

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

	E.R.P. MARKET - CAR						VOL AGENT/DIRECT WRITTEN MARKET - CAR					
	ERP RET ⁽¹⁾ 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 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%
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%
Final 08	581,645	87.9%	80,404	12.1%	662,049	16.2%	3,393,585	98.9%	39,197	1.1%	3,432,782	83.8%
Jan-09 Y-T-D	39,864	87.1%	5,912	12.9%	45,776	7.8%	536,390	99.2%	4,089	0.8%	540,479	92.2%
Feb-09 Y-T-D	71,513	85.6%	12,020	14.4%	83,533	9.9%	752,753	99.2%	6,160	0.8%	758,913	90.1%
Mar-09 Y-T-D	104,977	85.5%	17,780	14.5%	122,757	10.8%	1,008,126	99.1%	8,699	0.9%	1,016,825	89.2%
Apr-09 Y-T-D	103,199	85.2%	17,929	14.8%	121,128	10.7%	1,003,516	99.1%	8,831	0.9%	1,012,347	89.3%
May-09 Y-T-D	101,504	85.3%	17,444	14.7%	118,948	10.6%	999,046	99.1%	8,717	0.9%	1,007,763	89.4%
Jun-09 Y-T-D	100,175	86.2%	16,054	13.8%	116,229	10.4%	995,727	99.0%	9,593	1.0%	1,005,320	89.6%
Jul-09 Y-T-D	99,087	86.3%	15,686	13.7%	114,773	10.3%	992,926	99.1%	9,516	0.9%	1,002,442	89.7%
Aug-09 Y-T-D	98,098	86.4%	15,405	13.6%	113,503	10.2%	989,621	99.1%	9,439	0.9%	999,060	89.8%
Sep-09 Y-T-D	97,430	86.5%	15,181	13.5%	112,611	10.2%	987,010	99.1%	9,380	0.9%	996,390	89.8%
Oct-09 Y-T-D	96,833	86.6%	15,038	13.4%	111,871	10.1%	984,599	99.1%	9,360	0.9%	993,959	89.9%
Nov-09 Y-T-D	96,480	86.6%	14,936	13.4%	111,416	10.1%	983,043	99.1%	9,325	0.9%	992,368	89.9%
Dec-09 Y-T-D	96,198	86.6%	14,863	13.4%	111,061	10.1%	981,703	99.1%	9,293	0.9%	990,996	89.9%
Final 09	96,198	86.6%	14,863	13.4%	111,061	10.1%	981,704	99.1%	9,293	0.9%	990,997	89.9%

(1) For policy year 2009, the three CAR sections of this report only include exposures for policy effective months January through March 2009.

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	TOTAL CAR						TOTAL MAIP						TOTAL MARKET (CAR + MAIP + CLEAN IN THREE)		
	RETAINED Expos	%	CEDED Expos	%	TOTAL RESIDUAL CAR	%	MAIP RETAINED	%	MAIP ASSIGNED	%	TOTAL MAIP Expos	%	CLEAN IN THREE Expos	%	TOTAL MARKET Expos
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%									
Final 07	4,058,144	95.7%	184,126	4.3%	4,242,270	100.0%									
Final 08	3,975,230	97.1%	119,601	2.9%	4,094,831	100.0%	79,282	74.1%	27,670	25.9%	106,952	100.0%			4,201,783
Jan-09 Y-T-D	576,254	98.3%	10,001	1.7%	586,255	100.0%	8,669	81.9%	1,914	18.1%	10,583	100.0%			596,838
Feb-09 Y-T-D	824,266	97.8%	18,180	2.2%	842,446	100.0%	16,353	76.1%	5,123	23.9%	21,476	100.0%			863,922
Mar-09 Y-T-D	1,113,103	97.7%	26,479	2.3%	1,139,582	100.0%	24,814	73.4%	8,989	26.6%	33,803	100.0%			1,173,385
Apr-09 Y-T-D	1,106,715	97.6%	26,760	2.4%	1,133,475	100.0%	373,881	95.4%	17,930	4.6%	391,811	100.0%	18,153	100.0%	1,543,439
May-09 Y-T-D	1,100,550	97.7%	26,161	2.3%	1,126,711	100.0%	717,839	95.9%	30,311	4.1%	748,150	100.0%	35,725	100.0%	1,910,586
Jun-09 Y-T-D	1,095,902	97.7%	25,647	2.3%	1,121,549	100.0%	1,052,558	96.2%	41,332	3.8%	1,093,890	100.0%	53,065	100.0%	2,268,504
Jul-09 Y-T-D	1,092,013	97.7%	25,202	2.3%	1,117,215	100.0%	1,356,918	96.4%	50,334	3.6%	1,407,252	100.0%	69,665	100.0%	2,594,132
Aug-09 Y-T-D	1,087,719	97.8%	24,844	2.2%	1,112,563	100.0%	1,708,041	96.7%	58,439	3.3%	1,766,480	100.0%	86,314	100.0%	2,965,357
Sep-09 Y-T-D	1,084,440	97.8%	24,561	2.2%	1,109,001	100.0%	1,999,212	96.8%	66,794	3.2%	2,066,006	100.0%	101,949	100.0%	3,276,956
Oct-09 Y-T-D	1,081,432	97.8%	24,398	2.2%	1,105,830	100.0%	2,274,831	96.8%	74,508	3.2%	2,349,339	100.0%	117,708	100.0%	3,572,877
Nov-09 Y-T-D	1,079,523	97.8%	24,261	2.2%	1,103,784	100.0%	2,498,597	96.9%	81,133	3.1%	2,579,730	100.0%	130,343	100.0%	3,813,857
Dec-09 Y-T-D	1,077,901	97.8%	24,156	2.2%	1,102,057	100.0%	2,744,327	96.9%	87,192	3.1%	2,831,519	100.0%	143,339	100.0%	4,076,915
Final 09	1,077,902	97.8%	24,156	2.2%	1,102,058	100.0%	2,744,326	96.9%	87,192	3.1%	2,831,518	100.0%	143,339	100.0%	4,076,915