

## 1996 Commissioner's Report on Underserved Communities

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

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>TOTAL **</b>	<b>11,572,742</b>	<b>595,215</b>	<b>5.14%</b>
WESTERN GENERAL INS CO	12,139	5,008	41.26%
CENTURY-NATIONAL INS CO	6,643	2,575	38.77%
GUARANTY NATIONAL INS CO OF CA	4,437	1,288	29.02%
MARKEL AMERICAN INS CO	1,346	355	26.39%
WESTERN PIONEER INS CO	23,137	5,056	21.85%
EAGLE INS CO	13,893	2,912	20.96%
TOKIO MARINE&FIRE INS CO LTD US BR	10,208	1,583	15.50%
WESTERN UNITED INS CO	8,404	1,261	15.01%
PACIFIC SPECIALTY INS CO	14,344	1,751	12.21%
FINANCIAL INDEMNITY CO	56,199	6,510	11.58%
MILLERS MUTUAL FIRE INS CO (THE)	1,388	155	11.15%
ALLEGIANCE INS CO	23,620	2,376	10.06%
TWENTIETH CENTURY INS COS	909,753	90,708	9.97%
HORACE MANN INS CO	1,986	186	9.35%
WORKMENS AUTO INS CO	6,360	581	9.14%
NATIONAL AMERICAN INS CO	3,569	323	9.05%
COLONIAL INS CO OF CA	254	23	8.95%
UNITED STATES FIDELITY&GUARANTY CO	3,540	302	8.52%
AIU INS CO	1,050	86	8.19%
MERCURY CASUALTY CO	113,775	9,145	8.04%
CALIFORNIA AUTOMOBILE INS CO	15,622	1,218	7.79%
NATIONAL AMERICAN INS CO OF CA	7,356	573	7.78%
VIKING INS CO OF WI	28,453	2,209	7.76%
GREAT AMERICAN GROUP	1,726	132	7.67%
MERCURY INS CO OF CA	390,848	29,655	7.59%
INS CO OF THE WEST	39,927	3,015	7.55%
INTERINS EXCH-AUTO CLUB OF SO CA	821,414	61,990	7.55%
ALLIED PROPERTY & CASUALTY INS CO	24,347	1,777	7.30%
FIVE STAR INS CO	1,216	84	6.89%
PRUDENTIAL PROPERTY & CAS INS CO	49,035	3,116	6.35%
ALLSTATE INS GROUP	1,224,481	77,800	6.35%
MIDLAND RISK INS CO	2,717	171	6.28%
FARMERS INS EXCHANGE	1,552,002	86,837	5.60%
HARTFORD INS COS	100,954	5,613	5.56%
ROYAL INS	8,325	449	5.40%
ALLIED MUTUAL INS CO	7,863	416	5.30%
PROGRESSIVE INS	70,380	3,622	5.15%
AMERICAN RELIABLE INS CO	31,992	1,639	5.12%
MARYLAND CASUALTY CO	41,483	2,119	5.11%

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WAWANESA MUTUAL INS CO	123,623	5,683	4.60%
CALIFORNIA CASUALTY INS COS	142,050	6,433	4.53%
ELECTRIC INS CO	3,203	144	4.50%
PREFERRED RISK MUTUAL INS CO	170	7	4.25%
STATE FARM INS COS	2,365,787	91,106	3.85%
LIBERTY MUTUAL INS COS	83,382	3,195	3.83%
MARKEL INS CO	1,683	62	3.65%
NATIONWIDE INS COS	79,547	2,857	3.59%
CALFARM INS CO	21,041	755	3.59%
AMCO INS CO	41,850	1,496	3.57%
AMEX ASSURANCE CO	41,760	1,486	3.56%
SAFECO INS GROUP	206,438	7,182	3.48%
FEDERAL INS CO	1,178	40	3.40%
NATIONAL GENERAL INS CO	194,951	6,533	3.35%
NATIONAL AUTOMOBILE & CAS INS CO	16,834	537	3.19%
AMERICAN STATES INS COS	43,586	1,304	2.99%
CALIFORNIA INS GROUP	62,059	1,711	2.76%
FIREMANS FUND INS CO	29,236	767	2.62%
AMICA MUTUAL INS CO	30,095	693	2.30%
CALIFORNIA STATE AUTO ASN INTER-INS	1,239,753	27,470	2.22%
NORTHWESTERN PACIFIC INDEMNITY CO	8,779	191	2.18%
USAA CASUALTY INS CO	262,768	5,593	2.13%
CNA INS COS	309,964	6,428	2.07%
ATLANTIC MUTUAL INS COS	9,916	194	1.95%
KEMPER INS COS	38,184	664	1.74%
UNITED SERVICES AUTOMOBILE ASSOC	529,270	7,524	1.42%
HANOVER INS CO	6,169	79	1.28%
GRANGE INS ASSOCIATION	42,118	462	1.10%
DEPOSITORS INS CO	1,163	7	0.56%
NORTH AMERICAN SPECIALTY INS CO	3	0	0.00%

\* See Definitions

\*\* Represents approximately 90.48% of the market.