

Table C - Comparison between 1996 vs. 1995 Data
for Commercial Multiple Peril - Non-Liability

Company	1996 Percentage of Total Earned Exposures in Underserved Communities	1995 Percentage of Total Earned Exposures in Underserved Communities	Difference in Percentage Points
ZURICH INS GROUP	17.86%	9.94%	7.92
AETNA INS COS	7.90%	3.83%	4.07
CITATION INS CO	16.02%	13.23%	2.79
CRUSADER INS CO	31.45%	28.88%	2.57
FARMERS INS GROUP	11.11%	9.83%	1.28
COMMERCIAL UNION INS GROUP	8.68%	7.45%	1.22
STATE FARM INS GROUP	10.27%	9.13%	1.13
CALIFORNIA CAPITAL INS CO	5.29%	4.35%	0.94
CALFARM INS CO	5.16%	4.42%	0.74
ATLANTIC MUTUAL INS CO	12.41%	11.77%	0.64
FIREMANS FUND INS GROUP	11.50%	10.87%	0.64
KEMPER INS CORP	10.47%	9.99%	0.49
TRAVELERS INS COS	8.11%	7.73%	0.38
FEDERAL INS CO	12.21%	12.05%	0.16
AMCO INS CO	5.07%	5.04%	0.03
VIGILANT INS CO	12.17%	12.38%	(0.22)
SEQUOIA INS CO	6.06%	6.28%	(0.22)
HARTFORD FIRE INS GROUP	6.77%	7.01%	(0.25)
GENERALI-US BRANCH	20.62%	21.02%	(0.41)
ALLSTATE INS GROUP	11.43%	12.84%	(1.40)
NEW HAMPSHIRE INS CO	14.46%	23.97%	(9.51)