

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
045	045	AMERICAN AUTOMOBILE INS CO									
			0	\$27,063	\$4,193	\$22,870	545.4%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$27,063	\$4,193	\$22,870	545.4%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$27,063	\$4,193	\$22,870	545.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$27,063	\$4,193	\$22,870	545.4%	100.0%	100.0%	0.0%	0.0%
045	103	THE AMERICAN INS CO									
			0	\$430,202	\$363,049	\$67,153	18.5%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$430,202	\$363,049	\$67,153	18.5%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$430,202	\$363,049	\$67,153	18.5%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$430,202	\$363,049	\$67,153	18.5%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
045	163	ASSOCIATED INDEMNITY CORP									
			0	\$877	\$0	\$877	100.0%	100.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$877	\$0	\$877	100.0%	100.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$877	\$0	\$877	100.0%	100.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$877	\$0	\$877	100.0%	100.0%	0.0%	0.0%	0.0%
045	399	FIREMANS FUND INS CO									
			0	\$152,808	\$39,102	\$113,706	290.8%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$152,808	\$39,102	\$113,706	290.8%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$152,808	\$39,102	\$113,706	290.8%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$152,808	\$39,102	\$113,706	290.8%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
045	623	NATIONAL SURETY CORP									
			0	\$2,268,889	\$1,373,902	\$894,987	65.1%	100.0%	100.0%	0.6%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,268,889	\$1,373,902	\$894,987	65.1%	100.0%	100.0%	0.5%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,268,889	\$1,373,902	\$894,987	65.1%	100.0%	100.0%	0.6%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,268,889	\$1,373,902	\$894,987	65.1%	100.0%	100.0%	0.4%	0.3%
045	GRP	AMERICAN AUTOMOBILE INS CO									
			0	\$2,879,839	\$1,780,246	\$1,099,593	61.8%	100.0%	100.0%	0.7%	0.5%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,879,839	\$1,780,246	\$1,099,593	61.8%	100.0%	100.0%	0.6%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,879,839	\$1,780,246	\$1,099,593	61.8%	100.0%	100.0%	0.7%	0.5%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,879,839	\$1,780,246	\$1,099,593	61.8%	100.0%	100.0%	0.6%	0.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
049	049	AMERICAN CASUALTY CO									
			0	\$25,092	\$14,081	\$11,011	78.2%	0.7%	0.3%	0.0%	0.0%
			4	\$1,857,735	\$3,009,214	(\$1,151,479)	-38.3%	53.0%	61.8%	3.5%	5.2%
			TOT VOL AGT	\$1,882,827	\$3,023,295	(\$1,140,468)	-37.7%	53.7%	62.1%	0.4%	0.7%
			1	\$32,867	\$52,405	(\$19,538)	-37.3%	0.9%	1.1%	0.3%	0.5%
			5	\$1,589,984	\$1,790,453	(\$200,469)	-11.2%	45.4%	36.8%	3.8%	3.7%
			TOT ERP	\$1,622,851	\$1,842,858	(\$220,007)	-11.9%	46.3%	37.9%	3.1%	3.1%
			VOL (ID 0,1)	\$57,959	\$66,486	(\$8,527)	-12.8%	1.7%	1.4%	0.0%	0.0%
			CED (ID 4,5)	\$3,447,719	\$4,799,667	(\$1,351,948)	-28.2%	98.3%	98.6%	3.7%	4.5%
			TOTAL	\$3,505,678	\$4,866,153	(\$1,360,475)	-28.0%	100.0%	100.0%	0.7%	1.0%
049	295	CONTINENTAL CASUALTY CO									
			0	\$19,890,277	\$18,152,850	\$1,737,427	9.6%	100.0%	100.0%	5.0%	4.9%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$19,890,277	\$18,152,850	\$1,737,427	9.6%	100.0%	100.0%	4.4%	4.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$19,890,277	\$18,152,850	\$1,737,427	9.6%	100.0%	100.0%	4.8%	4.8%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$19,890,277	\$18,152,850	\$1,737,427	9.6%	100.0%	100.0%	3.9%	3.7%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
049	GRP	AMERICAN CASUALTY CO									
			0	\$19,915,369	\$18,166,931	\$1,748,438	9.6%	85.1%	78.9%	5.0%	4.9%
			4	\$1,857,735	\$3,009,214	(\$1,151,479)	-38.3%	7.9%	13.1%	3.5%	5.2%
			TOT VOL AGT	\$21,773,104	\$21,176,145	\$596,959	2.8%	93.1%	92.0%	4.8%	5.0%
			1	\$32,867	\$52,405	(\$19,538)	-37.3%	0.1%	0.2%	0.3%	0.5%
			5	\$1,589,984	\$1,790,453	(\$200,469)	-11.2%	6.8%	7.8%	3.8%	3.7%
			TOT ERP	\$1,622,851	\$1,842,858	(\$220,007)	-11.9%	6.9%	8.0%	3.1%	3.1%
			VOL (ID 0,1)	\$19,948,236	\$18,219,336	\$1,728,900	9.5%	85.3%	79.1%	4.9%	4.8%
			CED (ID 4,5)	\$3,447,719	\$4,799,667	(\$1,351,948)	-28.2%	14.7%	20.9%	3.7%	4.5%
			TOTAL	\$23,395,955	\$23,019,003	\$376,952	1.6%	100.0%	100.0%	4.6%	4.7%
096	096	AMERICAN HARDWARE MUTUAL INS CO									
			0	\$1,032,483	\$1,318,031	(\$285,548)	-21.7%	89.6%	89.8%	0.3%	0.4%
			4	\$119,746	\$150,456	(\$30,710)	-20.4%	10.4%	10.2%	0.2%	0.3%
			TOT VOL AGT	\$1,152,229	\$1,468,487	(\$316,258)	-21.5%	100.0%	100.0%	0.3%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,032,483	\$1,318,031	(\$285,548)	-21.7%	89.6%	89.8%	0.3%	0.3%
			CED (ID 4,5)	\$119,746	\$150,456	(\$30,710)	-20.4%	10.4%	10.2%	0.1%	0.1%
			TOTAL	\$1,152,229	\$1,468,487	(\$316,258)	-21.5%	100.0%	100.0%	0.2%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
101	101	AMERICAN ALTERNATIVE INS CORP									
			0	\$203,119	\$168,673	\$34,446	20.4%	100.0%	100.0%	0.1%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$203,119	\$168,673	\$34,446	20.4%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$203,119	\$168,673	\$34,446	20.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$203,119	\$168,673	\$34,446	20.4%	100.0%	100.0%	0.0%	0.0%
153	153	ARBELLA MUTUAL INSURANCE CO									
			0	\$1,751	\$22,079,692	(\$22,077,941)	-100.0	85.2%	69.6%	0.0%	6.0%
			4	\$259	\$5,658,877	(\$5,658,618)	-100.0	12.6%	17.9%	0.0%	9.7%
			TOT VOL AGT	\$2,010	\$27,738,569	(\$27,736,559)	-100.0	97.8%	87.5%	0.0%	6.5%
			1	\$45	\$1,997,291	(\$1,997,246)	-100.0	2.2%	6.3%	0.0%	20.4%
			5	\$0	\$1,965,146	(\$1,965,146)	-100.0	0.0%	6.2%	0.0%	4.0%
			TOT ERP	\$45	\$3,962,437	(\$3,962,392)	-100.0	2.2%	12.5%	0.0%	6.8%
			VOL (ID 0,1)	\$1,796	\$24,076,983	(\$24,075,187)	-100.0	87.4%	76.0%	0.0%	6.4%
			CED (ID 4,5)	\$259	\$7,624,023	(\$7,623,764)	-100.0	12.6%	24.0%	0.0%	7.1%
			TOTAL	\$2,055	\$31,701,006	(\$31,698,951)	-100.0	100.0%	100.0%	0.0%	6.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
153	154	ARBELLA PROTECTION INS CO									
			0	\$61,450,678	\$31,817,857	\$29,632,821	93.1%	73.0%	68.5%	15.3%	8.6%
			4	\$12,613,808	\$8,368,983	\$4,244,825	50.7%	15.0%	18.0%	24.1%	14.3%
			TOT VOL AGT	\$74,064,486	\$40,186,840	\$33,877,646	84.3%	88.0%	86.5%	16.3%	9.4%
			1	\$5,575,421	\$3,107,365	\$2,468,056	79.4%	6.6%	6.7%	55.0%	31.8%
			5	\$4,482,821	\$3,182,560	\$1,300,261	40.9%	5.3%	6.8%	10.7%	6.5%
			TOT ERP	\$10,058,242	\$6,289,925	\$3,768,317	59.9%	12.0%	13.5%	19.3%	10.7%
			VOL (ID 0,1)	\$67,026,099	\$34,925,222	\$32,100,877	91.9%	79.7%	75.1%	16.3%	9.2%
			CED (ID 4,5)	\$17,096,629	\$11,551,543	\$5,545,086	48.0%	20.3%	24.9%	18.1%	10.8%
			TOTAL	\$84,122,728	\$46,476,765	\$37,645,963	81.0%	100.0%	100.0%	16.6%	9.6%
153	GRP	ARBELLA MUTUAL INSURANCE CO									
			0	\$61,452,429	\$53,897,549	\$7,554,880	14.0%	73.0%	68.9%	15.3%	14.6%
			4	\$12,614,067	\$14,027,860	(\$1,413,793)	-10.1%	15.0%	17.9%	24.1%	24.0%
			TOT VOL AGT	\$74,066,496	\$67,925,409	\$6,141,087	9.0%	88.0%	86.9%	16.3%	15.9%
			1	\$5,575,466	\$5,104,656	\$470,810	9.2%	6.6%	6.5%	55.0%	52.2%
			5	\$4,482,821	\$5,147,706	(\$664,885)	-12.9%	5.3%	6.6%	10.7%	10.5%
			TOT ERP	\$10,058,287	\$10,252,362	(\$194,075)	-1.9%	12.0%	13.1%	19.3%	17.5%
			VOL (ID 0,1)	\$67,027,895	\$59,002,205	\$8,025,690	13.6%	79.7%	75.5%	16.3%	15.6%
			CED (ID 4,5)	\$17,096,888	\$19,175,566	(\$2,078,678)	-10.8%	20.3%	24.5%	18.1%	17.9%
			TOTAL	\$84,124,783	\$78,177,771	\$5,947,012	7.6%	100.0%	100.0%	16.6%	16.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
178	178	ATLANTIC MUTUAL INS CO									
			0	\$171,123	\$133,391	\$37,732	28.3%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$171,123	\$133,391	\$37,732	28.3%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$171,123	\$133,391	\$37,732	28.3%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$171,123	\$133,391	\$37,732	28.3%	100.0%	100.0%	0.0%	0.0%
178	233	CENTENNIAL INS CO									
			0	\$1,457,858	\$943,713	\$514,145	54.5%	100.0%	100.0%	0.4%	0.3%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,457,858	\$943,713	\$514,145	54.5%	100.0%	100.0%	0.3%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,457,858	\$943,713	\$514,145	54.5%	100.0%	100.0%	0.4%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,457,858	\$943,713	\$514,145	54.5%	100.0%	100.0%	0.3%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
178	GRP	ATLANTIC MUTUAL INS CO									
			0	\$1,628,981	\$1,077,104	\$551,877	51.2%	100.0%	100.0%	0.4%	0.3%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,628,981	\$1,077,104	\$551,877	51.2%	100.0%	100.0%	0.4%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,628,981	\$1,077,104	\$551,877	51.2%	100.0%	100.0%	0.4%	0.3%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,628,981	\$1,077,104	\$551,877	51.2%	100.0%	100.0%	0.3%	0.2%
