

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%
Final 04	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 05	920,266	81.8%	204,127	18.2%	1,124,393	26.7%	3,034,930	98.1%	57,334	1.9%	3,092,264	73.3%
Jan-06 Y-T-D	3,354	91.7%	304	8.3%	3,658	16.3%	18,391	98.1%	352	1.9%	18,743	83.7%
Feb-06 Y-T-D	37,876	87.2%	5,560	12.8%	43,436	23.9%	136,902	98.7%	1,739	1.3%	138,641	76.1%
Mar-06 Y-T-D	217,851	87.4%	31,432	12.6%	249,283	24.7%	749,585	98.6%	10,582	1.4%	760,167	75.3%
Apr-06 Y-T-D	323,465	86.7%	49,598	13.3%	373,063	25.0%	1,104,905	98.5%	16,903	1.5%	1,121,808	75.0%
May-06 Y-T-D	398,538	86.3%	63,329	13.7%	461,867	24.7%	1,383,256	98.4%	22,124	1.6%	1,405,380	75.3%
Jun-06 Y-T-D	497,987	85.6%	83,827	14.4%	581,814	24.7%	1,741,197	98.3%	30,104	1.7%	1,771,301	75.3%
Jul-06 Y-T-D	570,868	85.5%	96,713	14.5%	667,581	24.7%	2,004,754	98.3%	35,585	1.7%	2,040,339	75.3%
Aug-06 Y-T-D	645,679	85.3%	111,660	14.7%	757,339	24.7%	2,270,796	98.2%	42,119	1.8%	2,312,915	75.3%
Sep-06 Y-T-D	714,050	85.1%	125,019	14.9%	839,069	24.7%	2,507,443	98.2%	46,898	1.8%	2,554,341	75.3%
Oct-06 Y-T-D	778,839	84.9%	138,902	15.1%	917,741	24.8%	2,731,815	98.1%	51,633	1.9%	2,783,448	75.2%
Nov-06 Y-T-D	837,254	85.1%	146,706	14.9%	983,960	24.9%	2,910,826	98.2%	52,854	1.8%	2,963,680	75.1%
Dec-06 Y-T-D	897,093	85.3%	154,342	14.7%	1,051,435	24.9%	3,117,758	98.3%	54,149	1.7%	3,171,907	75.1%
Final 06	897,094	85.3%	154,342	14.7%	1,051,436	24.9%	3,117,758	98.3%	54,148	1.7%	3,171,906	75.1%

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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%
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%
Final 04	3,943,738	93.3%	283,682	6.7%	4,227,420	100.0%
Final 05	3,955,196	93.8%	261,461	6.2%	4,216,657	100.0%
Jan-06 Y-T-D	21,745	97.1%	656	2.9%	22,401	100.0%
Feb-06 Y-T-D	174,778	96.0%	7,299	4.0%	182,077	100.0%
Mar-06 Y-T-D	967,436	95.8%	42,014	4.2%	1,009,450	100.0%
Apr-06 Y-T-D	1,428,370	95.6%	66,501	4.4%	1,494,871	100.0%
May-06 Y-T-D	1,781,794	95.4%	85,453	4.6%	1,867,247	100.0%
Jun-06 Y-T-D	2,239,184	95.2%	113,931	4.8%	2,353,115	100.0%
Jul-06 Y-T-D	2,575,622	95.1%	132,298	4.9%	2,707,920	100.0%
Aug-06 Y-T-D	2,916,475	95.0%	153,779	5.0%	3,070,254	100.0%
Sep-06 Y-T-D	3,221,493	94.9%	171,917	5.1%	3,393,410	100.0%
Oct-06 Y-T-D	3,510,654	94.9%	190,535	5.1%	3,701,189	100.0%
Nov-06 Y-T-D	3,748,080	94.9%	199,560	5.1%	3,947,640	100.0%
Dec-06 Y-T-D	4,014,851	95.1%	208,491	4.9%	4,223,342	100.0%
Final 06	4,014,852	95.1%	208,490	4.9%	4,223,342	100.0%