

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%
Final 01	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%
Jan-02 Y-T-D	85,256	84.3%	15,839	15.7%	101,095	15.1%	559,175	98.2%	10,466	1.8%	569,641	84.9%
Feb-02 Y-T-D	151,939	80.6%	36,510	19.4%	188,449	18.7%	802,414	97.9%	17,593	2.1%	820,007	81.3%
Mar-02 Y-T-D	217,217	79.2%	57,013	20.8%	274,230	20.8%	1,020,425	97.6%	24,561	2.4%	1,044,986	79.2%
Apr-02 Y-T-D	292,271	78.4%	80,375	21.6%	372,646	22.1%	1,278,743	97.5%	33,236	2.5%	1,311,979	77.9%
May-02 Y-T-D	363,129	78.1%	101,597	21.9%	464,726	22.8%	1,529,314	97.4%	41,504	2.6%	1,570,818	77.2%
Jun-02 Y-T-D	431,113	78.1%	120,782	21.9%	551,895	23.2%	1,780,803	97.3%	48,933	2.7%	1,829,736	76.8%
Jul-02 Y-T-D	497,932	78.1%	139,864	21.9%	637,796	23.4%	2,026,416	97.3%	56,064	2.7%	2,082,480	76.6%
Aug-02 Y-T-D	569,285	78.1%	160,091	21.9%	729,376	23.7%	2,280,196	97.3%	63,601	2.7%	2,343,797	76.3%
Sep-02 Y-T-D	633,339	78.0%	178,418	22.0%	811,757	24.0%	2,502,554	97.3%	69,191	2.7%	2,571,745	76.0%
Oct-02 Y-T-D	695,982	77.8%	198,605	22.2%	894,587	24.3%	2,718,590	97.3%	75,154	2.7%	2,793,744	75.7%
Nov-02 Y-T-D	748,857	77.7%	214,906	22.3%	963,763	24.5%	2,886,478	97.3%	79,497	2.7%	2,965,975	75.5%
Dec-02 Y-T-D	803,261	77.7%	230,076	22.3%	1,033,337	24.6%	3,080,692	97.3%	83,957	2.7%	3,164,649	75.4%
Final 02 Y-T-D	803,403	77.7%	230,079	22.3%	1,033,482	24.6%	3,080,548	97.3%	83,955	2.7%	3,164,503	75.4%

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

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%
Final 01	3,805,281	92.3%	318,711	7.7%	4,123,992	100.0%
Jan-02 Y-T-D	644,431	96.1%	26,305	3.9%	670,736	100.0%
Feb-02 Y-T-D	954,353	94.6%	54,103	5.4%	1,008,456	100.0%
Mar-02 Y-T-D	1,237,642	93.8%	81,574	6.2%	1,319,216	100.0%
Apr-02 Y-T-D	1,571,014	93.3%	113,611	6.7%	1,684,625	100.0%
May-02 Y-T-D	1,892,443	93.0%	143,101	7.0%	2,035,544	100.0%
Jun-02 Y-T-D	2,211,916	92.9%	169,715	7.1%	2,381,631	100.0%
Jul-02 Y-T-D	2,524,348	92.8%	195,928	7.2%	2,720,276	100.0%
Aug-02 Y-T-D	2,849,481	92.7%	223,692	7.3%	3,073,173	100.0%
Sep-02 Y-T-D	3,135,893	92.7%	247,609	7.3%	3,383,502	100.0%
Oct-02 Y-T-D	3,414,572	92.6%	273,759	7.4%	3,688,331	100.0%
Nov-02 Y-T-D	3,635,335	92.5%	294,403	7.5%	3,929,738	100.0%
Dec-02 Y-T-D	3,883,953	92.5%	314,033	7.5%	4,197,986	100.0%
Final 02 Y-T-D	3,883,951	92.5%	314,034	7.5%	4,197,985	100.0%