194	017	ACE PROPERTY AND CASUALTY INS CO									
			0	\$58,415	\$28,139	\$30,276	107.6%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$58,415	\$28,139	\$30,276	107.6%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$58,415	\$28,139	\$30,276	107.6%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$58,415	\$28,139	\$30,276	107.6%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
194	194	BANKERS STANDARD INSURANCE CO									
			0	(\$1,216)	\$0	(\$1,216)	100.0%	-0.1%	0.0%	0.0%	0.0%
			4	\$352,040	\$49,337	\$302,703	613.5%	40.1%	26.4%	0.7%	0.1%
			TOT VOL AGT	\$350,824	\$49,337	\$301,487	611.1%	39.9%	26.4%	0.1%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$527,514	\$137,894	\$389,620	282.6%	60.1%	73.6%	1.3%	0.3%
			TOT ERP	\$527,514	\$137,894	\$389,620	282.6%	60.1%	73.6%	1.0%	0.2%
			VOL (ID 0,1)	(\$1,216)	\$0	(\$1,216)	100.0%	-0.1%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$879,554	\$187,231	\$692,323	369.8%	100.1%	100.0%	0.9%	0.2%
			TOTAL	\$878,338	\$187,231	\$691,107	369.1%	100.0%	100.0%	0.2%	0.0%
194	261	ACE AMERICAN INSURANCE CO									
			0	\$608,176	\$181,018	\$427,158	236.0%	100.0%	100.0%	0.2%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$608,176	\$181,018	\$427,158	236.0%	100.0%	100.0%	0.1%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$608,176	\$181,018	\$427,158	236.0%	100.0%	100.0%	0.1%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$608,176	\$181,018	\$427,158	236.0%	100.0%	100.0%	0.1%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
194	263	ACE FIRE UNDERWRITERS INSURANCE CO									
			0	\$4,788,740	\$610,785	\$4,177,955	684.0%	100.0%	100.0%	1.2%	0.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$4,788,740	\$610,785	\$4,177,955	684.0%	100.0%	100.0%	1.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$4,788,740	\$610,785	\$4,177,955	684.0%	100.0%	100.0%	1.2%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$4,788,740	\$610,785	\$4,177,955	684.0%	100.0%	100.0%	0.9%	0.1%
194	499	INS CO OF NORTH AMERICA									
			0	\$4,471	\$1,253,503	(\$1,249,032)	-99.6%	100.0%	54.5%	0.0%	0.3%
			4	\$0	\$436,920	(\$436,920)	-100.0	0.0%	19.0%	0.0%	0.7%
			TOT VOL AGT	\$4,471	\$1,690,423	(\$1,685,952)	-99.7%	100.0%	73.4%	0.0%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$611,592	(\$611,592)	-100.0	0.0%	26.6%	0.0%	1.3%
			TOT ERP	\$0	\$611,592	(\$611,592)	-100.0	0.0%	26.6%	0.0%	1.0%
			VOL (ID 0,1)	\$4,471	\$1,253,503	(\$1,249,032)	-99.6%	100.0%	54.5%	0.0%	0.3%
			CED (ID 4,5)	\$0	\$1,048,512	(\$1,048,512)	-100.0	0.0%	45.5%	0.0%	1.0%
			TOTAL	\$4,471	\$2,302,015	(\$2,297,544)	-99.8%	100.0%	100.0%	0.0%	0.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
194	701	PACIFIC EMPLOYERS INS CO									
			0	\$488,802	\$269,300	\$219,502	81.5%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$488,802	\$269,300	\$219,502	81.5%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$488,802	\$269,300	\$219,502	81.5%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$488,802	\$269,300	\$219,502	81.5%	100.0%	100.0%	0.1%	0.1%
194	996	INDEMNITY INS CO OF NORTH AMERICA									
			0	\$793	\$0	\$793	100.0%	100.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$793	\$0	\$793	100.0%	100.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$793	\$0	\$793	100.0%	100.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$793	\$0	\$793	100.0%	100.0%	0.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
194	GRP	BANKERS STANDARD INSURANCE CO									
			0	\$5,948,181	\$2,342,745	\$3,605,436	153.9%	87.1%	65.5%	1.5%	0.6%
			4	\$352,040	\$486,257	(\$134,217)	-27.6%	5.2%	13.6%	0.7%	0.8%
			TOT VOL AGT	\$6,300,221	\$2,829,002	\$3,471,219	122.7%	92.3%	79.1%	1.4%	0.7%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$527,514	\$749,486	(\$221,972)	-29.6%	7.7%	20.9%	1.3%	1.5%
			TOT ERP	\$527,514	\$749,486	(\$221,972)	-29.6%	7.7%	20.9%	1.0%	1.3%
			VOL (ID 0,1)	\$5,948,181	\$2,342,745	\$3,605,436	153.9%	87.1%	65.5%	1.4%	0.6%
			CED (ID 4,5)	\$879,554	\$1,235,743	(\$356,189)	-28.8%	12.9%	34.5%	0.9%	1.2%
			TOTAL	\$6,827,735	\$3,578,488	\$3,249,247	90.8%	100.0%	100.0%	1.4%	0.7%
279	279	THE COMMERCE INS CO									
			0	\$20,982,702	\$20,664,312	\$318,390	1.5%	68.9%	67.7%	5.2%	5.6%
			4	\$4,645,753	\$4,706,982	(\$61,229)	-1.3%	15.3%	15.4%	8.9%	8.1%
			TOT VOL AGT	\$25,628,455	\$25,371,294	\$257,161	1.0%	84.2%	83.1%	5.7%	5.9%
			1	\$2,556,152	\$2,475,079	\$81,073	3.3%	8.4%	8.1%	25.2%	25.3%
			5	\$2,249,002	\$2,684,013	(\$435,011)	-16.2%	7.4%	8.8%	5.4%	5.5%
			TOT ERP	\$4,805,154	\$5,159,092	(\$353,938)	-6.9%	15.8%	16.9%	9.2%	8.8%
			VOL (ID 0,1)	\$23,538,854	\$23,139,391	\$399,463	1.7%	77.3%	75.8%	5.7%	6.1%
			CED (ID 4,5)	\$6,894,755	\$7,390,995	(\$496,240)	-6.7%	22.7%	24.2%	7.3%	6.9%
			TOTAL	\$30,433,609	\$30,530,386	(\$96,777)	-0.3%	100.0%	100.0%	6.0%	6.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
279	419	CITATION INSURANCE CO									
			0	\$6,852,345	\$6,444,014	\$408,331	6.3%	100.0%	100.0%	1.7%	1.7%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$6,852,345	\$6,444,014	\$408,331	6.3%	100.0%	100.0%	1.5%	1.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$6,852,345	\$6,444,014	\$408,331	6.3%	100.0%	100.0%	1.7%	1.7%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$6,852,345	\$6,444,014	\$408,331	6.3%	100.0%	100.0%	1.4%	1.3%
279	GRP	THE COMMERCE INS CO									
			0	\$27,835,047	\$27,108,326	\$726,721	2.7%	74.7%	73.3%	6.9%	7.4%
			4	\$4,645,753	\$4,706,982	(\$61,229)	-1.3%	12.5%	12.7%	8.9%	8.1%
			TOT VOL AGT	\$32,480,800	\$31,815,308	\$665,492	2.1%	87.1%	86.0%	7.2%	7.5%
			1	\$2,556,152	\$2,475,079	\$81,073	3.3%	6.9%	6.7%	25.2%	25.3%
			5	\$2,249,002	\$2,684,013	(\$435,011)	-16.2%	6.0%	7.3%	5.4%	5.5%
			TOT ERP	\$4,805,154	\$5,159,092	(\$353,938)	-6.9%	12.9%	14.0%	9.2%	8.8%
			VOL (ID 0,1)	\$30,391,199	\$29,583,405	\$807,794	2.7%	81.5%	80.0%	7.4%	7.8%
			CED (ID 4,5)	\$6,894,755	\$7,390,995	(\$496,240)	-6.7%	18.5%	20.0%	7.3%	6.9%
			TOTAL	\$37,285,954	\$36,974,400	\$311,554	0.8%	100.0%	100.0%	7.4%	7.6%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
309	309	ELECTRIC INS CO									
			0	\$299,624	\$324,644	(\$25,020)	-7.7%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$299,624	\$324,644	(\$25,020)	-7.7%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$299,624	\$324,644	(\$25,020)	-7.7%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$299,624	\$324,644	(\$25,020)	-7.7%	100.0%	100.0%	0.1%	0.1%
309	311	ELECTRIC INS CO (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$2,398	\$1,001	\$1,397	139.6%	2.4%	1.0%	0.0%	0.0%
			5	\$95,978	\$99,573	(\$3,595)	-3.6%	97.6%	99.0%	0.2%	0.2%
			TOT ERP	\$98,376	\$100,574	(\$2,198)	-2.2%	100.0%	100.0%	0.2%	0.2%
			VOL (ID 0,1)	\$2,398	\$1,001	\$1,397	139.6%	2.4%	1.0%	0.0%	0.0%
			CED (ID 4,5)	\$95,978	\$99,573	(\$3,595)	-3.6%	97.6%	99.0%	0.1%	0.1%
			TOTAL	\$98,376	\$100,574	(\$2,198)	-2.2%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
309	GRP	ELECTRIC INS CO									
			0	\$299,624	\$324,644	(\$25,020)	-7.7%	75.3%	76.3%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$299,624	\$324,644	(\$25,020)	-7.7%	75.3%	76.3%	0.1%	0.1%
			1	\$2,398	\$1,001	\$1,397	139.6%	0.6%	0.2%	0.0%	0.0%
			5	\$95,978	\$99,573	(\$3,595)	-3.6%	24.1%	23.4%	0.2%	0.2%
			TOT ERP	\$98,376	\$100,574	(\$2,198)	-2.2%	24.7%	23.7%	0.2%	0.2%
			VOL (ID 0,1)	\$302,022	\$325,645	(\$23,623)	-7.3%	75.9%	76.6%	0.1%	0.1%
			CED (ID 4,5)	\$95,978	\$99,573	(\$3,595)	-3.6%	24.1%	23.4%	0.1%	0.1%
			TOTAL	\$398,000	\$425,218	(\$27,218)	-6.4%	100.0%	100.0%	0.1%	0.1%
317	317	EMPIRE INSURANCE (TAXI)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$7,441,294	\$7,346,395	\$94,899	1.3%	100.0%	100.0%	17.8%	15.0%
			TOT ERP	\$7,441,294	\$7,346,395	\$94,899	1.3%	100.0%	100.0%	14.3%	12.5%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$7,441,294	\$7,346,395	\$94,899	1.3%	100.0%	100.0%	7.9%	6.9%
			TOTAL	\$7,441,294	\$7,346,395	\$94,899	1.3%	100.0%	100.0%	1.5%	1.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
333	065	AMERICAN EMPLOYERS INS CO									
			0	\$7,725,086	\$6,750,169	\$974,917	14.4%	100.0%	100.0%	1.9%	1.8%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$7,725,086	\$6,750,169	\$974,917	14.4%	100.0%	100.0%	1.7%	1.6%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$7,725,086	\$6,750,169	\$974,917	14.4%	100.0%	100.0%	1.9%	1.8%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$7,725,086	\$6,750,169	\$974,917	14.4%	100.0%	100.0%	1.5%	1.4%
333	325	THE EMPLOYERS FIRE INS CO									
