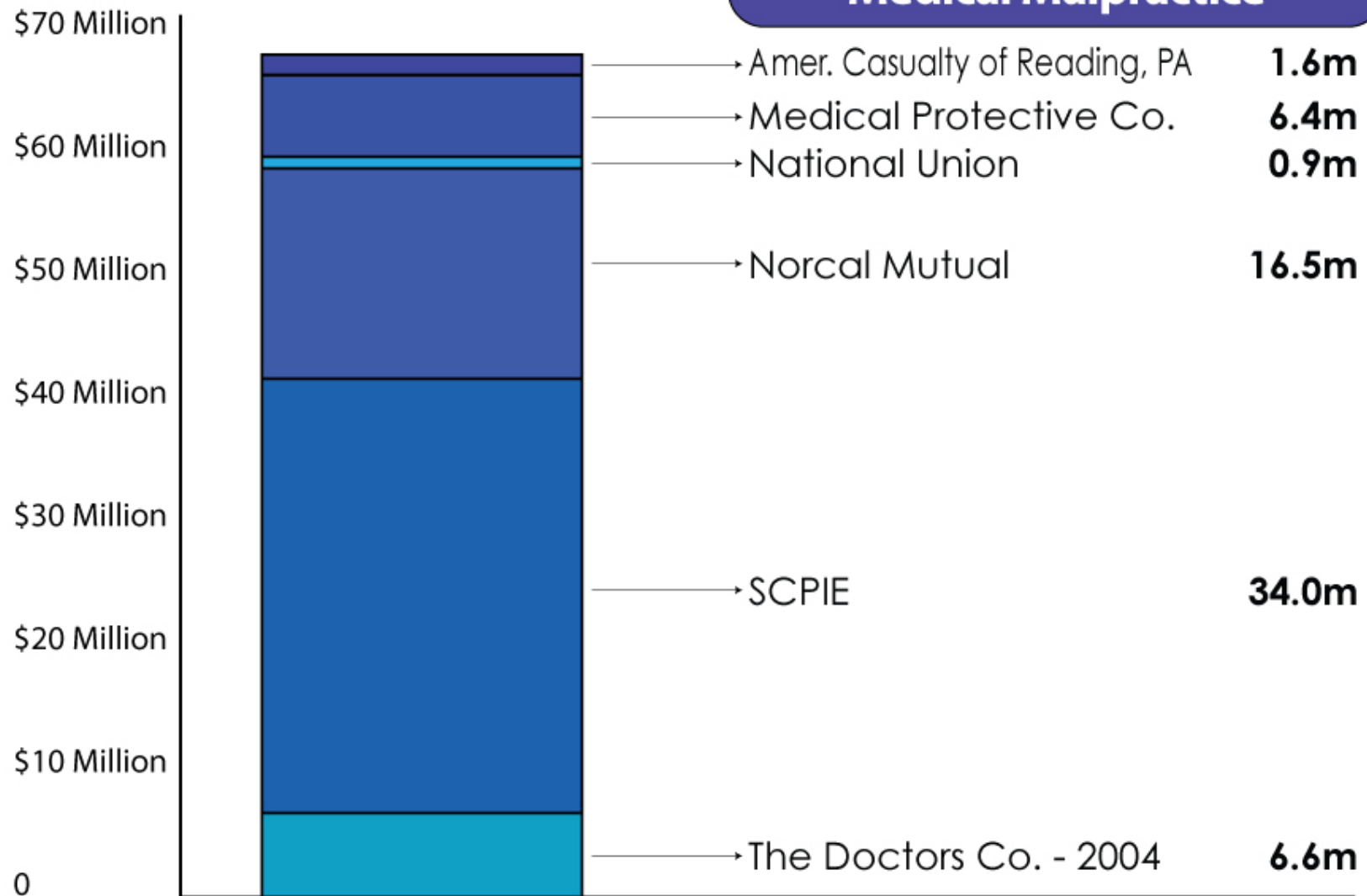


