,746	3.85%
SAFECO INS GROUP	233,658	8,720	3.73%
AMCO INS CO	53,142	1,940	3.65%
AMEX ASSURANCE CO	51,606	1,878	3.64%
NATIONAL GENERAL INS CO	213,439	7,643	3.58%
FEDERAL INS CO	1,163	40	3.45%
CALFARM INS CO	26,043	893	3.43%
NATIONAL AUTOMOBILE & CAS INS CO	22,943	767	3.34%
MARKEL INS CO	2,125	68	3.20%
AMERICAN STATES INS COS	48,674	1,502	3.09%
CALIFORNIA INS GROUP	76,631	2,256	2.94%
FIREMANS FUND INS CO	32,693	928	2.84%
USAA CASUALTY INS CO	173,876	4,932	2.84%
AMICA MUTUAL INS CO	33,746	841	2.49%
CALIFORNIA STATE AUTO ASN INTER-INS	1,677,409	40,055	2.39%
CNA INS COS	467,457	11,155	2.39%
NORTHWESTERN PACIFIC INDEMNITY CO	9,049	196	2.16%
ATLANTIC MUTUAL INS COS	11,796	253	2.14%
HANOVER INS CO	6,973	137	1.96%
KEMPER INS COS	44,218	797	1.80%
UNITED SERVICES AUTOMOBILE ASSOC	359,659	4,991	1.39%
GRANGE INS ASSOCIATION	40,431	445	1.10%
DEPOSITORS INS CO	1,455	12	0.79%
NORTH AMERICAN SPECIALTY INS CO	2	0	0.00%
CENTURY-NATIONAL INS CO	1	0	0.00%

* See Definitions

** Represents approximately 88.89% of the market.