

E.R.P. MARKET

VOL AGENT/DIRECT WRITTEN MARKET

	ERP RET Expos	%	ERP CEDED Expos	%	TOT ERP Expos	ERP % TOT MKT	VOL AGT RET Expos	%	VOL AGT CEDED Expos	%	TOT VOL AGT Expos	VOL AGT % TOT MKT
Final 92	715,000	66.1%	366,389	33.9%	1,081,389	31.4%	2,036,138	86.2%	326,065	13.8%	2,362,203	68.6%
w/o Aetna	720,645	68.0%	338,713	32.0%	1,059,357	31.5%	2,056,157	89.3%	246,566	10.7%	2,302,723	68.5%
Final 93	862,004	78.7%	232,809	21.3%	1,094,813	31.5%	2,215,806	93.0%	166,431	7.0%	2,382,237	68.5%
Final 94	833,799	74.7%	282,584	25.3%	1,116,383	31.6%	2,245,097	93.1%	165,955	6.9%	2,411,052	68.4%
Final 95	757,388	73.1%	278,588	26.9%	1,035,976	28.9%	2,378,937	93.2%	174,104	6.8%	2,553,041	71.1%
Final 96	699,580	73.3%	255,303	26.7%	954,883	25.7%	2,592,185	94.1%	161,559	5.9%	2,753,744	74.3%
Final 97	689,163	74.5%	235,527	25.5%	924,690	24.4%	2,716,989	94.9%	145,494	5.1%	2,862,483	75.6%
Final 98	669,580	72.9%	249,240	27.1%	918,820	23.6%	2,833,175	95.3%	138,461	4.7%	2,971,636	76.4%
Mar-99 Y-T-D	129,111	74.2%	44,834	25.8%	173,945	20.9%	634,037	96.3%	24,186	3.7%	658,223	79.1%
Apr-99 Y-T-D	112,259	71.3%	45,266	28.7%	157,525	21.3%	554,875	95.4%	26,768	4.6%	581,643	78.7%
	241,370	72.8%	90,100	27.2%	331,470	21.1%	1,188,912	95.9%	50,954	4.1%	1,239,866	78.9%
May-99 Y-T-D	58,961	72.2%	22,728	27.8%	81,689	23.4%	254,865	95.4%	12,390	4.6%	267,255	76.6%
	300,331	72.7%	112,828	27.3%	413,159	21.5%	1,443,777	95.8%	63,344	4.2%	1,507,121	78.5%
Jun-99 Y-T-D	70,505	74.7%	23,830	25.3%	94,335	22.7%	307,455	95.5%	14,446	4.5%	321,901	77.3%
	370,836	73.1%	136,658	26.9%	507,494	21.7%	1,751,232	95.7%	77,790	4.3%	1,829,022	78.3%
Jul-99 Y-T-D	53,969	73.2%	19,775	26.8%	73,744	23.9%	224,309	95.4%	10,901	4.6%	235,210	76.1%
	424,805	73.1%	156,433	26.9%	581,238	22.0%	1,975,541	95.7%	88,691	4.3%	2,064,232	78.0%
Aug-99 Y-T-D	49,245	71.2%	19,943	28.8%	69,188	24.0%	208,622	95.2%	10,525	4.8%	219,147	76.0%
	474,050	72.9%	176,376	27.1%	650,426	22.2%	2,184,163	95.7%	99,216	4.3%	2,283,379	77.8%
Sep-99 Y-T-D	53,422	71.7%	21,130	28.3%	74,552	24.9%	214,717	95.3%	10,682	4.7%	225,399	75.1%
	527,472	72.8%	197,506	27.2%	724,978	22.4%	2,398,880	95.6%	109,898	4.4%	2,508,778	77.6%
Oct-99 Y-T-D	47,876	71.4%	19,198	28.6%	67,074	25.1%	190,968	95.2%	9,527	4.8%	200,495	74.9%
	575,348	72.6%	216,704	27.4%	792,052	22.6%	2,589,848	95.6%	119,425	4.4%	2,709,273	77.4%
Nov-99 Y-T-D	38,426	71.5%	15,328	28.5%	53,754	25.2%	152,443	95.7%	6,867	4.3%	159,310	74.8%
	613,774	72.6%	232,032	27.4%	845,806	22.8%	2,742,291	95.6%	126,292	4.4%	2,868,583	77.2%
Dec-99 Y-T-D	45,712	73.3%	16,633	26.7%	62,345	24.5%	184,198	95.9%	7,947	4.1%	192,145	75.5%
	659,486	72.6%	248,665	27.4%	908,151	22.9%	2,926,489	95.6%	134,239	4.4%	3,060,728	77.1%
Final 99	660,089	72.6%	248,574	27.4%	908,663	22.9%	2,928,354	95.6%	134,141	4.4%	3,062,495	77.1%

TOTAL MARKET

	RETAINED Expos	%	CEDED Expos	%	TOTAL MARKET Expos	%
Final 92	2,751,138	79.9%	692,455	20.1%	3,443,592	100.0%
w/o Aetna	2,776,801	82.6%	585,279	17.4%	3,362,080	100.0%
Final 93	3,077,810	88.5%	399,239	11.5%	3,477,049	100.0%
Final 94	3,078,896	87.3%	448,539	12.7%	3,527,435	100.0%
Final 95	3,136,325	87.4%	452,692	12.6%	3,589,017	100.0%
Final 96	3,291,765	88.8%	416,862	11.2%	3,708,627	100.0%
Final 97	3,406,152	89.9%	381,021	10.1%	3,787,173	100.0%
Final 98	3,502,755	90.0%	387,701	10.0%	3,890,456	100.0%
Mar-99 YTD	763,148	91.7%	69,020	8.3%	832,168	100.0%
Apr-99 YTD	667,134	90.3%	72,034	9.7%	739,168	100.0%
	1,430,282	91.0%	141,054	9.0%	1,571,336	100.0%
May-99 YTD	313,826	89.9%	35,118	10.1%	348,944	100.0%
	1,744,108	90.8%	176,172	9.2%	1,920,280	100.0%
Jun-99 YTD	377,960	90.8%	38,276	9.2%	416,236	100.0%
	2,122,068	90.8%	214,448	9.2%	2,336,516	100.0%
Jul-99 YTD	278,278	90.1%	30,676	9.9%	308,954	100.0%
	2,400,346	90.7%	245,124	9.3%	2,645,470	100.0%
Aug-99 YTD	257,867	89.4%	30,468	10.6%	288,335	100.0%
	2,658,213	90.6%	275,592	9.4%	2,933,805	100.0%
Sep-99 YTD	268,139	89.4%	31,812	10.6%	299,951	100.0%
	2,926,352	90.5%	307,404	9.5%	3,233,756	100.0%
Oct-99 YTD	238,844	89.3%	28,725	10.7%	267,569	100.0%
	3,165,196	90.4%	336,129	9.6%	3,501,325	100.0%
Nov-99 YTD	190,869	89.6%	22,195	10.4%	213,064	100.0%
	3,356,065	90.4%	358,324	9.6%	3,714,389	100.0%
Dec-99 YTD	229,910	90.3%	24,580	9.7%	254,490	100.0%
	3,585,975	90.4%	382,904	9.6%	3,968,879	100.0%
Final 99	3,588,443	90.4%	382,715	9.6%	3,971,158	100.0%