			0	\$2,032,881	\$2,444,018	(\$411,137)	-16.8%	100.0%	100.0%	0.5%	0.7%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,032,881	\$2,444,018	(\$411,137)	-16.8%	100.0%	100.0%	0.4%	0.6%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,032,881	\$2,444,018	(\$411,137)	-16.8%	100.0%	100.0%	0.5%	0.6%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,032,881	\$2,444,018	(\$411,137)	-16.8%	100.0%	100.0%	0.4%	0.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
333	333	COMMERCIAL UNION INS CO									
			0	\$26,074,980	\$25,388,281	\$686,699	2.7%	77.8%	76.2%	6.5%	6.9%
			4	\$4,361,450	\$4,688,602	(\$327,152)	-7.0%	13.0%	14.1%	8.3%	8.0%
			TOT VOL AGT	\$30,436,430	\$30,076,883	\$359,547	1.2%	90.8%	90.3%	6.7%	7.0%
			1	\$0	\$107	(\$107)	-100.0	0.0%	0.0%	0.0%	0.0%
			5	\$3,068,653	\$3,246,274	(\$177,621)	-5.5%	9.2%	9.7%	7.3%	6.6%
			TOT ERP	\$3,068,653	\$3,246,381	(\$177,728)	-5.5%	9.2%	9.7%	5.9%	5.5%
			VOL (ID 0,1)	\$26,074,980	\$25,388,388	\$686,592	2.7%	77.8%	76.2%	6.3%	6.7%
			CED (ID 4,5)	\$7,430,103	\$7,934,876	(\$504,773)	-6.4%	22.2%	23.8%	7.9%	7.4%
			TOTAL	\$33,505,083	\$33,323,264	\$181,819	0.5%	100.0%	100.0%	6.6%	6.9%
333	407	CGU INSURANCE COMPANY									
			0	\$650,764	\$908,575	(\$257,811)	-28.4%	100.0%	100.0%	0.2%	0.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$650,764	\$908,575	(\$257,811)	-28.4%	100.0%	100.0%	0.1%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$650,764	\$908,575	(\$257,811)	-28.4%	100.0%	100.0%	0.2%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$650,764	\$908,575	(\$257,811)	-28.4%	100.0%	100.0%	0.1%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
333	669	NORTHERN ASSURANCE CO OF AMER									
			0	\$1,618,059	\$1,558,593	\$59,466	3.8%	100.0%	100.0%	0.4%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,618,059	\$1,558,593	\$59,466	3.8%	100.0%	100.0%	0.4%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,618,059	\$1,558,593	\$59,466	3.8%	100.0%	100.0%	0.4%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,618,059	\$1,558,593	\$59,466	3.8%	100.0%	100.0%	0.3%	0.3%
333	714	POTAMAC INS CO OF ILLINOIS									
			0	\$84	\$176	(\$92)	-52.3%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$84	\$176	(\$92)	-52.3%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$84	\$176	(\$92)	-52.3%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$84	\$176	(\$92)	-52.3%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
333	715	GENERAL ACCIDENT INSURANCE CO									
			0	\$309,692	\$635,045	(\$325,353)	-51.2%	100.0%	100.0%	0.1%	0.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$309,692	\$635,045	(\$325,353)	-51.2%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$309,692	\$635,045	(\$325,353)	-51.2%	100.0%	100.0%	0.1%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$309,692	\$635,045	(\$325,353)	-51.2%	100.0%	100.0%	0.1%	0.1%
333	GRP	COMMERCIAL UNION INS CO									
			0	\$38,411,546	\$37,684,857	\$726,689	1.9%	83.8%	82.6%	9.6%	10.2%
			4	\$4,361,450	\$4,688,602	(\$327,152)	-7.0%	9.5%	10.3%	8.3%	8.0%
			TOT VOL AGT	\$42,772,996	\$42,373,459	\$399,537	0.9%	93.3%	92.9%	9.4%	9.9%
			1	\$0	\$107	(\$107)	-100.0	0.0%	0.0%	0.0%	0.0%
			5	\$3,068,653	\$3,246,274	(\$177,621)	-5.5%	6.7%	7.1%	7.3%	6.6%
			TOT ERP	\$3,068,653	\$3,246,381	(\$177,728)	-5.5%	6.7%	7.1%	5.9%	5.5%
			VOL (ID 0,1)	\$38,411,546	\$37,684,964	\$726,582	1.9%	83.8%	82.6%	9.3%	10.0%
			CED (ID 4,5)	\$7,430,103	\$7,934,876	(\$504,773)	-6.4%	16.2%	17.4%	7.9%	7.4%
			TOTAL	\$45,841,649	\$45,619,840	\$221,809	0.5%	100.0%	100.0%	9.1%	9.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
336	336	EMPLOYERS MUTUAL CASUALTY CO									
			0	\$550,951	\$473,665	\$77,286	16.3%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$550,951	\$473,665	\$77,286	16.3%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$550,951	\$473,665	\$77,286	16.3%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$550,951	\$473,665	\$77,286	16.3%	100.0%	100.0%	0.1%	0.1%
354	354	AMICA MUTUAL INS CO									
			0	\$1,010,312	\$997,536	\$12,776	1.3%	94.0%	94.5%	0.3%	0.3%
			4	\$4,284	\$1,952	\$2,332	119.5%	0.4%	0.2%	0.0%	0.0%
			TOT VOL AGT	\$1,014,596	\$999,488	\$15,108	1.5%	94.4%	94.7%	0.2%	0.2%
			1	\$7,617	\$9,195	(\$1,578)	-17.2%	0.7%	0.9%	0.1%	0.1%
			5	\$52,745	\$47,165	\$5,580	11.8%	4.9%	4.5%	0.1%	0.1%
			TOT ERP	\$60,362	\$56,360	\$4,002	7.1%	5.6%	5.3%	0.1%	0.1%
			VOL (ID 0,1)	\$1,017,929	\$1,006,731	\$11,198	1.1%	94.7%	95.3%	0.2%	0.3%
			CED (ID 4,5)	\$57,029	\$49,117	\$7,912	16.1%	5.3%	4.7%	0.1%	0.0%
			TOTAL	\$1,074,958	\$1,055,848	\$19,110	1.8%	100.0%	100.0%	0.2%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
354	356	AMICA MUTUAL INS CO (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$925,951	\$1,128,953	(\$203,002)	-18.0%	100.0%	100.0%	2.2%	2.3%
			TOT ERP	\$925,951	\$1,128,953	(\$203,002)	-18.0%	100.0%	100.0%	1.8%	1.9%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$925,951	\$1,128,953	(\$203,002)	-18.0%	100.0%	100.0%	1.0%	1.1%
			TOTAL	\$925,951	\$1,128,953	(\$203,002)	-18.0%	100.0%	100.0%	0.2%	0.2%
354	GRP	AMICA MUTUAL INS CO									
			0	\$1,010,312	\$997,536	\$12,776	1.3%	50.5%	45.7%	0.3%	0.3%
			4	\$4,284	\$1,952	\$2,332	119.5%	0.2%	0.1%	0.0%	0.0%
			TOT VOL AGT	\$1,014,596	\$999,488	\$15,108	1.5%	50.7%	45.7%	0.2%	0.2%
			1	\$7,617	\$9,195	(\$1,578)	-17.2%	0.4%	0.4%	0.1%	0.1%
			5	\$978,696	\$1,176,118	(\$197,422)	-16.8%	48.9%	53.8%	2.3%	2.4%
			TOT ERP	\$986,313	\$1,185,313	(\$199,000)	-16.8%	49.3%	54.3%	1.9%	2.0%
			VOL (ID 0,1)	\$1,017,929	\$1,006,731	\$11,198	1.1%	50.9%	46.1%	0.2%	0.3%
			CED (ID 4,5)	\$982,980	\$1,178,070	(\$195,090)	-16.6%	49.1%	53.9%	1.0%	1.1%
			TOTAL	\$2,000,909	\$2,184,801	(\$183,892)	-8.4%	100.0%	100.0%	0.4%	0.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
362	362	FARM FAMILY CASUALTY INS CO									
			0	\$3,327,502	\$3,077,331	\$250,171	8.1%	100.0%	100.0%	0.8%	0.8%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$3,327,502	\$3,077,331	\$250,171	8.1%	100.0%	100.0%	0.7%	0.7%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$3,327,502	\$3,077,331	\$250,171	8.1%	100.0%	100.0%	0.8%	0.8%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$3,327,502	\$3,077,331	\$250,171	8.1%	100.0%	100.0%	0.7%	0.6%
377	377	FEDERAL INS CO									
			0	\$1,624,118	\$1,627,904	(\$3,786)	-0.2%	100.0%	100.0%	0.4%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,624,118	\$1,627,904	(\$3,786)	-0.2%	100.0%	100.0%	0.4%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,624,118	\$1,627,904	(\$3,786)	-0.2%	100.0%	100.0%	0.4%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,624,118	\$1,627,904	(\$3,786)	-0.2%	100.0%	100.0%	0.3%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
439	439	GREAT AMERICAN INS CO									
			0	\$17,018,962	\$19,267,217	(\$2,248,255)	-11.7%	100.0%	100.0%	4.2%	5.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$17,018,962	\$19,267,217	(\$2,248,255)	-11.7%	100.0%	100.0%	3.8%	4.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$17,018,962	\$19,267,217	(\$2,248,255)	-11.7%	100.0%	100.0%	4.1%	5.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$17,018,962	\$19,267,217	(\$2,248,255)	-11.7%	100.0%	100.0%	3.4%	4.0%
439	440	GREAT AMERICAN INS CO (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$228,702	\$408,143	(\$179,441)	-44.0%	32.2%	59.3%	0.4%	0.7%
			TOT VOL AGT	\$228,702	\$408,143	(\$179,441)	-44.0%	32.2%	59.3%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$481,542	\$280,289	\$201,253	71.8%	67.8%	40.7%	1.1%	0.6%
			TOT ERP	\$481,542	\$280,289	\$201,253	71.8%	67.8%	40.7%	0.9%	0.5%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$710,244	\$688,432	\$21,812	3.2%	100.0%	100.0%	0.8%	0.6%
			TOTAL	\$710,244	\$688,432	\$21,812	3.2%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
439	622	NATIONAL INTERSTATE INSURANCE CO									
			0	\$127,072	\$0	\$127,072	100.0%	100.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$127,072	\$0	\$127,072	100.0%	100.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$127,072	\$0	\$127,072	100.0%	100.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$127,072	\$0	\$127,072	100.0%	100.0%	0.0%	0.0%	0.0%
439	GRP	GREAT AMERICAN INS CO									
			0	\$17,146,034	\$19,267,217	(\$2,121,183)	-11.0%	96.0%	96.6%	4.3%	5.2%
			4	\$228,702	\$408,143	(\$179,441)	-44.0%	1.3%	2.0%	0.4%	0.7%
			TOT VOL AGT	\$17,374,736	\$19,675,360	(\$2,300,624)	-11.7%	97.3%	98.6%	3.8%	4.6%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$481,542	\$280,289	\$201,253	71.8%	2.7%	1.4%	1.1%	0.6%
			TOT ERP	\$481,542	\$280,289	\$201,253	71.8%	2.7%	1.4%	0.9%	0.5%
			VOL (ID 0,1)	\$17,146,034	\$19,267,217	(\$2,121,183)	-11.0%	96.0%	96.6%	4.2%	5.1%
			CED (ID 4,5)	\$710,244	\$688,432	\$21,812	3.2%	4.0%	3.4%	0.8%	0.6%
			TOTAL	\$17,856,278	\$19,955,649	(\$2,099,371)	-10.5%	100.0%	100.0%	3.5%	4.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
442	442	GREATER NEW YORK MUTUAL INS CO									
			0	\$2,196	\$4,234	(\$2,038)	-48.1%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,196	\$4,234	(\$2,038)	-48.1%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,196	\$4,234	(\$2,038)	-48.1%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,196	\$4,234	(\$2,038)	-48.1%	100.0%	100.0%	0.0%	0.0%
455	262	CITIZENS INSURANCE COMPANY OF AMERI									
			0	\$1,612,386	\$1,644,936	(\$32,550)	-2.0%	100.0%	100.0%	0.4%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,612,386	\$1,644,936	(\$32,550)	-2.0%	100.0%	100.0%	0.4%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,612,386	\$1,644,936	(\$32,550)	-2.0%	100.0%	100.0%	0.4%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,612,386	\$1,644,936	(\$32,550)	-2.0%	100.0%	100.0%	0.3%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
455	455	THE HANOVER INS CO									
			0	\$16,407,486	\$14,586,296	\$1,821,190	12.5%	69.5%	65.4%	4.1%	4.0%
			4	\$4,361,620	\$4,740,643	(\$379,023)	-8.0%	18.5%	21.3%	8.3%	8.1%
			TOT VOL AGT	\$20,769,106	\$19,326,939	\$1,442,167	7.5%	88.0%	86.7%	4.6%	4.5%
			1	\$138,156	\$219,828	(\$81,672)	-37.2%	0.6%	1.0%	1.4%	2.2%
			5	\$2,699,801	\$2,747,742	(\$47,941)	-1.7%	11.4%	12.3%	6.4%	5.6%
			TOT ERP	\$2,837,957	\$2,967,570	(\$129,613)	-4.4%	12.0%	13.3%	5.5%	5.1%
			VOL (ID 0,1)	\$16,545,642	\$14,806,124	\$1,739,518	11.7%	70.1%	66.4%	4.0%	3.9%
			CED (ID 4,5)	\$7,061,421	\$7,488,385	(\$426,964)	-5.7%	29.9%	33.6%	7.5%	7.0%
			TOTAL	\$23,607,063	\$22,294,509	\$1,312,554	5.9%	100.0%	100.0%	4.7%	4.6%
455	567	MASSACHUSETTS BAY INS CO									
			0	\$11,817,007	\$9,581,376	\$2,235,631	23.3%	100.0%	100.0%	2.9%	2.6%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$11,817,007	\$9,581,376	\$2,235,631	23.3%	100.0%	100.0%	2.6%	2.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$11,817,007	\$9,581,376	\$2,235,631	23.3%	100.0%	100.0%	2.9%	2.5%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$11,817,007	\$9,581,376	\$2,235,631	23.3%	100.0%	100.0%	2.3%	2.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
455	GRP	THE HANOVER INS CO									
			0	\$29,836,879	\$25,812,608	\$4,024,271	15.6%	80.6%	77.0%	7.4%	7.0%
			4	\$4,361,620	\$4,740,643	(\$379,023)	-8.0%	11.8%	14.1%	8.3%	8.1%
			TOT VOL AGT	\$34,198,499	\$30,553,251	\$3,645,248	11.9%	92.3%	91.1%	7.5%	7.2%
			1	\$138,156	\$219,828	(\$81,672)	-37.2%	0.4%	0.7%	1.4%	2.2%
			5	\$2,699,801	\$2,747,742	(\$47,941)	-1.7%	7.3%	8.2%	6.4%	5.6%
			TOT ERP	\$2,837,957	\$2,967,570	(\$129,613)	-4.4%	7.7%	8.9%	5.5%	5.1%
			VOL (ID 0,1)	\$29,975,035	\$26,032,436	\$3,942,599	15.1%	80.9%	77.7%	7.3%	6.9%
			CED (ID 4,5)	\$7,061,421	\$7,488,385	(\$426,964)	-5.7%	19.1%	22.3%	7.5%	7.0%
			TOTAL	\$37,036,456	\$33,520,821	\$3,515,635	10.5%	100.0%	100.0%	7.3%	6.9%
465	465	HARCO NATIONAL INS CO									
			0	\$21,587	\$11,594	\$9,993	86.2%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$21,587	\$11,594	\$9,993	86.2%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$21,587	\$11,594	\$9,993	86.2%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$21,587	\$11,594	\$9,993	86.2%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
474	474	HOLYOKE MUTUAL INS									
			0	\$1,497	\$1,608,510	(\$1,607,013)	-99.9%	73.2%	59.5%	0.0%	0.4%
			4	\$0	\$992,935	(\$992,935)	-100.0	0.0%	36.8%	0.0%	1.7%
			TOT VOL AGT	\$1,497	\$2,601,445	(\$2,599,948)	-99.9%	73.2%	96.3%	0.0%	0.6%
			1	\$548	\$49,964	(\$49,416)	-98.9%	26.8%	1.8%	0.0%	0.5%
			5	\$0	\$50,360	(\$50,360)	-100.0	0.0%	1.9%	0.0%	0.1%
			TOT ERP	\$548	\$100,324	(\$99,776)	-99.5%	26.8%	3.7%	0.0%	0.2%
			VOL (ID 0,1)	\$2,045	\$1,658,474	(\$1,656,429)	-99.9%	100.0%	61.4%	0.0%	0.4%
			CED (ID 4,5)	\$0	\$1,043,295	(\$1,043,295)	-100.0	0.0%	38.6%	0.0%	1.0%
			TOTAL	\$2,045	\$2,701,769	(\$2,699,724)	-99.9%	100.0%	100.0%	0.0%	0.6%
474	476	HOLYOKE MUTUAL INS CO (B/O)									
			0	\$1,325,046	\$0	\$1,325,046	100.0%	64.1%	0.0%	0.3%	0.0%
			4	\$646,985	\$0	\$646,985	100.0%	31.3%	0.0%	1.2%	0.0%
			TOT VOL AGT	\$1,972,031	\$0	\$1,972,031	100.0%	95.3%	0.0%	0.4%	0.0%
			1	\$56,953	\$0	\$56,953	100.0%	2.8%	0.0%	0.6%	0.0%
			5	\$39,670	\$0	\$39,670	100.0%	1.9%	0.0%	0.1%	0.0%
			TOT ERP	\$96,623	\$0	\$96,623	100.0%	4.7%	0.0%	0.2%	0.0%
			VOL (ID 0,1)	\$1,381,999	\$0	\$1,381,999	100.0%	66.8%	0.0%	0.3%	0.0%
			CED (ID 4,5)	\$686,655	\$0	\$686,655	100.0%	33.2%	0.0%	0.7%	0.0%
			TOTAL	\$2,068,654	\$0	\$2,068,654	100.0%	100.0%	0.0%	0.4%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
474	GRP	HOLYOKE MUTUAL INS									
			0	\$1,326,543	\$1,608,510	(\$281,967)	-17.5%	64.1%	59.5%	0.3%	0.4%
			4	\$646,985	\$992,935	(\$345,950)	-34.8%	31.2%	36.8%	1.2%	1.7%
			TOT VOL AGT	\$1,973,528	\$2,601,445	(\$627,917)	-24.1%	95.3%	96.3%	0.4%	0.6%
			1	\$57,501	\$49,964	\$7,537	15.1%	2.8%	1.8%	0.6%	0.5%
			5	\$39,670	\$50,360	(\$10,690)	-21.2%	1.9%	1.9%	0.1%	0.1%
			TOT ERP	\$97,171	\$100,324	(\$3,153)	-3.1%	4.7%	3.7%	0.2%	0.2%
			VOL (ID 0,1)	\$1,384,044	\$1,658,474	(\$274,430)	-16.5%	66.8%	61.4%	0.3%	0.4%
			CED (ID 4,5)	\$686,655	\$1,043,295	(\$356,640)	-34.2%	33.2%	38.6%	0.7%	1.0%
			TOTAL	\$2,070,699	\$2,701,769	(\$631,070)	-23.4%	100.0%	100.0%	0.4%	0.6%
514	340	EMPLOYERS INS OF WAUSAU A MUTUAL CO									
			0	\$2,619,922	\$1,412,667	\$1,207,255	85.5%	100.0%	100.0%	0.7%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,619,922	\$1,412,667	\$1,207,255	85.5%	100.0%	100.0%	0.6%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,619,922	\$1,412,667	\$1,207,255	85.5%	100.0%	100.0%	0.6%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,619,922	\$1,412,667	\$1,207,255	85.5%	100.0%	100.0%	0.5%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
514	513	LIBERTY INS CORP									
			0	\$1,092,819	\$1,642,978	(\$550,159)	-33.5%	100.0%	100.0%	0.3%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,092,819	\$1,642,978	(\$550,159)	-33.5%	100.0%	100.0%	0.2%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,092,819	\$1,642,978	(\$550,159)	-33.5%	100.0%	100.0%	0.3%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,092,819	\$1,642,978	(\$550,159)	-33.5%	100.0%	100.0%	0.2%	0.3%
514	514	LIBERTY MUTUAL INS CO									
			0	\$10,034,745	\$11,893,799	(\$1,859,054)	-15.6%	80.9%	79.0%	2.5%	3.2%
			4	\$1,221,007	\$1,282,112	(\$61,105)	-4.8%	9.8%	8.5%	2.3%	2.2%
			TOT VOL AGT	\$11,255,752	\$13,175,911	(\$1,920,159)	-14.6%	90.8%	87.5%	2.5%	3.1%
			1	\$1,115	\$1,130	(\$15)	-1.3%	0.0%	0.0%	0.0%	0.0%
			5	\$1,145,304	\$1,883,753	(\$738,449)	-39.2%	9.2%	12.5%	2.7%	3.9%
			TOT ERP	\$1,146,419	\$1,884,883	(\$738,464)	-39.2%	9.2%	12.5%	2.2%	3.2%
			VOL (ID 0,1)	\$10,035,860	\$11,894,929	(\$1,859,069)	-15.6%	80.9%	79.0%	2.4%	3.1%
			CED (ID 4,5)	\$2,366,311	\$3,165,865	(\$799,554)	-25.3%	19.1%	21.0%	2.5%	3.0%
			TOTAL	\$12,402,171	\$15,060,794	(\$2,658,623)	-17.7%	100.0%	100.0%	2.5%	3.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT			
514	955	WAUSAU UNDERWRITERS INS CO	0	\$2,085,234	\$1,910,751	\$174,483	9.1%	100.0%	100.0%	0.5%	0.5%			
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
			TOT VOL AGT	\$2,085,234	\$1,910,751	\$174,483	9.1%	100.0%	100.0%	0.5%	0.4%			
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
			VOL (ID 0,1)	\$2,085,234	\$1,910,751	\$174,483	9.1%	100.0%	100.0%	0.5%	0.5%			
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
			TOTAL	\$2,085,234	\$1,910,751	\$174,483	9.1%	100.0%	100.0%	0.4%	0.4%			
			514	956	WAUSAU BUSINESS INSURANCE COMPANY	0	\$386,264	\$268,212	\$118,052	44.0%	100.0%	100.0%	0.1%	0.1%
						4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
						TOT VOL AGT	\$386,264	\$268,212	\$118,052	44.0%	100.0%	100.0%	0.1%	0.1%
						1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
5	\$0	\$0				\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
TOT ERP	\$0	\$0				\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
VOL (ID 0,1)	\$386,264	\$268,212				\$118,052	44.0%	100.0%	100.0%	0.1%	0.1%			
CED (ID 4,5)	\$0	\$0				\$0	0.0%	0.0%	0.0%	0.0%	0.0%			
TOTAL	\$386,264	\$268,212				\$118,052	44.0%	100.0%	100.0%	0.1%	0.1%			

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
514	GRP	LIBERTY MUTUAL INS CO									
			0	\$16,218,984	\$17,128,407	(\$909,423)	-5.3%	87.3%	84.4%	4.0%	4.6%
			4	\$1,221,007	\$1,282,112	(\$61,105)	-4.8%	6.6%	6.3%	2.3%	2.2%
			TOT VOL AGT	\$17,439,991	\$18,410,519	(\$970,528)	-5.3%	93.8%	90.7%	3.8%	4.3%
			1	\$1,115	\$1,130	(\$15)	-1.3%	0.0%	0.0%	0.0%	0.0%
			5	\$1,145,304	\$1,883,753	(\$738,449)	-39.2%	6.2%	9.3%	2.7%	3.9%
			TOT ERP	\$1,146,419	\$1,884,883	(\$738,464)	-39.2%	6.2%	9.3%	2.2%	3.2%
			VOL (ID 0,1)	\$16,220,099	\$17,129,537	(\$909,438)	-5.3%	87.3%	84.4%	3.9%	4.5%
			CED (ID 4,5)	\$2,366,311	\$3,165,865	(\$799,554)	-25.3%	12.7%	15.6%	2.5%	3.0%
			TOTAL	\$18,586,410	\$20,295,402	(\$1,708,992)	-8.4%	100.0%	100.0%	3.7%	4.2%
536	536	LUMBER MUTUAL INSURANCE CO.									
			0	\$1,779,873	\$1,566,583	\$213,290	13.6%	100.0%	100.0%	0.4%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,779,873	\$1,566,583	\$213,290	13.6%	100.0%	100.0%	0.4%	0.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,779,873	\$1,566,583	\$213,290	13.6%	100.0%	100.0%	0.4%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,779,873	\$1,566,583	\$213,290	13.6%	100.0%	100.0%	0.4%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
536	537	LUMBER MUTUAL (B/O)	0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$273,251	\$191,048	\$82,203	43.0%	100.0%	100.0%	0.5%	0.3%
			TOT VOL AGT	\$273,251	\$191,048	\$82,203	43.0%	100.0%	100.0%	0.1%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$273,251	\$191,048	\$82,203	43.0%	100.0%	100.0%	0.3%	0.2%
			TOTAL	\$273,251	\$191,048	\$82,203	43.0%	100.0%	100.0%	0.1%	0.0%
536	777	SEACO INSURANCE CO	0	\$8,576,317	\$7,510,001	\$1,066,316	14.2%	100.0%	100.0%	2.1%	2.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$8,576,317	\$7,510,001	\$1,066,316	14.2%	100.0%	100.0%	1.9%	1.8%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$8,576,317	\$7,510,001	\$1,066,316	14.2%	100.0%	100.0%	2.1%	2.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$8,576,317	\$7,510,001	\$1,066,316	14.2%	100.0%	100.0%	1.7%	1.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
536	GRP	LUMBER MUTUAL INSURANCE CO.									
			0	\$10,356,190	\$9,076,584	\$1,279,606	14.1%	97.4%	97.9%	2.6%	2.5%
			4	\$273,251	\$191,048	\$82,203	43.0%	2.6%	2.1%	0.5%	0.3%
			TOT VOL AGT	\$10,629,441	\$9,267,632	\$1,361,809	14.7%	100.0%	100.0%	2.3%	2.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$10,356,190	\$9,076,584	\$1,279,606	14.1%	97.4%	97.9%	2.5%	2.4%
			CED (ID 4,5)	\$273,251	\$191,048	\$82,203	43.0%	2.6%	2.1%	0.3%	0.2%
			TOTAL	\$10,629,441	\$9,267,632	\$1,361,809	14.7%	100.0%	100.0%	2.1%	1.9%
559	316	EMPIRE FIRE AND MARINE INS CO									
			0	\$1,672,512	\$0	\$1,672,512	100.0%	100.0%	0.0%	0.4%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,672,512	\$0	\$1,672,512	100.0%	100.0%	0.0%	0.4%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,672,512	\$0	\$1,672,512	100.0%	100.0%	0.0%	0.4%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,672,512	\$0	\$1,672,512	100.0%	100.0%	0.0%	0.3%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
559	557	MARYLAND CASUALTY B/O									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$378,127	\$536,768	(\$158,641)	-29.6%	100.0%	100.0%	0.7%	0.9%
			TOT VOL AGT	\$378,127	\$536,768	(\$158,641)	-29.6%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$378,127	\$536,768	(\$158,641)	-29.6%	100.0%	100.0%	0.4%	0.5%
			TOTAL	\$378,127	\$536,768	(\$158,641)	-29.6%	100.0%	100.0%	0.1%	0.1%
559	559	AMERICAN GENERAL COMPANIES									
			0	\$2,004,189	\$1,401,966	\$602,223	43.0%	100.0%	100.0%	0.5%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,004,189	\$1,401,966	\$602,223	43.0%	100.0%	100.0%	0.4%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,004,189	\$1,401,966	\$602,223	43.0%	100.0%	100.0%	0.5%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,004,189	\$1,401,966	\$602,223	43.0%	100.0%	100.0%	0.4%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
559	941	UNIVERSAL UNDERWRITERS INS CO									
			0	\$2,968,502	\$3,120,358	(\$151,856)	-4.9%	100.0%	100.0%	0.7%	0.8%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,968,502	\$3,120,358	(\$151,856)	-4.9%	100.0%	100.0%	0.7%	0.7%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,968,502	\$3,120,358	(\$151,856)	-4.9%	100.0%	100.0%	0.7%	0.8%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,968,502	\$3,120,358	(\$151,856)	-4.9%	100.0%	100.0%	0.6%	0.6%
559	969	ZURICH-AMERICAN (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$631,615	\$752,385	(\$120,770)	-16.1%	100.0%	100.0%	1.5%	1.5%
			TOT ERP	\$631,615	\$752,385	(\$120,770)	-16.1%	100.0%	100.0%	1.2%	1.3%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$631,615	\$752,385	(\$120,770)	-16.1%	100.0%	100.0%	0.7%	0.7%
			TOTAL	\$631,615	\$752,385	(\$120,770)	-16.1%	100.0%	100.0%	0.1%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
559	971	ZURICH INS CO	0	\$2,005,067	\$3,494,928	(\$1,489,861)	-42.6%	100.0%	100.0%	0.5%	0.9%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,005,067	\$3,494,928	(\$1,489,861)	-42.6%	100.0%	100.0%	0.4%	0.8%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,005,067	\$3,494,928	(\$1,489,861)	-42.6%	100.0%	100.0%	0.5%	0.9%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,005,067	\$3,494,928	(\$1,489,861)	-42.6%	100.0%	100.0%	0.4%	0.7%
559	GRP	AMERICAN GENERAL COMPANIES	0	\$8,650,270	\$8,017,252	\$633,018	7.9%	89.5%	86.1%	2.2%	2.2%
			4	\$378,127	\$536,768	(\$158,641)	-29.6%	3.9%	5.8%	0.7%	0.9%
			TOT VOL AGT	\$9,028,397	\$8,554,020	\$474,377	5.5%	93.5%	91.9%	2.0%	2.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$631,615	\$752,385	(\$120,770)	-16.1%	6.5%	8.1%	1.5%	1.5%
			TOT ERP	\$631,615	\$752,385	(\$120,770)	-16.1%	6.5%	8.1%	1.2%	1.3%
			VOL (ID 0,1)	\$8,650,270	\$8,017,252	\$633,018	7.9%	89.5%	86.1%	2.1%	2.1%
			CED (ID 4,5)	\$1,009,742	\$1,289,153	(\$279,411)	-21.7%	10.5%	13.9%	1.1%	1.2%
			TOTAL	\$9,660,012	\$9,306,405	\$353,607	3.8%	100.0%	100.0%	1.9%	1.9%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
575	203	BLUE RIDGE INSURANCE COMPANY									
			0	\$196,382	\$0	\$196,382	100.0%	100.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$196,382	\$0	\$196,382	100.0%	100.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$196,382	\$0	\$196,382	100.0%	100.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$196,382	\$0	\$196,382	100.0%	100.0%	0.0%	0.0%	0.0%
575	575	MASSWEST INSURANCE CO., INC.									
			0	\$2,452,046	\$2,410,699	\$41,347	1.7%	47.7%	49.4%	0.6%	0.7%
			4	\$2,156,828	\$1,984,226	\$172,602	8.7%	42.0%	40.6%	4.1%	3.4%
			TOT VOL AGT	\$4,608,874	\$4,394,925	\$213,949	4.9%	89.7%	90.0%	1.0%	1.0%
			1	\$347,489	\$307,518	\$39,971	13.0%	6.8%	6.3%	3.4%	3.1%
			5	\$180,607	\$180,487	\$120	0.1%	3.5%	3.7%	0.4%	0.4%
			TOT ERP	\$528,096	\$488,005	\$40,091	8.2%	10.3%	10.0%	1.0%	0.8%
			VOL (ID 0,1)	\$2,799,535	\$2,718,217	\$81,318	3.0%	54.5%	55.7%	0.7%	0.7%
			CED (ID 4,5)	\$2,337,435	\$2,164,713	\$172,722	8.0%	45.5%	44.3%	2.5%	2.0%
			TOTAL	\$5,136,970	\$4,882,930	\$254,040	5.2%	100.0%	100.0%	1.0%	1.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
575	GRP	MASSWEST INSURANCE CO., INC.									
			0	\$2,648,428	\$2,410,699	\$237,729	9.9%	49.7%	49.4%	0.7%	0.7%
			4	\$2,156,828	\$1,984,226	\$172,602	8.7%	40.4%	40.6%	4.1%	3.4%
			TOT VOL AGT	\$4,805,256	\$4,394,925	\$410,331	9.3%	90.1%	90.0%	1.1%	1.0%
			1	\$347,489	\$307,518	\$39,971	13.0%	6.5%	6.3%	3.4%	3.1%
			5	\$180,607	\$180,487	\$120	0.1%	3.4%	3.7%	0.4%	0.4%
			TOT ERP	\$528,096	\$488,005	\$40,091	8.2%	9.9%	10.0%	1.0%	0.8%
			VOL (ID 0,1)	\$2,995,917	\$2,718,217	\$277,700	10.2%	56.2%	55.7%	0.7%	0.7%
			CED (ID 4,5)	\$2,337,435	\$2,164,713	\$172,722	8.0%	43.8%	44.3%	2.5%	2.0%
			TOTAL	\$5,333,352	\$4,882,930	\$450,422	9.2%	100.0%	100.0%	1.1%	1.0%
582	582	MERCHANTS MUTUAL INS CO									
			0	\$673,223	\$478,156	\$195,067	40.8%	100.0%	100.0%	0.2%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$673,223	\$478,156	\$195,067	40.8%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$673,223	\$478,156	\$195,067	40.8%	100.0%	100.0%	0.2%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$673,223	\$478,156	\$195,067	40.8%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
582	647	MERCHANTS INS CO OF NEW HAMPSHIRE	0	\$0	(\$1,359)	\$1,359	-100.0	0.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	(\$1,359)	\$1,359	-100.0	0.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$0	(\$1,359)	\$1,359	-100.0	0.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$0	(\$1,359)	\$1,359	-100.0	0.0%	100.0%	0.0%	0.0%
582	GRP	MERCHANTS MUTUAL INS CO	0	\$673,223	\$476,797	\$196,426	41.2%	100.0%	100.0%	0.2%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$673,223	\$476,797	\$196,426	41.2%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$673,223	\$476,797	\$196,426	41.2%	100.0%	100.0%	0.2%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$673,223	\$476,797	\$196,426	41.2%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
585	586	METROPOLITAN P & C (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$399,220	\$680,821	(\$281,601)	-41.4%	100.0%	100.0%	1.0%	1.4%
			TOT ERP	\$399,220	\$680,821	(\$281,601)	-41.4%	100.0%	100.0%	0.8%	1.2%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$399,220	\$680,821	(\$281,601)	-41.4%	100.0%	100.0%	0.4%	0.6%
			TOTAL	\$399,220	\$680,821	(\$281,601)	-41.4%	100.0%	100.0%	0.1%	0.1%
602	462	SENTRY INS A MUTUAL CO									
			0	\$406,112	\$445,165	(\$39,053)	-8.8%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$406,112	\$445,165	(\$39,053)	-8.8%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$406,112	\$445,165	(\$39,053)	-8.8%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$406,112	\$445,165	(\$39,053)	-8.8%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
602	509	SENTRY SELECT INSURANCE COMPANY									
			0	\$1,149,206	\$993,923	\$155,283	15.6%	100.0%	100.0%	0.3%	0.3%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,149,206	\$993,923	\$155,283	15.6%	100.0%	100.0%	0.3%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,149,206	\$993,923	\$155,283	15.6%	100.0%	100.0%	0.3%	0.3%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,149,206	\$993,923	\$155,283	15.6%	100.0%	100.0%	0.2%	0.2%
602	602	MIDDLESEX INS CO									
			0	\$171,643	\$224,257	(\$52,614)	-23.5%	10.8%	10.6%	0.0%	0.1%
			4	\$202,786	\$261,957	(\$59,171)	-22.6%	12.8%	12.4%	0.4%	0.4%
			TOT VOL AGT	\$374,429	\$486,214	(\$111,785)	-23.0%	23.6%	23.0%	0.1%	0.1%
			1	\$0	\$1,428	(\$1,428)	-100.0%	0.0%	0.1%	0.0%	0.0%
			5	\$1,212,566	\$1,625,874	(\$413,308)	-25.4%	76.4%	76.9%	2.9%	3.3%
			TOT ERP	\$1,212,566	\$1,627,302	(\$414,736)	-25.5%	76.4%	77.0%	2.3%	2.8%
			VOL (ID 0,1)	\$171,643	\$225,685	(\$54,042)	-23.9%	10.8%	10.7%	0.0%	0.1%
			CED (ID 4,5)	\$1,415,352	\$1,887,831	(\$472,479)	-25.0%	89.2%	89.3%	1.5%	1.8%
			TOTAL	\$1,586,995	\$2,113,516	(\$526,521)	-24.9%	100.0%	100.0%	0.3%	0.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
602	GRP	MIDDLESEX INS CO									
			0	\$1,726,961	\$1,663,345	\$63,616	3.8%	55.0%	46.8%	0.4%	0.5%
			4	\$202,786	\$261,957	(\$59,171)	-22.6%	6.5%	7.4%	0.4%	0.4%
			TOT VOL AGT	\$1,929,747	\$1,925,302	\$4,445	0.2%	61.4%	54.2%	0.4%	0.5%
			1	\$0	\$1,428	(\$1,428)	-100.0%	0.0%	0.0%	0.0%	0.0%
			5	\$1,212,566	\$1,625,874	(\$413,308)	-25.4%	38.6%	45.8%	2.9%	3.3%
			TOT ERP	\$1,212,566	\$1,627,302	(\$414,736)	-25.5%	38.6%	45.8%	2.3%	2.8%
			VOL (ID 0,1)	\$1,726,961	\$1,664,773	\$62,188	3.7%	55.0%	46.9%	0.4%	0.4%
			CED (ID 4,5)	\$1,415,352	\$1,887,831	(\$472,479)	-25.0%	45.0%	53.1%	1.5%	1.8%
			TOTAL	\$3,142,313	\$3,552,604	(\$410,291)	-11.5%	100.0%	100.0%	0.6%	0.7%
612	612	NATIONAL GRANGE MUTUAL INS CO									
			0	\$5,592,777	\$6,021,730	(\$428,953)	-7.1%	75.9%	73.3%	1.4%	1.6%
			4	\$1,614,277	\$1,944,508	(\$330,231)	-17.0%	21.9%	23.7%	3.1%	3.3%
			TOT VOL AGT	\$7,207,054	\$7,966,238	(\$759,184)	-9.5%	97.8%	97.0%	1.6%	1.9%
			1	\$30,427	\$50,986	(\$20,559)	-40.3%	0.4%	0.6%	0.3%	0.5%
			5	\$133,644	\$197,996	(\$64,352)	-32.5%	1.8%	2.4%	0.3%	0.4%
			TOT ERP	\$164,071	\$248,982	(\$84,911)	-34.1%	2.2%	3.0%	0.3%	0.4%
			VOL (ID 0,1)	\$5,623,204	\$6,072,716	(\$449,512)	-7.4%	76.3%	73.9%	1.4%	1.6%
			CED (ID 4,5)	\$1,747,921	\$2,142,504	(\$394,583)	-18.4%	23.7%	26.1%	1.9%	2.0%
			TOTAL	\$7,371,125	\$8,215,220	(\$844,095)	-10.3%	100.0%	100.0%	1.5%	1.7%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
635	635	NEW ENGLAND FIDELITY INS CO									
			0	\$616,948	\$283,899	\$333,049	117.3%	90.7%	98.7%	0.2%	0.1%
			4	\$63,001	\$3,691	\$59,310	1606.9	9.3%	1.3%	0.1%	0.0%
			TOT VOL AGT	\$679,949	\$287,590	\$392,359	136.4%	100.0%	100.0%	0.2%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$616,948	\$283,899	\$333,049	117.3%	90.7%	98.7%	0.2%	0.1%
			CED (ID 4,5)	\$63,001	\$3,691	\$59,310	1606.9	9.3%	1.3%	0.1%	0.0%
			TOTAL	\$679,949	\$287,590	\$392,359	136.4%	100.0%	100.0%	0.1%	0.1%
643	643	NEW HAMPSHIRE INS CO									
			0	\$4,551,052	\$2,253,961	\$2,297,091	101.9%	100.0%	100.0%	1.1%	0.6%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$4,551,052	\$2,253,961	\$2,297,091	101.9%	100.0%	100.0%	1.0%	0.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$4,551,052	\$2,253,961	\$2,297,091	101.9%	100.0%	100.0%	1.1%	0.6%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$4,551,052	\$2,253,961	\$2,297,091	101.9%	100.0%	100.0%	0.9%	0.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
650	650	COREGIS INS CO	0	\$1,712,954	\$75,308	\$1,637,646	2174.6	100.0%	100.0%	0.4%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$1,712,954	\$75,308	\$1,637,646	2174.6	100.0%	100.0%	0.4%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,712,954	\$75,308	\$1,637,646	2174.6	100.0%	100.0%	0.4%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$1,712,954	\$75,308	\$1,637,646	2174.6	100.0%	100.0%	0.3%	0.0%
664	664	NORFOLK & DEDHAM MUTUAL FIRE INS CO	0	\$2,183,134	\$1,701,811	\$481,323	28.3%	64.6%	63.2%	0.5%	0.5%
			4	\$762,425	\$622,991	\$139,434	22.4%	22.6%	23.1%	1.5%	1.1%
			TOT VOL AGT	\$2,945,559	\$2,324,802	\$620,757	26.7%	87.2%	86.3%	0.6%	0.5%
			1	\$187,321	\$150,662	\$36,659	24.3%	5.5%	5.6%	1.8%	1.5%
			5	\$244,116	\$217,373	\$26,743	12.3%	7.2%	8.1%	0.6%	0.4%
			TOT ERP	\$431,437	\$368,035	\$63,402	17.2%	12.8%	13.7%	0.8%	0.6%
			VOL (ID 0,1)	\$2,370,455	\$1,852,473	\$517,982	28.0%	70.2%	68.8%	0.6%	0.5%
			CED (ID 4,5)	\$1,006,541	\$840,364	\$166,177	19.8%	29.8%	31.2%	1.1%	0.8%
			TOTAL	\$3,376,996	\$2,692,837	\$684,159	25.4%	100.0%	100.0%	0.7%	0.6%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
695	695	OLD REPUBLIC INS CO									
			0	\$288,416	\$377,220	(\$88,804)	-23.5%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$288,416	\$377,220	(\$88,804)	-23.5%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$288,416	\$377,220	(\$88,804)	-23.5%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$288,416	\$377,220	(\$88,804)	-23.5%	100.0%	100.0%	0.1%	0.1%
721	721	PHILADELPHIA INDEMNITY INS CO									
			0	\$389,714	\$368,226	\$21,488	5.8%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$389,714	\$368,226	\$21,488	5.8%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$389,714	\$368,226	\$21,488	5.8%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$389,714	\$368,226	\$21,488	5.8%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
731	734	PILGRIM INSURANCE (TAXI)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$6,312,859	\$7,436,083	(\$1,123,224)	-15.1%	100.0%	100.0%	15.1%	15.2%
			TOT ERP	\$6,312,859	\$7,436,083	(\$1,123,224)	-15.1%	100.0%	100.0%	12.1%	12.7%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$6,312,859	\$7,436,083	(\$1,123,224)	-15.1%	100.0%	100.0%	6.7%	6.9%
			TOTAL	\$6,312,859	\$7,436,083	(\$1,123,224)	-15.1%	100.0%	100.0%	1.2%	1.5%
731	735	PILGRIM INSURANCE CO									
			0	\$3,588,496	\$4,143,618	(\$555,122)	-13.4%	80.8%	76.8%	0.9%	1.1%
			4	\$242,118	\$329,622	(\$87,504)	-26.5%	5.4%	6.1%	0.5%	0.6%
			TOT VOL AGT	\$3,830,614	\$4,473,240	(\$642,626)	-14.4%	86.2%	82.9%	0.8%	1.0%
			1	\$259,180	\$306,090	(\$46,910)	-15.3%	5.8%	5.7%	2.6%	3.1%
			5	\$353,789	\$616,286	(\$262,497)	-42.6%	8.0%	11.4%	0.8%	1.3%
			TOT ERP	\$612,969	\$922,376	(\$309,407)	-33.5%	13.8%	17.1%	1.2%	1.6%
			VOL (ID 0,1)	\$3,847,676	\$4,449,708	(\$602,032)	-13.5%	86.6%	82.5%	0.9%	1.2%
			CED (ID 4,5)	\$595,907	\$945,908	(\$350,001)	-37.0%	13.4%	17.5%	0.6%	0.9%
			TOTAL	\$4,443,583	\$5,395,616	(\$952,033)	-17.6%	100.0%	100.0%	0.9%	1.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
731	GRP	PLYMOUTH ROCK ASSURANCE CORP.									
			0	\$3,588,496	\$4,143,618	(\$555,122)	-13.4%	33.4%	32.3%	0.9%	1.1%
			4	\$242,118	\$329,622	(\$87,504)	-26.5%	2.3%	2.6%	0.5%	0.6%
			TOT VOL AGT	\$3,830,614	\$4,473,240	(\$642,626)	-14.4%	35.6%	34.9%	0.8%	1.0%
			1	\$259,180	\$306,090	(\$46,910)	-15.3%	2.4%	2.4%	2.6%	3.1%
			5	\$6,666,648	\$8,052,369	(\$1,385,721)	-17.2%	62.0%	62.8%	15.9%	16.5%
			TOT ERP	\$6,925,828	\$8,358,459	(\$1,432,631)	-17.1%	64.4%	65.1%	13.3%	14.3%
			VOL (ID 0,1)	\$3,847,676	\$4,449,708	(\$602,032)	-13.5%	35.8%	34.7%	0.9%	1.2%
			CED (ID 4,5)	\$6,908,766	\$8,381,991	(\$1,473,225)	-17.6%	64.2%	65.3%	7.3%	7.8%
			TOTAL	\$10,756,442	\$12,831,699	(\$2,075,257)	-16.2%	100.0%	100.0%	2.1%	2.6%
736	736	GUIDE ONE MUTUAL INSURANCE CO									
			0	\$97,557	\$92,565	\$4,992	5.4%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$97,557	\$92,565	\$4,992	5.4%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$97,557	\$92,565	\$4,992	5.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$97,557	\$92,565	\$4,992	5.4%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
743	743	PROVIDENCE WASHINGTON INS CO									
			0	\$4,359,880	\$3,183,946	\$1,175,934	36.9%	89.9%	92.6%	1.1%	0.9%
			4	\$488,768	\$255,634	\$233,134	91.2%	10.1%	7.4%	0.9%	0.4%
			TOT VOL AGT	\$4,848,648	\$3,439,580	\$1,409,068	41.0%	100.0%	100.0%	1.1%	0.8%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$4,359,880	\$3,183,946	\$1,175,934	36.9%	89.9%	92.6%	1.1%	0.8%
			CED (ID 4,5)	\$488,768	\$255,634	\$233,134	91.2%	10.1%	7.4%	0.5%	0.2%
			TOTAL	\$4,848,648	\$3,439,580	\$1,409,068	41.0%	100.0%	100.0%	1.0%	0.7%
767	767	ROYAL INSURANCE CO. OF AMERICA									
			0	\$6,446,911	\$6,192,029	\$254,882	4.1%	87.5%	84.7%	1.6%	1.7%
			4	\$138,257	\$185,188	(\$46,931)	-25.3%	1.9%	2.5%	0.3%	0.3%
			TOT VOL AGT	\$6,585,168	\$6,377,217	\$207,951	3.3%	89.3%	87.2%	1.5%	1.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$786,592	\$937,479	(\$150,887)	-16.1%	10.7%	12.8%	1.9%	1.9%
			TOT ERP	\$786,592	\$937,479	(\$150,887)	-16.1%	10.7%	12.8%	1.5%	1.6%
			VOL (ID 0,1)	\$6,446,911	\$6,192,029	\$254,882	4.1%	87.5%	84.7%	1.6%	1.6%
			CED (ID 4,5)	\$924,849	\$1,122,667	(\$197,818)	-17.6%	12.5%	15.3%	1.0%	1.0%
			TOTAL	\$7,371,760	\$7,314,696	\$57,064	0.8%	100.0%	100.0%	1.5%	1.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
770	625	AMERICAN STATES INSURANCE CO									
			0	\$179,439	\$261,779	(\$82,340)	-31.5%	100.0%	100.0%	0.0%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$179,439	\$261,779	(\$82,340)	-31.5%	100.0%	100.0%	0.0%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$179,439	\$261,779	(\$82,340)	-31.5%	100.0%	100.0%	0.0%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$179,439	\$261,779	(\$82,340)	-31.5%	100.0%	100.0%	0.0%	0.1%
773	772	SAFETY INDEMNITY INS. CO.									
			0	\$14,833,850	\$13,040,717	\$1,793,133	13.8%	100.0%	100.0%	3.7%	3.5%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$14,833,850	\$13,040,717	\$1,793,133	13.8%	100.0%	100.0%	3.3%	3.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$14,833,850	\$13,040,717	\$1,793,133	13.8%	100.0%	100.0%	3.6%	3.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$14,833,850	\$13,040,717	\$1,793,133	13.8%	100.0%	100.0%	2.9%	2.7%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
773	773	SAFETY INS CO									
			0	\$2,586,723	\$1,739,940	\$846,783	48.7%	31.3%	23.1%	0.6%	0.5%
			4	\$2,252,682	\$2,039,798	\$212,884	10.4%	27.3%	27.1%	4.3%	3.5%
			TOT VOL AGT	\$4,839,405	\$3,779,738	\$1,059,667	28.0%	58.6%	50.3%	1.1%	0.9%
			1	\$557,338	\$585,203	(\$27,865)	-4.8%	6.8%	7.8%	5.5%	6.0%
			5	\$2,856,902	\$3,153,619	(\$296,717)	-9.4%	34.6%	41.9%	6.8%	6.5%
			TOT ERP	\$3,414,240	\$3,738,822	(\$324,582)	-8.7%	41.4%	49.7%	6.6%	6.4%
			VOL (ID 0,1)	\$3,144,061	\$2,325,143	\$818,918	35.2%	38.1%	30.9%	0.8%	0.6%
			CED (ID 4,5)	\$5,109,584	\$5,193,417	(\$83,833)	-1.6%	61.9%	69.1%	5.4%	4.8%
			TOTAL	\$8,253,645	\$7,518,560	\$735,085	9.8%	100.0%	100.0%	1.6%	1.5%
773	GRP	SAFETY INS CO									
			0	\$17,420,573	\$14,780,657	\$2,639,916	17.9%	75.5%	71.9%	4.3%	4.0%
			4	\$2,252,682	\$2,039,798	\$212,884	10.4%	9.8%	9.9%	4.3%	3.5%
			TOT VOL AGT	\$19,673,255	\$16,820,455	\$2,852,800	17.0%	85.2%	81.8%	4.3%	3.9%
			1	\$557,338	\$585,203	(\$27,865)	-4.8%	2.4%	2.8%	5.5%	6.0%
			5	\$2,856,902	\$3,153,619	(\$296,717)	-9.4%	12.4%	15.3%	6.8%	6.5%
			TOT ERP	\$3,414,240	\$3,738,822	(\$324,582)	-8.7%	14.8%	18.2%	6.6%	6.4%
			VOL (ID 0,1)	\$17,977,911	\$15,365,860	\$2,612,051	17.0%	77.9%	74.7%	4.4%	4.1%
			CED (ID 4,5)	\$5,109,584	\$5,193,417	(\$83,833)	-1.6%	22.1%	25.3%	5.4%	4.8%
			TOTAL	\$23,087,495	\$20,559,277	\$2,528,218	12.3%	100.0%	100.0%	4.6%	4.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
775	392	FIDELITY & GUARANTY INS CO									
			0	\$488,030	\$520,596	(\$32,566)	-6.3%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$488,030	\$520,596	(\$32,566)	-6.3%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$488,030	\$520,596	(\$32,566)	-6.3%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$488,030	\$520,596	(\$32,566)	-6.3%	100.0%	100.0%	0.1%	0.1%
775	393	FIDELITY & GUARANTY INS UNDERWRITER									
			0	\$129,224	\$256,596	(\$127,372)	-49.6%	100.0%	100.0%	0.0%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$129,224	\$256,596	(\$127,372)	-49.6%	100.0%	100.0%	0.0%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$129,224	\$256,596	(\$127,372)	-49.6%	100.0%	100.0%	0.0%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$129,224	\$256,596	(\$127,372)	-49.6%	100.0%	100.0%	0.0%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
775	775	ST PAUL FIRE & MARINE INS CO									
			0	\$4,709,779	\$4,160,202	\$549,577	13.2%	100.0%	100.0%	1.2%	1.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$4,709,779	\$4,160,202	\$549,577	13.2%	100.0%	100.0%	1.0%	1.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$4,709,779	\$4,160,202	\$549,577	13.2%	100.0%	100.0%	1.1%	1.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$4,709,779	\$4,160,202	\$549,577	13.2%	100.0%	100.0%	0.9%	0.9%
775	919	U S FIDELITY & GUARANTY CO									
			0	\$1,033,904	\$2,032,619	(\$998,715)	-49.1%	45.9%	50.1%	0.3%	0.6%
			4	\$502,846	\$747,275	(\$244,429)	-32.7%	22.3%	18.4%	1.0%	1.3%
			TOT VOL AGT	\$1,536,750	\$2,779,894	(\$1,243,144)	-44.7%	68.3%	68.5%	0.3%	0.7%
			1	\$5,773	\$0	\$5,773	100.0%	0.3%	0.0%	0.1%	0.0%
			5	\$708,699	\$1,281,248	(\$572,549)	-44.7%	31.5%	31.5%	1.7%	2.6%
			TOT ERP	\$714,472	\$1,281,248	(\$566,776)	-44.2%	31.7%	31.5%	1.4%	2.2%
			VOL (ID 0,1)	\$1,039,677	\$2,032,619	(\$992,942)	-48.9%	46.2%	50.1%	0.3%	0.5%
			CED (ID 4,5)	\$1,211,545	\$2,028,523	(\$816,978)	-40.3%	53.8%	49.9%	1.3%	1.9%
			TOTAL	\$2,251,222	\$4,061,142	(\$1,809,920)	-44.6%	100.0%	100.0%	0.4%	0.8%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
775	GRP	ST PAUL FIRE & MARINE INS CO									
			0	\$6,360,937	\$6,970,013	(\$609,076)	-8.7%	83.9%	77.5%	1.6%	1.9%
			4	\$502,846	\$747,275	(\$244,429)	-32.7%	6.6%	8.3%	1.0%	1.3%
			TOT VOL AGT	\$6,863,783	\$7,717,288	(\$853,505)	-11.1%	90.6%	85.8%	1.5%	1.8%
			1	\$5,773	\$0	\$5,773	100.0%	0.1%	0.0%	0.1%	0.0%
			5	\$708,699	\$1,281,248	(\$572,549)	-44.7%	9.4%	14.2%	1.7%	2.6%
			TOT ERP	\$714,472	\$1,281,248	(\$566,776)	-44.2%	9.4%	14.2%	1.4%	2.2%
			VOL (ID 0,1)	\$6,366,710	\$6,970,013	(\$603,303)	-8.7%	84.0%	77.5%	1.5%	1.8%
			CED (ID 4,5)	\$1,211,545	\$2,028,523	(\$816,978)	-40.3%	16.0%	22.5%	1.3%	1.9%
			TOTAL	\$7,578,255	\$8,998,536	(\$1,420,281)	-15.8%	100.0%	100.0%	1.5%	1.9%
821	821	RELIANCE INSURANCE COMPANY									
			0	\$719,247	\$878,756	(\$159,509)	-18.2%	100.0%	100.0%	0.2%	0.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$719,247	\$878,756	(\$159,509)	-18.2%	100.0%	100.0%	0.2%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$719,247	\$878,756	(\$159,509)	-18.2%	100.0%	100.0%	0.2%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$719,247	\$878,756	(\$159,509)	-18.2%	100.0%	100.0%	0.1%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
828	828	STATE FARM MUTUAL AUTO INS CO									
			0	\$109,211	\$88,523	\$20,688	23.4%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$109,211	\$88,523	\$20,688	23.4%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$109,211	\$88,523	\$20,688	23.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$109,211	\$88,523	\$20,688	23.4%	100.0%	100.0%	0.0%	0.0%
829	829	THE SUMITOMO MARINE AND FIRE									
			0	\$162,480	\$188,662	(\$26,182)	-13.9%	100.0%	100.0%	0.0%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$162,480	\$188,662	(\$26,182)	-13.9%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$162,480	\$188,662	(\$26,182)	-13.9%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$162,480	\$188,662	(\$26,182)	-13.9%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
837	837	T.H.E. INSURANCE COMPANY									
			0	\$155,443	\$130,550	\$24,893	19.1%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$155,443	\$130,550	\$24,893	19.1%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$155,443	\$130,550	\$24,893	19.1%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$155,443	\$130,550	\$24,893	19.1%	100.0%	100.0%	0.0%	0.0%
840	840	THE TOKIO MARINE & FIRE INS CO									
			0	\$479,887	\$454,226	\$25,661	5.6%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$479,887	\$454,226	\$25,661	5.6%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$479,887	\$454,226	\$25,661	5.6%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$479,887	\$454,226	\$25,661	5.6%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
874	874	AMER TRANSPORTATION INS CO INC									
			0	\$4,251,400	\$5,146,900	(\$895,500)	-17.4%	100.0%	100.0%	1.1%	1.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$4,251,400	\$5,146,900	(\$895,500)	-17.4%	100.0%	100.0%	0.9%	1.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$4,251,400	\$5,146,900	(\$895,500)	-17.4%	100.0%	100.0%	1.0%	1.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$4,251,400	\$5,146,900	(\$895,500)	-17.4%	100.0%	100.0%	0.8%	1.1%
887	011	THE AETNA CASUALTY SURETY CO.									
