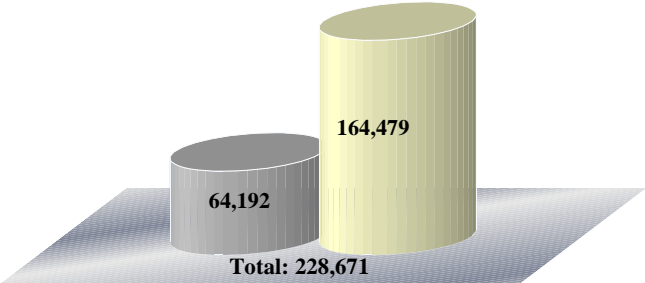
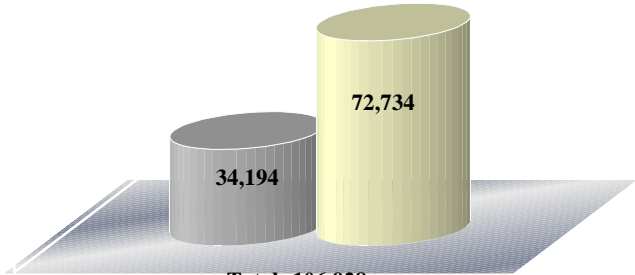


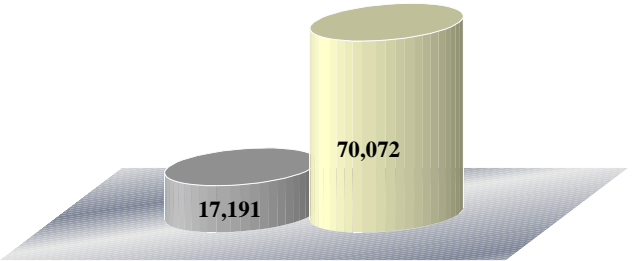
**Dwelling Fire Earthquake Policy Distribution - Exhibit H
Experience Years 1996 -2000**



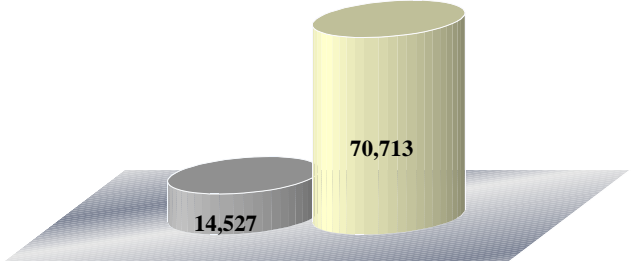
1996



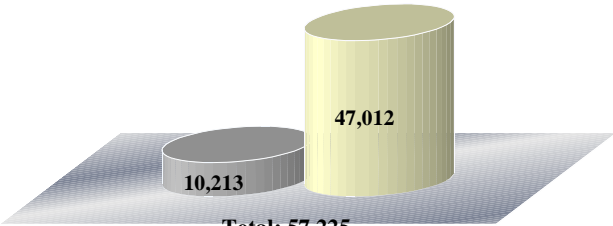
1997



1998



1999



2000

**Left Cylinder: Calif. FAIR Plan
Right Cylinder: Total Dwelling Fire
(Excluding Calif. FAIR Plan)**