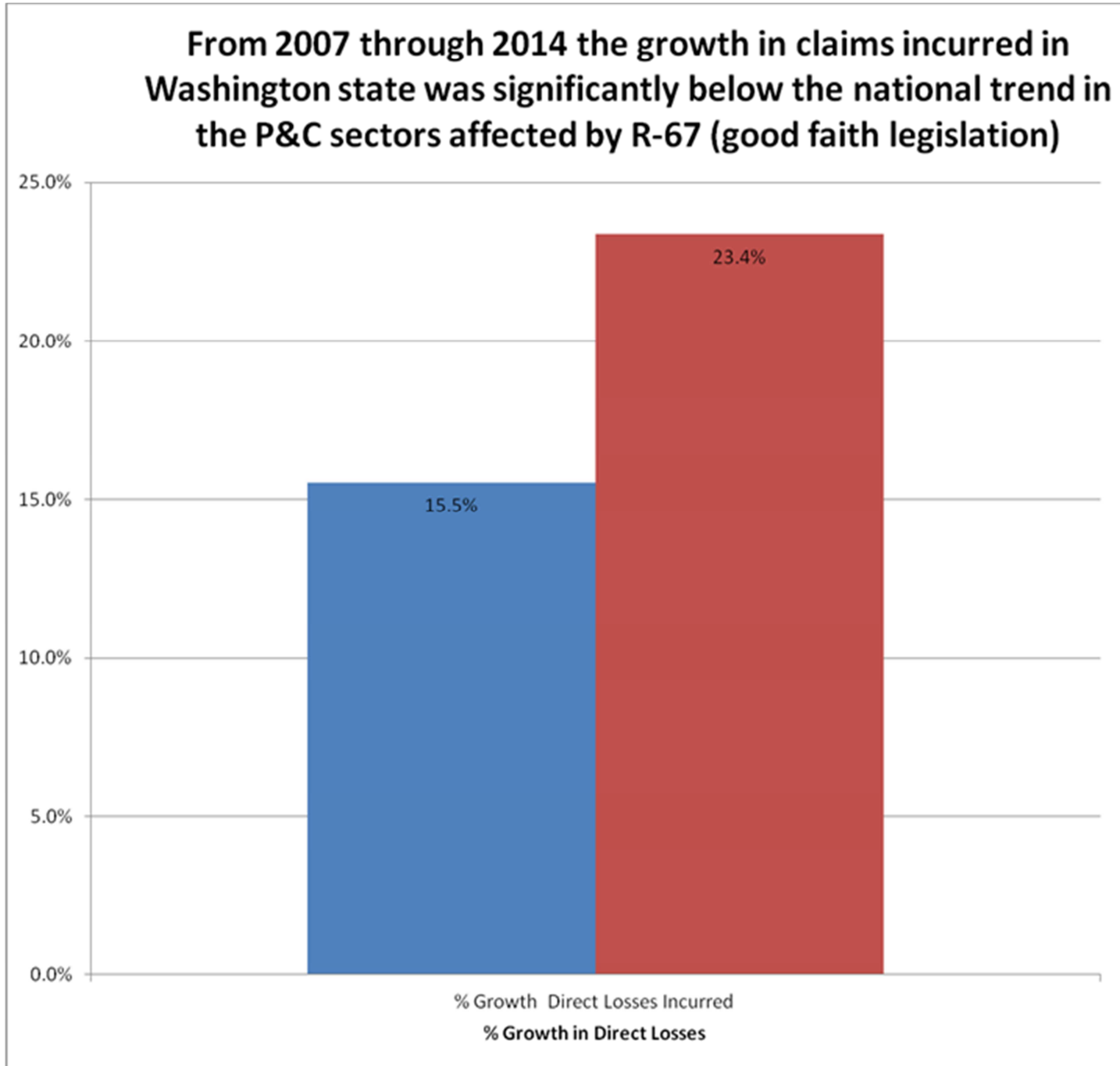


For purposes of informing the legislative discussion on good faith legislation I thought you might appreciate the graph below. This comes from our data update on this issue, which now covers the period from 2007 to 2014. The data for this analysis was downloaded from the National Association of Insurance Commissioners website.



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