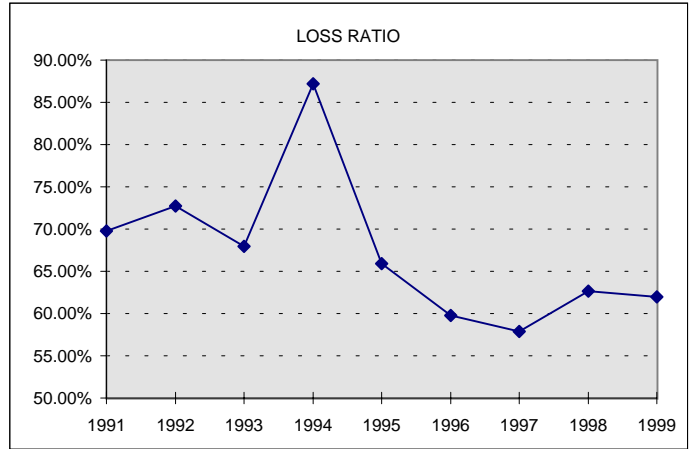
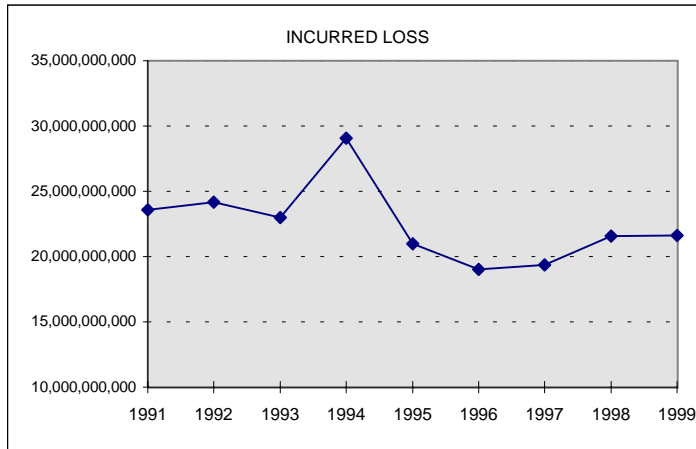
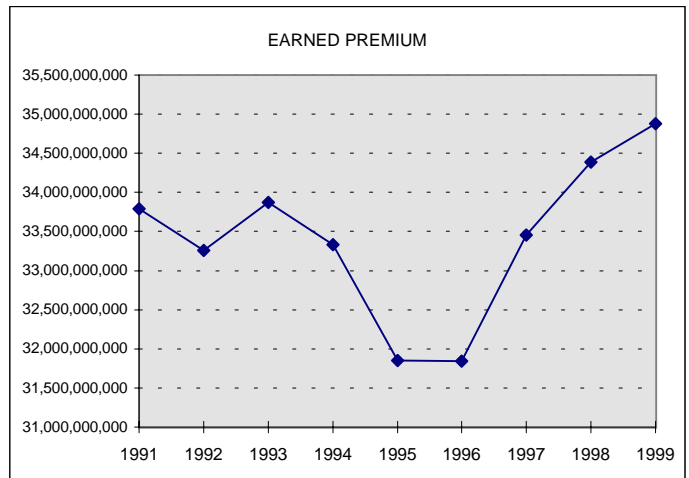
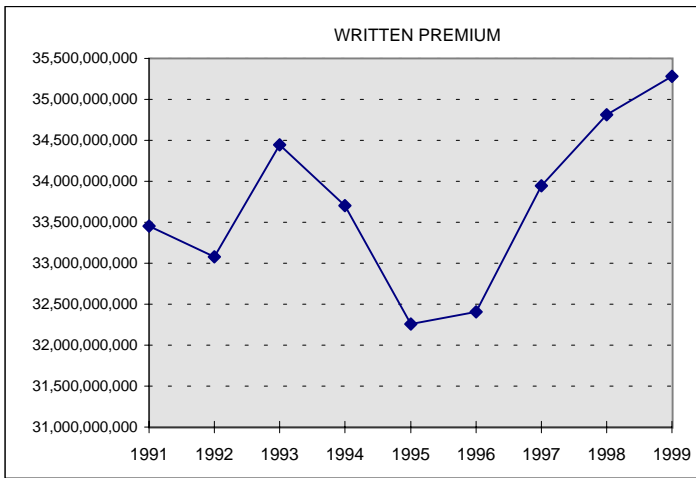


1991-1999 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: ALL LINES COMBINED

	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
1991	33,455,701,490		33,790,536,205	23,577,203,168	69.77%
1992	33,077,451,747	-1.13%	33,261,223,152	24,186,446,531	72.72%
1993	34,447,699,316	4.14%	33,868,756,556	23,007,153,244	67.93%
1994	33,703,125,382	-2.16%	33,334,173,374	29,075,539,412	87.22%
1995	32,261,149,311	-4.28%	31,852,393,638	20,996,775,149	65.92%
1996	32,409,675,757	0.46%	31,846,646,884	19,031,793,073	59.76%
1997	33,941,567,907	4.73%	33,450,647,429	19,372,295,524	57.91%
1998	34,811,006,509	2.56%	34,387,805,092	21,551,000,109	62.67%
1999	35,280,098,787	1.35%	34,880,532,040	21,622,000,948	61.99%



NOTE: THIS REPORT INCLUDES ONLY COMPANIES WITH WRITTEN PREMIUM GREATER THAN ZERO.