

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 w/o Aetna	715,000 720,645	66.1% 68.0%	366,389 338,713	33.9% 32.0%	1,081,389 1,059,357	31.4% 31.5%	2,036,138 2,056,157	86.2% 89.3%	326,065 246,566	13.8% 10.7%	2,362,203 2,302,723	68.6% 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%
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%
Jan-07 Y-T-D	78,339	89.7%	9,010	10.3%	87,349	15.7%	464,183	99.1%	4,122	0.9%	468,305	84.3%
Feb-07 Y-T-D	160,874	86.9%	24,160	13.1%	185,034	20.0%	731,890	98.9%	8,471	1.1%	740,361	80.0%
Mar-07 Y-T-D	238,969	86.6%	36,828	13.4%	275,797	21.8%	975,465	98.8%	12,023	1.2%	987,488	78.2%
Apr-07 Y-T-D	314,153	86.7%	48,073	13.3%	362,226	22.4%	1,241,685	98.7%	16,772	1.3%	1,258,457	77.6%
May-07 Y-T-D	388,810	86.7%	59,615	13.3%	448,425	22.6%	1,513,881	98.6%	22,063	1.4%	1,535,944	77.4%
Jun-07 Y-T-D	462,130	86.8%	70,171	13.2%	532,301	22.6%	1,791,721	98.5%	27,605	1.5%	1,819,326	77.4%
Jul-07 Y-T-D	530,023	86.8%	80,807	13.2%	610,830	22.6%	2,056,822	98.4%	32,756	1.6%	2,089,578	77.4%
Aug-07 Y-T-D	602,779	86.8%	91,665	13.2%	694,444	22.6%	2,337,275	98.4%	38,236	1.6%	2,375,511	77.4%
Sep-07 Y-T-D	667,484	86.7%	102,114	13.3%	769,598	22.7%	2,582,937	98.4%	43,025	1.6%	2,625,962	77.3%
Oct-07 Y-T-D	729,345	86.7%	112,362	13.3%	841,707	22.7%	2,820,080	98.3%	48,166	1.7%	2,868,246	77.3%
Nov-07 Y-T-D	781,252	86.6%	120,985	13.4%	902,237	22.8%	3,009,978	98.3%	52,030	1.7%	3,062,008	77.2%
Dec-07 Y-T-D	831,467	86.7%	127,391	13.3%	958,858	22.6%	3,223,314	98.3%	55,826	1.7%	3,279,140	77.4%
Final 07	832,310	86.7%	127,962	13.3%	960,272	22.6%	3,225,834	98.3%	56,164	1.7%	3,281,998	77.4%

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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%
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%
Final 06	4,014,852	95.1%	208,490	4.9%	4,223,342	100.0%
Jan-07						
Y-T-D	542,522	97.6%	13,132	2.4%	555,654	100.0%
Feb-07						
Y-T-D	892,764	96.5%	32,631	3.5%	925,395	100.0%
Mar-07						
Y-T-D	1,214,434	96.1%	48,851	3.9%	1,263,285	100.0%
Apr-07						
Y-T-D	1,555,838	96.0%	64,845	4.0%	1,620,683	100.0%
May-07						
Y-T-D	1,902,691	95.9%	81,678	4.1%	1,984,369	100.0%
Jun-07						
Y-T-D	2,253,851	95.8%	97,776	4.2%	2,351,627	100.0%
Jul-07						
Y-T-D	2,586,845	95.8%	113,563	4.2%	2,700,408	100.0%
Aug-07						
Y-T-D	2,940,054	95.8%	129,901	4.2%	3,069,955	100.0%
Sep-07						
Y-T-D	3,250,421	95.7%	145,139	4.3%	3,395,560	100.0%
Oct-07						
Y-T-D	3,549,425	95.7%	160,528	4.3%	3,709,953	100.0%
Nov-07						
Y-T-D	3,791,230	95.6%	173,015	4.4%	3,964,245	100.0%
Dec-07						
Y-T-D	4,054,781	95.7%	183,217	4.3%	4,237,998	100.0%
Final 07	4,058,144	95.7%	184,126	4.3%	4,242,270	100.0%