

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%
Final 02	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%
Final-03	868,444	79.4%	225,711	20.6%	1,094,155	25.9%	3,056,940	97.8%	67,293	2.2%	3,124,233	74.1%
Jan-04 Y-T-D	14,839	89.0%	1,834	11.0%	16,673	19.1%	69,563	98.6%	1,021	1.4%	70,584	80.9%
Feb-04 Y-T-D	121,758	83.0%	24,905	17.0%	146,663	22.0%	509,047	98.1%	9,796	1.9%	518,843	78.0%
Mar-04 Y-T-D	230,917	80.5%	55,930	19.5%	286,847	23.9%	895,015	98.2%	16,806	1.8%	911,821	76.1%
Apr-04 Y-T-D	329,543	80.3%	80,790	19.7%	410,333	25.0%	1,210,330	98.1%	23,298	1.9%	1,233,628	75.0%
May-04 Y-T-D	409,169	80.5%	99,185	19.5%	508,354	25.1%	1,488,646	98.1%	28,677	1.9%	1,517,323	74.9%
Jun-04 Y-T-D	487,981	80.5%	118,170	19.5%	606,151	25.4%	1,745,311	98.1%	34,556	1.9%	1,779,867	74.6%
Jul-04 Y-T-D	562,448	80.4%	137,089	19.6%	699,537	25.6%	1,990,075	98.0%	40,316	2.0%	2,030,391	74.4%
Aug-04 Y-T-D	639,610	80.4%	156,401	19.6%	796,011	25.8%	2,240,092	98.0%	46,300	2.0%	2,286,392	74.2%
Sep-04 Y-T-D	712,056	80.2%	175,334	19.8%	887,390	26.1%	2,464,930	97.9%	51,719	2.1%	2,516,649	73.9%
Oct-04 Y-T-D	784,382	80.3%	192,149	19.7%	976,531	26.3%	2,676,407	97.9%	56,649	2.1%	2,733,056	73.7%
Nov-04 Y-T-D	843,218	80.3%	206,379	19.7%	1,049,597	26.5%	2,843,247	97.9%	60,619	2.1%	2,903,866	73.5%
Dec-04 Y-T-D	907,189	80.5%	219,140	19.5%	1,126,329	26.6%	3,036,549	97.9%	64,542	2.1%	3,101,091	73.4%
Final-04 Y-T-D	907,189	80.5%	219,140	19.5%	1,126,329	26.6%	3,036,549	97.9%	64,542	2.1%	3,101,091	73.4%

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TOTAL MARKET						
	RETAINED		CEDED		TOTAL MARKET	
	Expos	%	Expos	%	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%
Final 02	3,883,951	92.5%	314,034	7.5%	4,197,985	100.0%
Final-03	3,925,384	93.1%	293,004	6.9%	4,218,388	100.0%
Jan-04 Y-T-D	84,402	96.7%	2,855	3.3%	87,257	100.0%
Feb-04 Y-T-D	630,805	94.8%	34,701	5.2%	665,506	100.0%
Mar-04 Y-T-D	1,125,932	93.9%	72,736	6.1%	1,198,668	100.0%
Apr-04 Y-T-D	1,539,873	93.7%	104,088	6.3%	1,643,961	100.0%
May-04 Y-T-D	1,897,815	93.7%	127,862	6.3%	2,025,677	100.0%
Jun-04 Y-T-D	2,233,292	93.6%	152,726	6.4%	2,386,018	100.0%
Jul-04 Y-T-D	2,552,523	93.5%	177,405	6.5%	2,729,928	100.0%
Aug-04 Y-T-D	2,879,702	93.4%	202,701	6.6%	3,082,403	100.0%
Sep-04 Y-T-D	3,176,986	93.3%	227,053	6.7%	3,404,039	100.0%
Oct-04 Y-T-D	3,460,789	93.3%	248,798	6.7%	3,709,587	100.0%
Nov-04 Y-T-D	3,686,465	93.2%	266,998	6.8%	3,953,463	100.0%
Dec-04 Y-T-D	3,943,738	93.3%	283,682	6.7%	4,227,420	100.0%
Final-04 Y-T-D	3,943,738	93.3%	283,682	6.7%	4,227,420	100.0%