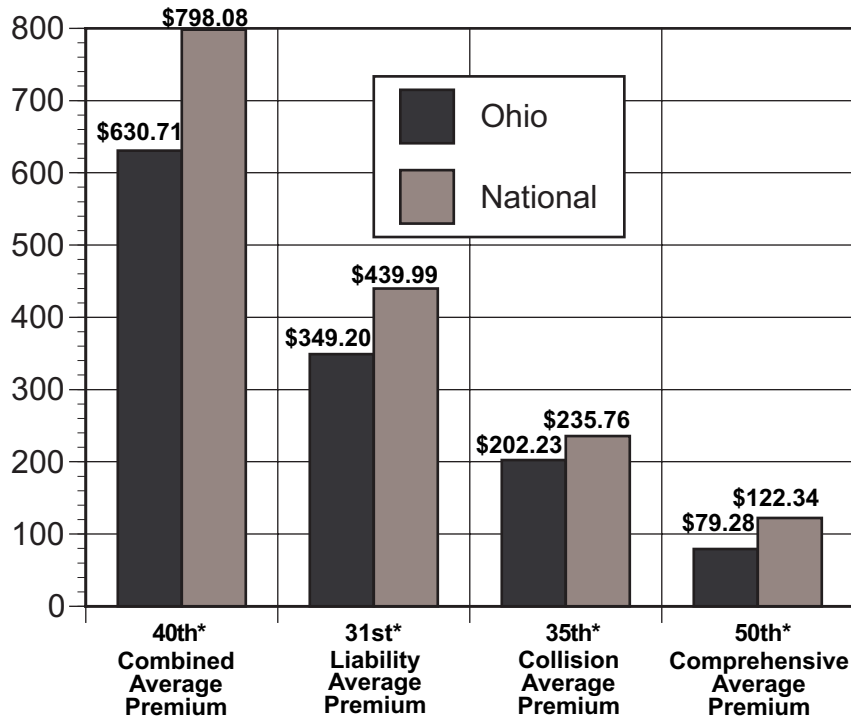


TABLE 1 - 1997 OHIO/U.S. AVERAGE AUTO PREMIUM COMPARISONS BY COVERAGE TYPE



Combined Average Premium = (Liability Average Premium + Collision Average Premium + Comprehensive Average Premium)

* indicates Ohio's ranking compared to other states