

Table H
Commercial Lines - Percentage and Index of Applications Denied

| Company | Sum of Applications Received | <u>Statewide</u> | | Percentage of Declined | <u>Underserved</u> | | | Index |
|------------------------------------|------------------------------|------------------------------|------------|------------------------|------------------------------|------------------------------|------------------------|-------|
| | | Sum of Applications Declined | | | Sum of Applications Received | Sum of Applications Declined | Percentage of Declined | |
| CRUSADER INS CO | 55,827 | 0 | 0% | 17,620 | 0 | 0% | ** | |
| CALFARM INS CO | 15,741 | 0 | 0% | 1,065 | 0 | 0% | ** | |
| PROGRESSIVE INS GROUP | 2,884 | 0 | 0% | 314 | 0 | 0% | ** | |
| COLONIAL PENN INS GROUP | 1,074 | 0 | 0% | 279 | 0 | 0% | ** | |
| LIBERTY MUTUAL INS GROUP | 59 | 0 | 0% | 7 | 0 | 0% | ** | |
| NATIONWIDE INS GROUP | 5 | 0 | 0% | 3 | 0 | 0% | ** | |
| LMI INSURANCE COMPANY | 1 | 0 | 0% | 0 | 0 | 0% | ** | |
| NATIONAL AMERICAN INS CO OF CA | 1 | 0 | 0% | 0 | 0 | 0% | ** | |
| AMERICAN ECONOMY INSURANCE COMPANY | 3,089 | 6 | 0% | 290 | 0 | 0% | * | |
| CALIFORNIA CAPITAL INS CO | 1,614 | 141 | 9% | 160 | 6 | 4% | 2.33 | |
| ALLSTATE INDEMNITY COMPANY | 4,358 | 3,832 | 88% | 40 | 18 | 45% | 1.95 | |
| NORTHBROOK PROPERTY & CASUALTY | 11,845 | 11,024 | 93% | 98 | 59 | 60% | 1.55 | |
| FIRST FINANCIAL INS CO | 16,705 | 138 | 1% | 1,626 | 9 | 1% | 1.49 | |
| RANGER INS CO | 821 | 249 | 30% | 113 | 29 | 26% | 1.18 | |
| AMCO INSURANCE COMPANY | 5,189 | 486 | 9% | 196 | 16 | 8% | 1.15 | |
| CIGNA INS GROUP | 67 | 66 | 99% | 8 | 7 | 88% | 1.13 | |
| FARMERS INS GROUP | 84,545 | 9,846 | 12% | 13,241 | 1,504 | 11% | 1.03 | |
| ATLANTIC MUTUAL INS CO | 2,144 | 2,014 | 94% | 468 | 454 | 97% | 0.97 | |
| CITATION INS CO | 40,446 | 9,714 | 24% | 6,616 | 1,670 | 25% | 0.95 | |
| FIREMANS FUND INS GROUP | 31,371 | 15,019 | 48% | 3,952 | 2,087 | 53% | 0.91 | |
| FEDERAL INS CO | 20,863 | 16,794 | 80% | 3,419 | 3,100 | 91% | 0.89 | |
| WILSHIRE INS CO | 1,555 | 42 | 3% | 316 | 10 | 3% | 0.85 | |
| STATE FARM INSURANCE GROUP | 46,042 | 2,199 | 5% | 1,946 | 113 | 6% | 0.82 | |
| HARTFORD FIRE INS GROUP | 30,938 | 15,904 | 51% | 4,083 | 2,778 | 68% | 0.76 | |
| MARYLAND INSURANCE GROUP | 9,006 | 4,084 | 45% | 932 | 570 | 61% | 0.74 | |
| SEQUOIA INS CO | 7,423 | 1,504 | 20% | 492 | 135 | 27% | 0.74 | |
| ALLSTATE INSURANCE COMPANY | 23,998 | 1,315 | 5% | 2,215 | 188 | 8% | 0.65 | |
| COMMERCIAL UNION INS GROUP | 14,989 | 605 | 4% | 1,212 | 81 | 7% | 0.60 | |
| INSURANCE CO OF THE WEST | 4,647 | 39 | 1% | 276 | 4 | 1% | 0.58 | |
| GENERALI-US BRANCH | 1,498 | 53 | 4% | 266 | 17 | 6% | 0.55 | |
| TRAVELERS INS COS | 1,440 | 209 | 15% | 99 | 29 | 29% | 0.50 | |
| AETNA INSURANCE COMPANIES | 1,245 | 178 | 14% | 85 | 25 | 29% | 0.49 | |
| VIGILANT INS CO | 252 | 10 | 4% | 33 | 3 | 9% | 0.44 | |
| KEMPER INS CORP | 4,022 | 133 | 3% | 570 | 69 | 12% | 0.27 | |
| | | <u>Statewide</u> | | | <u>Underserved</u> | | | |
| Total For Commercial | 445,704 | 95,604 | 21% | 62,040 | 12,981 | 21% | | |