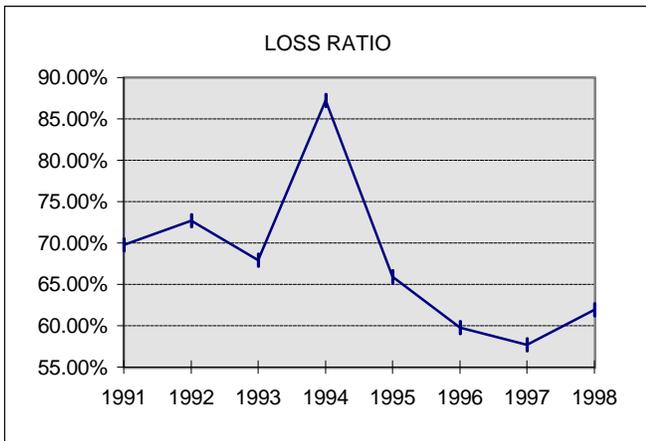
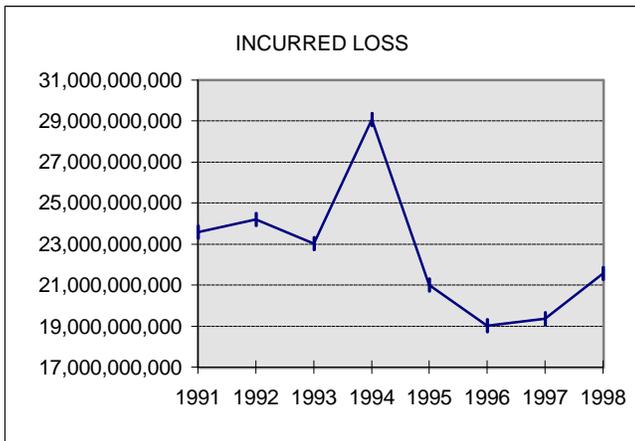
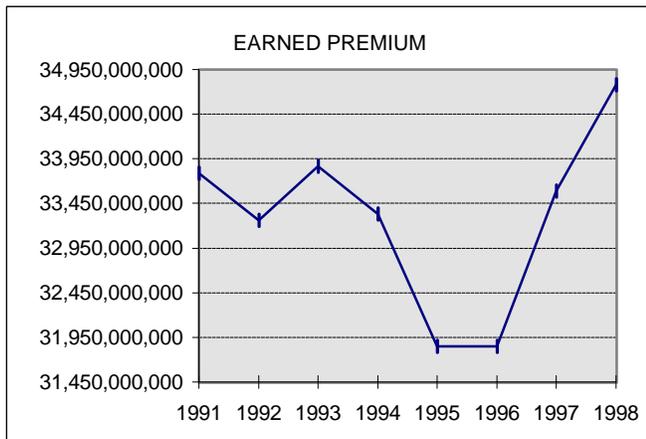
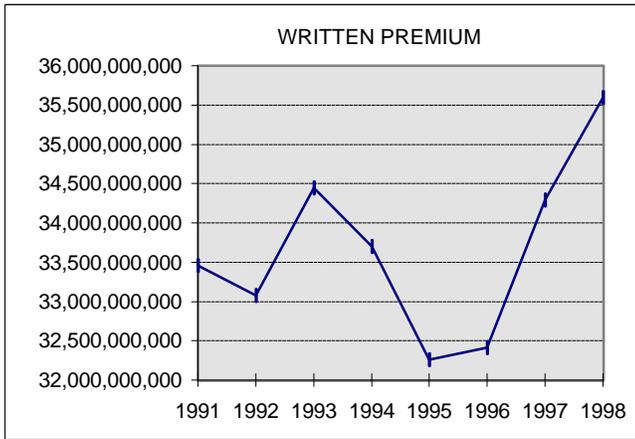


1991-1998 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: ALL LINES COMBINED

	<u>WRITTEN PREMIUM</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	33,261,223,152	24,186,446,531	72.72%
1993	34,447,699,316	33,868,756,556	23,007,153,244	67.93%
1994	33,703,125,382	33,334,173,374	29,075,539,412	87.22%
1995	32,261,149,311	31,852,393,638	20,996,775,149	65.92%
1996	32,409,675,757	31,846,646,884	19,031,793,073	59.76%
1997	34,294,510,282	33,587,014,333	19,372,295,524	57.68%
1998	35,598,755,175	34,781,679,425	21,551,000,109	61.96%



Note: This report includes only companies with written premium greater than zero.