

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%
Final 00	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%
Jan-01 Y-T-D	1,623	73.5%	584	26.5%	2,207	10.1%	19,262	97.7%	449	2.3%	19,711	89.9%
Feb-01 Y-T-D	24,448	73.6%	8,781	26.4%	33,229	17.7%	148,367	96.1%	6,025	3.9%	154,392	82.3%
Mar-01 Y-T-D	181,461	77.6%	52,240	22.4%	233,701	19.3%	947,864	97.2%	27,344	2.8%	975,208	80.7%
Apr-01 Y-T-D	258,624	77.4%	75,554	22.6%	334,178	20.3%	1,276,089	97.1%	37,758	2.9%	1,313,847	79.7%
May-01 Y-T-D	326,354	76.9%	97,978	23.1%	424,332	21.1%	1,540,595	96.9%	48,619	3.1%	1,589,214	78.9%
Jun-01 Y-T-D	388,519	76.9%	116,970	23.1%	505,489	21.5%	1,792,998	96.9%	57,970	3.1%	1,850,968	78.5%
Jul-01 Y-T-D	447,385	76.8%	135,206	23.2%	582,591	21.7%	2,033,297	96.8%	66,474	3.2%	2,099,771	78.3%
Aug-01 Y-T-D	511,584	76.8%	154,510	23.2%	666,094	22.0%	2,284,352	96.8%	74,998	3.2%	2,359,350	78.0%
Sep-01 Y-T-D	571,814	76.9%	171,319	23.1%	743,133	22.3%	2,504,603	96.8%	82,093	3.2%	2,586,696	77.7%
Oct-01 Y-T-D	628,841	77.0%	187,974	23.0%	816,815	22.6%	2,705,718	96.8%	89,335	3.2%	2,795,053	77.4%
Nov-01 Y-T-D	676,308	77.0%	202,051	23.0%	878,359	22.9%	2,861,524	96.8%	95,061	3.2%	2,956,585	77.1%
Dec-01 Y-T-D	739,782	77.3%	217,443	22.7%	957,225	23.3%	3,051,278	96.8%	100,559	3.2%	3,151,837	76.7%
Final 01 Y-T-D	741,841	77.3%	218,069	22.7%	959,910	23.3%	3,063,440	96.8%	100,642	3.2%	3,164,082	76.7%

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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%
Final 00	3,702,302	91.6%	339,348	8.4%	4,041,650	100.0%
Jan-01						
Y-T-D	20,885	95.3%	1,033	4.7%	21,918	100.0%
Feb-01						
Y-T-D	172,815	92.1%	14,806	7.9%	187,621	100.0%
Mar-01						
Y-T-D	1,129,325	93.4%	79,584	6.6%	1,208,909	100.0%
Apr-01						
Y-T-D	1,534,713	93.1%	113,312	6.9%	1,648,025	100.0%
May-01						
Y-T-D	1,866,949	92.7%	146,597	7.3%	2,013,546	100.0%
Jun-01						
Y-T-D	2,181,517	92.6%	174,940	7.4%	2,356,457	100.0%
Jul-01						
Y-T-D	2,480,682	92.5%	201,680	7.5%	2,682,362	100.0%
Aug-01						
Y-T-D	2,795,936	92.4%	229,508	7.6%	3,025,444	100.0%
Sep-01						
Y-T-D	3,076,417	92.4%	253,412	7.6%	3,329,829	100.0%
Oct-01						
Y-T-D	3,334,559	92.3%	277,309	7.7%	3,611,868	100.0%
Nov-01						
Y-T-D	3,537,832	92.3%	297,112	7.7%	3,834,944	100.0%
Dec-01						
Y-T-D	3,791,060	92.3%	318,002	7.7%	4,109,062	100.0%
Final 01						
Y-T-D	3,805,281	92.3%	318,711	7.7%	4,123,992	100.0%