

ANALYSIS OF MARKET BY SOURCE OF BUSINESS
PRIVATE PASSENGER P.D.L EXPOSURES

	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%
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%
Jan-00												
Y-T-D	47,059	84.8%	8,423	15.2%	55,480	13.6%	346,578	98.1%	6,844	1.9%	353,422	86.4%
Feb-00												
Y-T-D	113,996	79.2%	29,990	20.8%	143,986	16.7%	697,415	97.2%	20,186	2.8%	717,601	83.3%
Mar-00												
Y-T-D	180,970	75.9%	57,525	24.1%	238,495	19.2%	973,852	96.7%	32,957	3.3%	1,006,809	80.8%
Apr-00												
Y-T-D	252,173	75.3%	82,507	24.7%	334,680	20.1%	1,289,048	96.6%	45,456	3.4%	1,334,504	79.9%
May-00												
Y-T-D	312,045	75.1%	103,607	24.9%	415,652	20.8%	1,528,929	96.4%	56,633	3.6%	1,585,562	79.2%
Jun-00												
Y-T-D	371,329	74.9%	124,175	25.1%	495,504	21.1%	1,780,302	96.3%	67,649	3.7%	1,847,951	78.9%
Jul-00												
Y-T-D	427,992	74.9%	143,535	25.1%	571,527	21.5%	2,015,330	96.3%	76,819	3.7%	2,092,149	78.5%
Aug-00												
Y-T-D	483,992	75.0%	161,160	25.0%	645,152	21.7%	2,242,306	96.3%	85,500	3.7%	2,327,806	78.3%
Sep-00												
Y-T-D	543,633	74.9%	182,369	25.1%	726,002	22.0%	2,474,428	96.3%	94,338	3.7%	2,568,766	78.0%
Oct-00												
Y-T-D	594,938	75.0%	198,356	25.0%	793,294	22.2%	2,671,928	96.3%	101,975	3.7%	2,773,903	77.8%
Nov-00												
Y-T-D	642,423	75.0%	213,601	25.0%	856,024	22.5%	2,843,314	96.3%	107,741	3.7%	2,951,055	77.5%
Dec-00												
Y-T-D	686,333	75.2%	226,459	24.8%	912,792	22.6%	3,006,419	96.4%	112,767	3.6%	3,119,186	77.4%
Final-00												
Y-T-D	686,549	75.2%	226,524	24.8%	913,073	22.6%	3,015,753	96.4%	112,824	3.6%	3,128,577	77.4%

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	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%
Final 99	3,588,443	90.4%	382,715	9.6%	3,971,158	100.0%
Jan-00						
Y-T-D	393,636	96.3%	15,266	3.7%	408,902	100.0%
Feb-00						
YTD	811,411	94.2%	50,176	5.8%	861,587	100.0%
Mar-00						
YTD	1,154,822	92.7%	90,482	7.3%	1,245,304	100.0%
Apr-00						
Y-T-D	1,541,221	92.3%	127,963	7.7%	1,669,184	100.0%
May-00						
Y-T-D	1,840,974	92.0%	160,240	8.0%	2,001,214	100.0%
Jun-00						
Y-T-D	2,151,631	91.8%	191,824	8.2%	2,343,455	100.0%
Jul-00						
Y-T-D	2,443,322	91.7%	220,354	8.3%	2,663,676	100.0%
Aug-00						
Y-T-D	2,726,298	91.7%	246,660	8.3%	2,972,958	100.0%
Sep-00						
Y-T-D	3,018,061	91.6%	276,707	8.4%	3,294,768	100.0%
Oct-00						
Y-T-D	3,266,866	91.6%	300,331	8.4%	3,567,197	100.0%
Nov-00						
Y-T-D	3,485,737	91.6%	321,342	8.4%	3,807,079	100.0%
Dec-00						
Y-T-D	3,692,752	91.6%	339,226	8.4%	4,031,978	100.0%
Final-00						
Y-T-D	3,702,302	91.6%	339,348	8.4%	4,041,650	100.0%