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Mercury General Corporation

4484 Wilshire Boulevard • Los Angeles, CA 90010 • (323) 937-1060

August 13, 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 5th St., N.W.,
Washington, D.C. 20549-0609

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OFFICE OF THE SECRETARY

AUG 14 2002

RE: Mercury General Corporation
Statement Under Oath

Dear Mr. Katz:

Enclosed are the original signed Statement Under Oath of Principal Financial Officer and Statement Under Oath of Principal Executive Officer of Mercury General Corporation.

Sincerely,

Judy Walters
Corporate Secretary

JW/c

cc: Joshua Little/Latham & Watkins

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STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, George Joseph, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Mercury General Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Company's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - the 2001 Annual Report on Form 10-K of Mercury General Corporation;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Mercury General Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.



 George Joseph
 August 13, 2002

Subscribed and sworn to before me this 13th day of August 2002.



 Notary Public

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AUG 14 2002

My Commission Expires:



