

COMMONWEALTH AUTOMOBILE REINSURERS
COMMERCIAL PDL EXPOSURE RATIOS - FINAL POLICY YEAR 1999
TOTAL MARKET

<u>CLASS TYPE / DESCRIPTION</u>	<u>TOTAL CEDED (ID 4 & 5)</u>	<u>TOTAL INDUSTRY (ALL ID CODES)</u>	<u>TOTAL MARKET EXPOSURE RATIO</u>
21 REG TTT N-FLT	12,567	96,392	13.04%
22 ZR TTT N-FLT	631	938	67.27%
23 REG TTT FLT	4,659	67,991	6.85%
24 ZR TTT FLT	586	1,592	36.81%
28 LIMOS & CAR SERVICE N-FLT	1,263	1,771	71.32%
29 LIMOS & CAR SERVICE FLT	482	1,451	33.22%
31 TAXIS N-FLT	1,071	1,960	54.64%
32 COML BUSES N-FLT	1,248	1,642	76.00%
33 VAN POOLS	243	337	72.11%
34 ZR BUSES N-FLT	22	24	91.67%
35 PPT BUSES N-FLT	487	696	69.97%
36 TAXIS FLT	436	1,105	39.46%
37 COML BUSES FLT	845	2,735	30.90%
38 ZR BUSES FLT	22	46	47.83%
39 PPT BUSES FLT	631	1,979	31.88%
41 GARS SUBJ TO COMP LAW	4,908	17,166	28.59%
51 SPECIAL TYPES	2,330	14,170	16.44%
52 COML MC	83	120	69.17%
81 PPT N-FLT	6,770	46,588	14.53%
82 PPT FLT	1,097	22,948	4.78%
TOTAL CLASS TYPES LISTED	40,381	281,651	14.34%

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E.R.P. MARKET

<u>CLASS TYPE / DESCRIPTION</u>	<u>E.R.P. CEDED (ID 5)</u>	<u>E.R.P. INDUSTRY (ID 1 & 5)</u>	<u>E.R.P. MARKET EXPOSURE RATIO</u>
21 REG TTT N-FLT	5,451	9,689	56.26%
22 ZR TTT N-FLT	341	351	97.15%
23 REG TTT FLT	1,260	2,236	56.35%
24 ZR TTT FLT	227	227	100.00%
28 LIMOS & CAR SERVICE N-FLT	1,263	1,290	97.91%
29 LIMOS & CAR SERVICE FLT	482	487	98.97%
31 TAXIS N-FLT	1,071	1,072	99.91%
32 COML BUSES N-FLT	413	422	97.87%
33 VAN POOLS	102	111	91.89%
34 ZR BUSES N-FLT	15	15	100.00%
35 PPT BUSES N-FLT	166	167	99.40%
36 TAXIS FLT	436	436	100.00%
37 COML BUSES FLT	205	212	96.70%
38 ZR BUSES FLT	19	19	100.00%
39 PPT BUSES FLT	191	195	97.95%
41 GARS SUBJ TO COMP LAW	1,353	1,488	90.93%
51 SPECIAL TYPES	908	1,287	70.55%
52 COML MC	19	20	95.00%
81 PPT N-FLT	3,108	4,938	62.94%
82 PPT FLT	326	613	53.18%
TOTAL CLASS TYPES LISTED	17,356	25,275	68.67%

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VOLUNTARY MARKET

<u>CLASS TYPE / DESCRIPTION</u>	<u>VOLUNTARY AGENT CEDED (ID 4)</u>	<u>VOLUNTARY AGENT INDUSTRY (ID 0 & 4)</u>	<u>VOLUNTARY MARKET EXPOSURE RATIO</u>
21 REG TTT N-FLT	7,116	86,703	8.21%
22 ZR TTT N-FLT	290	587	49.40%
23 REG TTT FLT	3,399	65,755	5.17%
24 ZR TTT FLT	359	1,365	26.30%
28 LIMOS & CAR SERVICE N-FLT	-	482	0.00%
29 LIMOS & CAR SERVICE FLT	-	964	0.00%
31 TAXIS N-FLT	-	889	0.00%
32 COML BUSES N-FLT	835	1,220	68.44%
33 VAN POOLS	141	227	62.11%
34 ZR BUSES N-FLT	7	8	87.50%
35 PPT BUSES N-FLT	320	528	60.61%
36 TAXIS FLT	-	669	0.00%
37 COML BUSES FLT	640	2,523	25.37%
38 ZR BUSES FLT	3	27	11.11%
39 PPT BUSES FLT	440	1,784	24.66%
41 GARS SUBJ TO COMP LAW	3,556	15,679	22.68%
51 SPECIAL TYPES	1,422	12,883	11.04%
52 COML MC	64	100	64.00%
81 PPT N-FLT	3,662	41,650	8.79%
82 PPT FLT	771	22,335	3.45%
TOTAL CLASS TYPES LISTED	23,025	256,378	8.98%

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E.R.P. MARKET EXCLUDED CLASSES

