

Summary of Cession Volume Analysis Results
Final 1999

The cession volume analyses currently presented on CAR's web site reflects final 1999 policy year cession activity. Note that there are no significant reporting problems that substantially impact the results summarized in the enclosed reports.

The tables below reflect a summary of the current cession volume results.

Private Passenger

	1999 Results Final	1998 Results Final
Total Cession Rate:	9.6%	10.0%
E.R.P. Cession Rate:	27.4%	27.1%
Vol. Agent Cession Rate:	4.4%	4.7%
E.R.P. Market Share:	22.9%	23.6%
Vol. Agent Market Share:	77.1%	76.4%

Commercial

	1999 Results Final	1998 Results Final
Total Cession Rate:	18.7%	22.1%
E.R.P. Cession Rate:	80.5%	83.3%
Vol. Agent Cession Rate:	11.6%	13.7%
E.R.P. Market Share:	10.3%	12.1%
Vol. Agent Market Share:	89.7%	87.9%

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