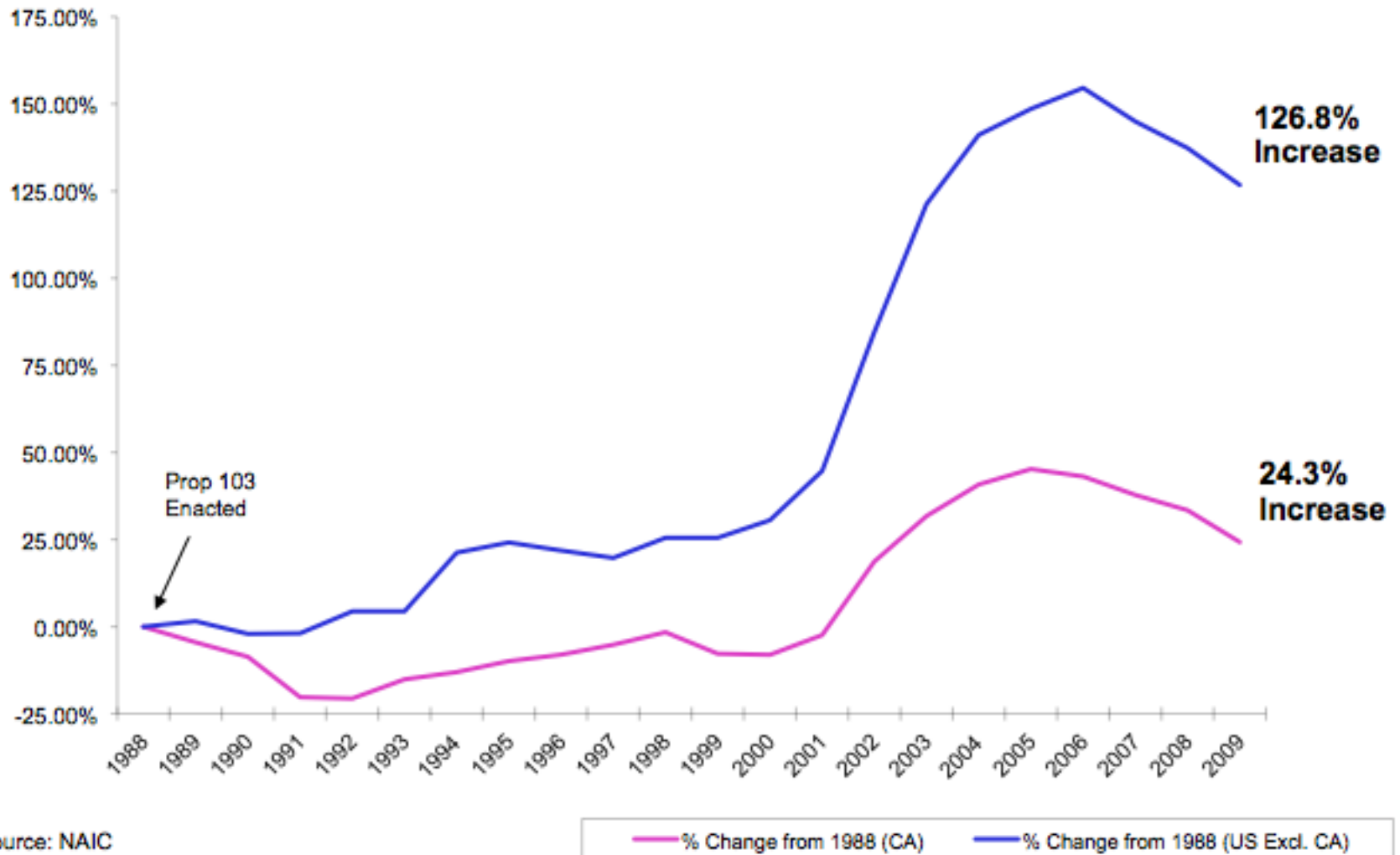
CA Prop. 103 (2003-2010)

