

Table C - Comparison between 1996 vs. 1995 Data
for Private Passenger Auto Liability

Company	1996 Percentage of Total Earned Exposures in Underserved Communities	1995 Percentage of Total Earned Exposures in Underserved Communities	Difference in Percentage Points
MARYLAND INS GROUP	8.94%	6.05%	2.89
MILLERS MUTUAL FIRE INS CO (THE)	12.35%	10.61%	1.74
WAWANESA MUTUAL INS CO US BRANCH	6.60%	4.96%	1.64
NATIONAL AMERICAN INS CO OF CA	11.08%	9.46%	1.61
CALIFORNIA CASUALTY INS GROUP	6.21%	4.69%	1.52
INS CO OF THE WEST	6.25%	4.99%	1.26
PRUDENTIAL PROPERTY & CAS INS CO	8.11%	6.94%	1.17
CALIFORNIA CAPITAL INS CO	4.07%	2.94%	1.12
HARTFORD FIRE INS GROUP	7.06%	5.95%	1.11
STATE FARM INS GROUP	5.30%	4.31%	0.99
FARMERS INS GROUP	6.74%	5.89%	0.85
NATIONAL AUTOMOBILE & CAS INS CO	4.15%	3.34%	0.81
WESTERN PIONEER INS CO	22.64%	21.95%	0.69
LIBERTY MUTUAL INS GROUP	4.85%	4.17%	0.68
AMICA MUTUAL INS CO	3.16%	2.49%	0.67
SAFECO INS CO OF AMERICA	4.31%	3.73%	0.58
NATIONWIDE INS GROUP	4.41%	3.85%	0.56
ALLSTATE INS GROUP	7.71%	7.17%	0.54
USAA CASUALTY INS CO	3.31%	2.84%	0.47
NATIONAL GENERAL INS CO	4.05%	3.58%	0.46
UNITED SERVICES AUTOMOBILE ASSOC	1.79%	1.39%	0.40
TWENTIETH CENTURY INS GROUP	11.39%	11.00%	0.39
CALIFORNIA STATE AUTO ASN INTER-INS	2.76%	2.39%	0.37
INTERINS EXCH-AUTO CLUB OF SO CA	8.66%	8.33%	0.33
AMERICAN ECONOMY INS CO	3.27%	3.09%	0.18
FIREMANS FUND INS GROUP	3.02%	2.84%	0.18
KEMPER INS CORP	1.97%	1.80%	0.17
GRANGE INS ASSOCIATION	1.12%	1.10%	0.02
AMCO INS CO	3.60%	3.65%	(0.05)
CALFARM INS CO	3.27%	3.43%	(0.16)
ALLIED PROPERTY & CASUALTY INS CO	6.84%	7.28%	(0.44)
PROGRESSIVE INS GROUP	3.61%	4.68%	(1.07)