

Table H
Personal Lines - Percentage and Index of Applications Denied

Company	Statewide			Underserved			Index
	Sum of Applications Received	Sum of Applications Denied	Percentage of Declined	Sum of Applications Received	Sum of Applications Denied	Percentage of Declined	
COLONIAL PENN INS GROUP	122,328	0	0%	7,676	0	0%	**
SOUTHERN INS CO	31,046	0	0%	9,582	0	0%	**
LIBERTY MUTUAL INS GROUP	13,295	0	0%	685	0	0%	**
CALFARM INS CO	12,080	0	0%	344	0	0%	**
SUPERIOR INS CO	9,854	0	0%	892	0	0%	**
CREDIT GENERAL INS CO	20,428	65	0%	2,305	0	0%	*
NATIONAL AUTOMOBILE & CAS INS CO	850	27	3%	21	0	0%	*
INTERINS EXCH-AUTO CLUB OF SO CA	88,572	5	0%	6,995	0	0%	*
GRANGE INSURANCE ASSOCIATION	608	1	0%	11	0	0%	*
PROGRESSIVE INS GROUP	101,714	56	0%	5,985	1	0%	3.30
KEMPER INS CORP	5,259	116	2%	94	1	1%	2.07
WAWANESA MUTUAL INS CO US BRANCH	40,429	1,387	3%	3,998	87	2%	1.58
CLARENDON NATIONAL INS CO	3,712	82	2%	64	1	2%	1.41
CALIFORNIA CAPITAL INS CO	3,663	2,878	79%	317	178	56%	1.40
WESTERN PIONEER INS CO	11,277	261	2%	1,963	33	2%	1.38
ALLSTATE INDEMNITY COMPANY	7,467	7,174	96%	58	41	71%	1.36
GUARANTY NATIONAL INS CO OF CA	16,719	20	0%	5,264	5	0%	1.26
HARTFORD FIRE INS GROUP	17,793	1,495	8%	1,486	100	7%	1.25
FARMERS INS GROUP	1,071,523	102,155	10%	113,621	8,735	8%	1.24
ALLIED PROPERTY & CASUALTY INS CO	18,641	796	4%	1,496	55	4%	1.16
USAA CASUALTY INS CO	61,856	1,904	3%	1,896	51	3%	1.14
NATIONAL AMERICAN INS CO OF CA	76,903	1,304	2%	6,684	103	2%	1.10
GEICO GENERAL INS CO	55,897	12,965	23%	2,520	533	21%	1.10
MARYLAND INSURANCE GROUP	3,673	2,844	77%	413	297	72%	1.08
AMCO INSURANCE COMPANY	20,046	1,379	7%	544	36	7%	1.04
UNITED SERVICES AUTOMOBILE ASSOC	34,730	1,299	4%	963	36	4%	1.00
INSURANCE CO OF THE WEST	135,559	3,023	2%	9,562	221	2%	0.96
ALLSTATE INSURANCE COMPANY	104,191	1,698	2%	8,678	165	2%	0.86
COAST NATIONAL INS CO	32,866	5,895	18%	1,972	421	21%	0.84
PRUDENTIAL PROPERTY & CAS INS CO	12,763	787	6%	748	55	7%	0.84
NATIONAL GENERAL INS CO	56,211	750	1%	2,048	34	2%	0.80
NATIONWIDE INS GROUP	74,178	15,674	21%	4,062	1,072	26%	0.80
TWENTIETH CENTURY INS GROUP	115,650	11,360	10%	14,681	1,833	12%	0.79
AMERICAN ECONOMY INSURANCE COMPANY	8,367	116	1%	222	4	2%	0.77
STATE FARM INSURANCE GROUP	387,672	37,015	10%	23,329	2,929	13%	0.76
COMMERCIAL UNION INS GROUP	24,708	1,395	6%	1,142	86	8%	0.75
OREGON MUTUAL INS CO	5,081	490	10%	199	26	13%	0.74
CALIFORNIA CASUALTY INS GROUP	29,373	1,737	6%	2,398	204	9%	0.70
MILLERS MUTUAL FIRE INS CO (THE)	50,212	65	0%	5,901	11	0%	0.69
CALIFORNIA STATE AUTO ASN INTER-INS	241,031	3,146	1%	10,330	205	2%	0.66
FEDERAL INS CO	1,401	700	50%	9	7	78%	0.64
FIREMANS FUND INS GROUP	16,515	1,604	10%	468	72	15%	0.63
AMICA MUTUAL INSURANCE COMPANY	2,097	12	1%	144	2	1%	0.41
		<i>Statewide</i>			<i>Underserved</i>		
Total For Personal	3,148,238	224,367	7%	261,770	17,733	7%	