Consumer Watchdog rate challenge savings



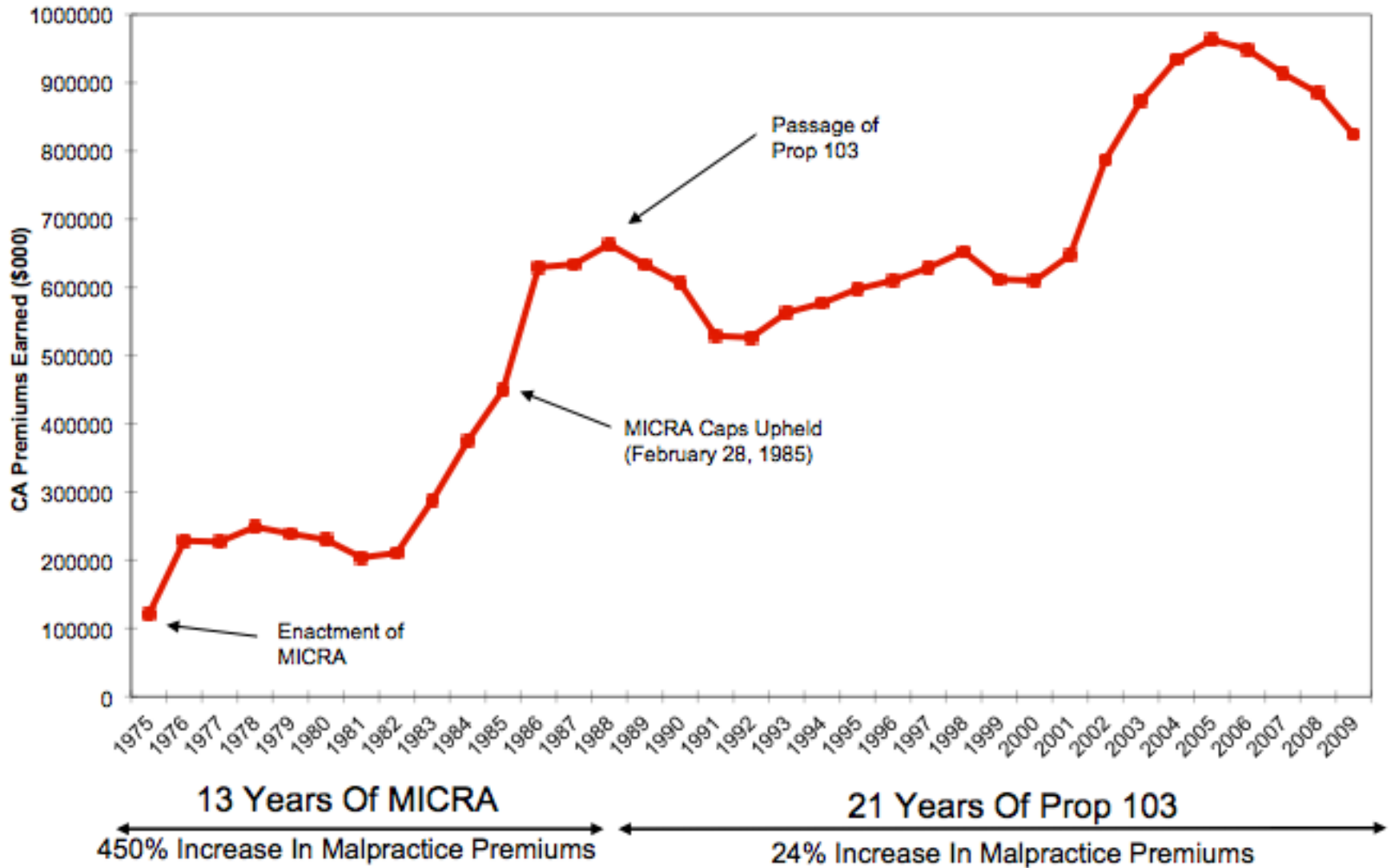
Total: \$66 million

% Change Medical Malpractice Premiums, CA v. US (1988-2009)



Source: NAIC

California Medical Malpractice Premiums \$ (1975-2009)



Source: NAIC