

1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Commercial Auto Liability *

| Company | Total Earned Exposures For California | Total Earned Exposures For Underserved Communities | Percentage of Total Earned Exposures in Underserved Communities |
|-------------------------------------|---------------------------------------|--|---|
| TOTAL ** | 871,980 | 124,092 | 14.23% |
| AMERICAN HOME ASSURANCE CO | 1 | 1 | 100.00% |
| NEW HAMPSHIRE INS CO | 58 | 20 | 33.67% |
| AMERICAN RELIABLE INS CO | 1,371 | 393 | 28.65% |
| AETNA INS COS | 310,644 | 83,145 | 26.77% |
| CENTURY-NATIONAL INS CO | 23,277 | 4,747 | 20.39% |
| ZURICH INS COS | 125 | 25 | 19.69% |
| WILSHIRE INS CO | 4,355 | 842 | 19.34% |
| GREAT AMERICAN GROUP | 752 | 140 | 18.65% |
| NATIONAL UNION FIRE INS CO OF PITTS | 126 | 23 | 18.30% |
| NORTH AMERICAN SPECIALTY INS CO | 655 | 115 | 17.56% |
| HARCO NATIONAL INS CO | 1,005 | 172 | 17.12% |
| MERCURY CASUALTY CO | 22,218 | 3,091 | 13.91% |
| GRANITE STATE INS CO | 54 | 7 | 13.48% |
| FARMERS INS EXCHANGE | 39,310 | 5,223 | 13.29% |
| UNITED SOUTHERN ASSURANCE CO | 246 | 30 | 12.25% |
| WAUSAU INS COS | 439 | 54 | 12.20% |
| CRUM & FORSTER GROUP | 9 | 1 | 11.32% |
| COMMERCIAL UNION INS COS. | 13,365 | 1,504 | 11.25% |
| ALLSTATE INS GROUP | 28,020 | 3,097 | 11.05% |
| TRAVELERS INS COS | 717 | 73 | 10.25% |
| ATLANTIC MUTUAL INS COS | 175 | 18 | 10.17% |
| FEDERAL INS CO | 3,251 | 320 | 9.86% |
| KEMPER INS COS | 898 | 88 | 9.85% |
| OREGON MUTUAL INS CO | 20 | 2 | 9.83% |
| FIREMANS FUND INS CO | 7,005 | 612 | 8.74% |
| MARKEL INS CO | 1,061 | 89 | 8.35% |
| UNITED STATES FIDELITY&GUARANTY CO | 429 | 36 | 8.28% |
| NATIONAL AMERICAN INS CO OF CA | 387 | 30 | 7.70% |
| CNA INS COS | 1,590 | 122 | 7.69% |
| SAFECO INS GROUP | 6,748 | 490 | 7.26% |
| PACIFIC INDEMNITY CO | 248 | 18 | 7.07% |
| SEQUOIA INS CO | 34,824 | 2,387 | 6.85% |
| AMERICAN STATES INS COS | 19,921 | 1,292 | 6.48% |
| VIGILANT INS CO | 441 | 27 | 6.09% |
| COMMERCE & INDUSTRY INS CO | 26 | 2 | 6.05% |
| HANOVER INS CO | 153 | 9 | 5.89% |
| INS CO OF THE WEST | 7,009 | 408 | 5.83% |
| CALFARM INS CO | 62,251 | 3,557 | 5.71% |
| PROGRESSIVE INS | 14,625 | 813 | 5.56% |

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| TOTAL ** | 871,980 | 124,092 | 14.23% |
| ALLIED MUTUAL INS CO | 19,876 | 1,068 | 5.37% |
| FINANCIAL INDEMNITY CO | 17,618 | 911 | 5.17% |
| STATE FARM INS COS | 141,107 | 6,295 | 4.46% |
| AMCO INS CO | 6,925 | 271 | 3.91% |
| HARTFORD INS COS | 17,390 | 669 | 3.85% |
| MASSACHUSETTS BAY INS CO | 581 | 20 | 3.41% |
| ST PAUL INS | 32,549 | 1,027 | 3.16% |
| GRANGE INS ASSOCIATION | 7,023 | 214 | 3.04% |
| RANGER INS CO | 21,068 | 597 | 2.83% |
| LANDMARK INS CO | 13 | 0 | 2.53% |
| AMICA MUTUAL INS CO | 26 | 0 | 0.00% |

* See Definitions

** Represents approximately 23.23% of the market.