<u>CLASS TYPE / DESCRIPTION</u>	<u>ERP CEDED EXCLUDED (ID 5)</u>	<u>ERP INDUSTRY EXCLUDED (ID 1 & 5)</u>	<u>E.R.P. EXPOSURE RATIO</u>
21 REG TTT N-FLT	168	236	71.19%
22 ZR TTT N-FLT	341	351	97.15%
23 REG TTT FLT	34	50	68.00%
24 ZR TTT FLT	227	227	100.00%
28 LIMOS & CAR SERVICE N-FLT	1,263	1,290	97.91%
29 LIMOS & CAR SERVICE FLT	482	487	98.97%
31 TAXIS N-FLT	1,071	1,072	99.91%
32 COML BUSES N-FLT	226	229	98.69%
33 VAN POOLS	-	-	0.00%
34 ZR BUSES N-FLT	-	-	0.00%
35 PPT BUSES N-FLT	26	26	100.00%
36 TAXIS FLT	436	436	100.00%
37 COML BUSES FLT	167	170	98.24%
38 ZR BUSES FLT	-	-	0.00%
39 PPT BUSES FLT	54	54	100.00%
41 GARS SUBJ TO COMP LAW	1,321	1,456	90.73%
51 SPECIAL TYPES	156	156	100.00%
52 COML MC	-	-	0.00%
81 PPT N-FLT	-	-	0.00%
82 PPT FLT	-	-	0.00%
TOTAL CLASS TYPES LISTED	5,972	6,240	95.71%

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VOLUNTARY MARKET EXCLUDED CLASSES

<u>CLASS TYPE / DESCRIPTION</u>	VOLUNTARY AGENT CEDED EXCLUDED (ID 4)	VOLUNTARY AGENT TOTAL EXCLUDED (ID 0 & 4)	<u>VOLUNTARY EXPOSURE RATIO</u>
21 REG TTT N-FLT	419	1,482	28.27%
22 ZR TTT N-FLT	290	587	49.40%
23 REG TTT FLT	496	2,716	18.26%
24 ZR TTT FLT	359	1,365	26.30%
28 LIMOS & CAR SERVICE N-FLT	-	482	0.00%
29 LIMOS & CAR SERVICE FLT	-	964	0.00%
31 TAXIS N-FLT	-	889	0.00%
32 COML BUSES N-FLT	480	705	68.09%
33 VAN POOLS	-	-	0.00%
34 ZR BUSES N-FLT	-	-	0.00%
35 PPT BUSES N-FLT	56	100	56.00%
36 TAXIS FLT	-	669	0.00%
37 COML BUSES FLT	543	1,993	27.25%
38 ZR BUSES FLT	-	-	0.00%
39 PPT BUSES FLT	62	176	35.23%
41 GARS SUBJ TO COMP LAW	3,419	8,551	39.98%
51 SPECIAL TYPES	162	277	58.48%
52 COML MC	-	-	0.00%
81 PPT N-FLT	-	-	0.00%
82 PPT FLT	-	-	0.00%
 TOTAL CLASS TYPES LISTED	 6,286	 20,956	 30.00%

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CESSION RATES ADJUSTED FOR EXCLUSIONS

<u>CLASS TYPE / DESCRIPTION</u>	<u>TOTAL CEDED (ID 4 & 5)</u>	<u>ERP CEDED (ID 5)</u>	<u>VOLUNTARY AGENT</u>		<u>TOTAL INDUSTRY (ALL ID CODES)</u>	<u>TOTAL LESS EXCLUDED</u>	<u>CESSION RATE</u>
			<u>CEDED EXCLUDED (ID 4)</u>	<u>CEDED LESS EXCLUDED</u>			
21 REG TTT N-FLT	12,567	5,451	419	6,697	96,392	90,522	7.40%
22 ZR TTT N-FLT	631	341	290	-	938	307	0.00%
23 REG TTT FLT	4,659	1,260	496	2,903	67,991	66,235	4.38%
24 ZR TTT FLT	586	227	359	-	1,592	1,006	0.00%
28 LIMOS & CAR SERVICE N-FLT	1,263	1,263	-	-	1,771	508	0.00%
29 LIMOS & CAR SERVICE FLT	482	482	-	-	1,451	969	0.00%
31 TAXIS N-FLT	1,071	1,071	-	-	1,960	889	0.00%
32 COML BUSES N-FLT	1,248	413	480	355	1,642	749	47.40%
33 VAN POOLS	243	102	-	141	337	235	60.00%
34 ZR BUSES N-FLT	22	15	-	7	24	9	77.78%
35 PPT BUSES N-FLT	487	166	56	265	696	474	55.91%
36 TAXIS FLT	436	436	-	-	1,105	669	0.00%
37 COML BUSES FLT	845	205	543	97	2,735	1,987	4.88%
38 ZR BUSES FLT	22	19	-	3	46	27	11.11%
39 PPT BUSES FLT	631	191	62	378	1,979	1,726	21.90%
41 GARS SUBJ TO COMP LAW	4,908	1,353	3,419	136	17,166	12,394	1.10%
51 SPECIAL TYPES	2,330	908	162	1,260	14,170	13,100	9.62%
52 COML MC	83	19	-	64	120	101	63.37%
81 PPT N-FLT	6,770	3,108	-	3,662	46,588	43,480	8.42%
82 PPT FLT	1,097	326	-	771	22,948	22,622	3.41%
TOTAL CLASS TYPES LISTED	40,381	17,356	6,286	16,739	281,651	258,009	6.49%