			0	\$0	\$5,878,472	(\$5,878,472)	-100.0	0.0%	100.0%	0.0%	1.6%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$5,878,472	(\$5,878,472)	-100.0	0.0%	100.0%	0.0%	1.4%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$0	\$5,878,472	(\$5,878,472)	-100.0	0.0%	100.0%	0.0%	1.6%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$0	\$5,878,472	(\$5,878,472)	-100.0	0.0%	100.0%	0.0%	1.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
887	449	GULF INS CO									
			0	\$159,559	\$42,975	\$116,584	271.3%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$159,559	\$42,975	\$116,584	271.3%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$159,559	\$42,975	\$116,584	271.3%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$159,559	\$42,975	\$116,584	271.3%	100.0%	100.0%	0.0%	0.0%
887	887	THE TRAVELERS INDEMNITY CO									
			0	\$42,636,943	\$31,816,652	\$10,820,291	34.0%	78.2%	67.6%	10.6%	8.6%
			4	\$9,110,684	\$11,230,696	(\$2,120,012)	-18.9%	16.7%	23.9%	17.4%	19.2%
			TOT VOL AGT	\$51,747,627	\$43,047,348	\$8,700,279	20.2%	94.9%	91.5%	11.4%	10.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$2,752,840	\$3,993,631	(\$1,240,791)	-31.1%	5.1%	8.5%	6.6%	8.2%
			TOT ERP	\$2,752,840	\$3,993,631	(\$1,240,791)	-31.1%	5.1%	8.5%	5.3%	6.8%
			VOL (ID 0,1)	\$42,636,943	\$31,816,652	\$10,820,291	34.0%	78.2%	67.6%	10.4%	8.4%
			CED (ID 4,5)	\$11,863,524	\$15,224,327	(\$3,360,803)	-22.1%	21.8%	32.4%	12.6%	14.2%
			TOTAL	\$54,500,467	\$47,040,979	\$7,459,488	15.9%	100.0%	100.0%	10.8%	9.7%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
887	GRP	THE TRAVELERS INDEMNITY CO									
			0	\$42,796,502	\$37,738,099	\$5,058,403	13.4%	78.3%	71.3%	10.7%	10.2%
			4	\$9,110,684	\$11,230,696	(\$2,120,012)	-18.9%	16.7%	21.2%	17.4%	19.2%
			TOT VOL AGT	\$51,907,186	\$48,968,795	\$2,938,391	6.0%	95.0%	92.5%	11.5%	11.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$2,752,840	\$3,993,631	(\$1,240,791)	-31.1%	5.0%	7.5%	6.6%	8.2%
			TOT ERP	\$2,752,840	\$3,993,631	(\$1,240,791)	-31.1%	5.0%	7.5%	5.3%	6.8%
			VOL (ID 0,1)	\$42,796,502	\$37,738,099	\$5,058,403	13.4%	78.3%	71.3%	10.4%	10.0%
			CED (ID 4,5)	\$11,863,524	\$15,224,327	(\$3,360,803)	-22.1%	21.7%	28.7%	12.6%	14.2%
			TOTAL	\$54,660,026	\$52,962,426	\$1,697,600	3.2%	100.0%	100.0%	10.8%	10.9%
894	467	HARTFORD CASUALTY INS CO									
			0	\$2,591,991	\$2,181,015	\$410,976	18.8%	100.0%	100.0%	0.6%	0.6%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$2,591,991	\$2,181,015	\$410,976	18.8%	100.0%	100.0%	0.6%	0.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,591,991	\$2,181,015	\$410,976	18.8%	100.0%	100.0%	0.6%	0.6%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$2,591,991	\$2,181,015	\$410,976	18.8%	100.0%	100.0%	0.5%	0.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
894	468	HARTFORD FIRE INSURANCE CO									
			0	\$3,118,099	\$3,406,157	(\$288,058)	-8.5%	100.0%	100.0%	0.8%	0.9%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$3,118,099	\$3,406,157	(\$288,058)	-8.5%	100.0%	100.0%	0.7%	0.8%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$3,118,099	\$3,406,157	(\$288,058)	-8.5%	100.0%	100.0%	0.8%	0.9%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$3,118,099	\$3,406,157	(\$288,058)	-8.5%	100.0%	100.0%	0.6%	0.7%
894	469	HARTFORD ACCIDENT & INDEMNITY									
			0	\$293,993	\$528,325	(\$234,332)	-44.4%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$293,993	\$528,325	(\$234,332)	-44.4%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$293,993	\$528,325	(\$234,332)	-44.4%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$293,993	\$528,325	(\$234,332)	-44.4%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
894	894	TWIN CITY FIRE INSURANCE CO									
			0	\$431,391	\$366,834	\$64,557	17.6%	79.4%	81.2%	0.1%	0.1%
			4	\$111,981	\$85,191	\$26,790	31.4%	20.6%	18.8%	0.2%	0.1%
			TOT VOL AGT	\$543,372	\$452,025	\$91,347	20.2%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$431,391	\$366,834	\$64,557	17.6%	79.4%	81.2%	0.1%	0.1%
			CED (ID 4,5)	\$111,981	\$85,191	\$26,790	31.4%	20.6%	18.8%	0.1%	0.1%
			TOTAL	\$543,372	\$452,025	\$91,347	20.2%	100.0%	100.0%	0.1%	0.1%
894	GRP	TWIN CITY FIRE INSURANCE CO									
			0	\$6,435,474	\$6,482,331	(\$46,857)	-0.7%	98.3%	98.7%	1.6%	1.8%
			4	\$111,981	\$85,191	\$26,790	31.4%	1.7%	1.3%	0.2%	0.1%
			TOT VOL AGT	\$6,547,455	\$6,567,522	(\$20,067)	-0.3%	100.0%	100.0%	1.4%	1.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$6,435,474	\$6,482,331	(\$46,857)	-0.7%	98.3%	98.7%	1.6%	1.7%
			CED (ID 4,5)	\$111,981	\$85,191	\$26,790	31.4%	1.7%	1.3%	0.1%	0.1%
			TOTAL	\$6,547,455	\$6,567,522	(\$20,067)	-0.3%	100.0%	100.0%	1.3%	1.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
897	897	TRUST INSURANCE COMPANY									
			0	\$9,927,971	\$8,400,211	\$1,527,760	18.2%	87.0%	84.2%	2.5%	2.3%
			4	\$1,386,764	\$1,468,514	(\$81,750)	-5.6%	12.2%	14.7%	2.6%	2.5%
			TOT VOL AGT	\$11,314,735	\$9,868,725	\$1,446,010	14.7%	99.2%	99.0%	2.5%	2.3%
			1	\$25,399	\$27,477	(\$2,078)	-7.6%	0.2%	0.3%	0.3%	0.3%
			5	\$69,477	\$75,395	(\$5,918)	-7.8%	0.6%	0.8%	0.2%	0.2%
			TOT ERP	\$94,876	\$102,872	(\$7,996)	-7.8%	0.8%	1.0%	0.2%	0.2%
			VOL (ID 0,1)	\$9,953,370	\$8,427,688	\$1,525,682	18.1%	87.2%	84.5%	2.4%	2.2%
			CED (ID 4,5)	\$1,456,241	\$1,543,909	(\$87,668)	-5.7%	12.8%	15.5%	1.5%	1.4%
			TOTAL	\$11,409,611	\$9,971,597	\$1,438,014	14.4%	100.0%	100.0%	2.3%	2.1%
907	907	UNITED SERVICES AUTO ASSOC									
			0	\$65,488	\$53,502	\$11,986	22.4%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$65,488	\$53,502	\$11,986	22.4%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$65,488	\$53,502	\$11,986	22.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$65,488	\$53,502	\$11,986	22.4%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
907	909	UNITED SERVICES AUTO ASSOC (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$670	\$552	\$118	21.4%	100.0%	100.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$670	\$552	\$118	21.4%	100.0%	100.0%	0.0%	0.0%
			VOL (ID 0,1)	\$670	\$552	\$118	21.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$670	\$552	\$118	21.4%	100.0%	100.0%	0.0%	0.0%
907	GRP	UNITED SERVICES AUTO ASSOC									
			0	\$65,488	\$53,502	\$11,986	22.4%	99.0%	99.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$65,488	\$53,502	\$11,986	22.4%	99.0%	99.0%	0.0%	0.0%
			1	\$670	\$552	\$118	21.4%	1.0%	1.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$670	\$552	\$118	21.4%	1.0%	1.0%	0.0%	0.0%
			VOL (ID 0,1)	\$66,158	\$54,054	\$12,104	22.4%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$66,158	\$54,054	\$12,104	22.4%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
927	667	THE NORTH RIVER INS CO									
			0	\$981,444	\$1,013,901	(\$32,457)	-3.2%	100.0%	100.0%	0.2%	0.3%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$981,444	\$1,013,901	(\$32,457)	-3.2%	100.0%	100.0%	0.2%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$981,444	\$1,013,901	(\$32,457)	-3.2%	100.0%	100.0%	0.2%	0.3%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$981,444	\$1,013,901	(\$32,457)	-3.2%	100.0%	100.0%	0.2%	0.2%
927	927	UNITED STATES FIRE INS CO									
			0	\$2,752,695	\$5,062,767	(\$2,310,072)	-45.6%	85.4%	91.6%	0.7%	1.4%
			4	\$471,060	\$461,427	\$9,633	2.1%	14.6%	8.4%	0.9%	0.8%
			TOT VOL AGT	\$3,223,755	\$5,524,194	(\$2,300,439)	-41.6%	100.0%	100.0%	0.7%	1.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$2,752,695	\$5,062,767	(\$2,310,072)	-45.6%	85.4%	91.6%	0.7%	1.3%
			CED (ID 4,5)	\$471,060	\$461,427	\$9,633	2.1%	14.6%	8.4%	0.5%	0.4%
			TOTAL	\$3,223,755	\$5,524,194	(\$2,300,439)	-41.6%	100.0%	100.0%	0.6%	1.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
927	929	U.S. FIRE INSURANCE CO. (B/O)									
			0	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$190,132	\$170,181	\$19,951	11.7%	100.0%	100.0%	0.5%	0.3%
			TOT ERP	\$190,132	\$170,181	\$19,951	11.7%	100.0%	100.0%	0.4%	0.3%
			VOL (ID 0,1)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			CED (ID 4,5)	\$190,132	\$170,181	\$19,951	11.7%	100.0%	100.0%	0.2%	0.2%
			TOTAL	\$190,132	\$170,181	\$19,951	11.7%	100.0%	100.0%	0.0%	0.0%
927	GRP	UNITED STATES FIRE INS CO									
			0	\$3,734,139	\$6,076,668	(\$2,342,529)	-38.5%	85.0%	90.6%	0.9%	1.6%
			4	\$471,060	\$461,427	\$9,633	2.1%	10.7%	6.9%	0.9%	0.8%
			TOT VOL AGT	\$4,205,199	\$6,538,095	(\$2,332,896)	-35.7%	95.7%	97.5%	0.9%	1.5%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$190,132	\$170,181	\$19,951	11.7%	4.3%	2.5%	0.5%	0.3%
			TOT ERP	\$190,132	\$170,181	\$19,951	11.7%	4.3%	2.5%	0.4%	0.3%
			VOL (ID 0,1)	\$3,734,139	\$6,076,668	(\$2,342,529)	-38.5%	85.0%	90.6%	0.9%	1.6%
			CED (ID 4,5)	\$661,192	\$631,608	\$29,584	4.7%	15.0%	9.4%	0.7%	0.6%
			TOTAL	\$4,395,331	\$6,708,276	(\$2,312,945)	-34.5%	100.0%	100.0%	0.9%	1.4%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
948	948	UTICA MUTUAL INS CO									
			0	\$7,808,424	\$5,540,451	\$2,267,973	40.9%	96.9%	97.5%	1.9%	1.5%
			4	\$252,026	\$144,495	\$107,531	74.4%	3.1%	2.5%	0.5%	0.2%
			TOT VOL AGT	\$8,060,450	\$5,684,946	\$2,375,504	41.8%	100.0%	100.0%	1.8%	1.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$7,808,424	\$5,540,451	\$2,267,973	40.9%	96.9%	97.5%	1.9%	1.5%
			CED (ID 4,5)	\$252,026	\$144,495	\$107,531	74.4%	3.1%	2.5%	0.3%	0.1%
			TOTAL	\$8,060,450	\$5,684,946	\$2,375,504	41.8%	100.0%	100.0%	1.6%	1.2%
951	951	VANLINER INSURANCE COMPANY									
			0	\$849,240	\$738,387	\$110,853	15.0%	100.0%	100.0%	0.2%	0.2%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$849,240	\$738,387	\$110,853	15.0%	100.0%	100.0%	0.2%	0.2%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$849,240	\$738,387	\$110,853	15.0%	100.0%	100.0%	0.2%	0.2%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$849,240	\$738,387	\$110,853	15.0%	100.0%	100.0%	0.2%	0.2%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
962	962	MOUNTAIN VALLEY INDEMNITY COMPANY									
			0	\$810,835	\$428,975	\$381,860	89.0%	100.0%	100.0%	0.2%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$810,835	\$428,975	\$381,860	89.0%	100.0%	100.0%	0.2%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$810,835	\$428,975	\$381,860	89.0%	100.0%	100.0%	0.2%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$810,835	\$428,975	\$381,860	89.0%	100.0%	100.0%	0.2%	0.1%
963	198	BERKSHIRE MUTUAL INS CO									
			0	(\$347)	\$656	(\$1,003)	-152.9	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	(\$347)	\$656	(\$1,003)	-152.9	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	(\$347)	\$656	(\$1,003)	-152.9	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	(\$347)	\$656	(\$1,003)	-152.9	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
963	963	WORCESTER INS CO									
			0	\$11,355,425	\$10,347,437	\$1,007,988	9.7%	85.2%	84.6%	2.8%	2.8%
			4	\$1,361,245	\$1,188,021	\$173,224	14.6%	10.2%	9.7%	2.6%	2.0%
			TOT VOL AGT	\$12,716,670	\$11,535,458	\$1,181,212	10.2%	95.5%	94.4%	2.8%	2.7%
			1	\$345,898	\$417,395	(\$71,497)	-17.1%	2.6%	3.4%	3.4%	4.3%
			5	\$259,347	\$271,699	(\$12,352)	-4.5%	1.9%	2.2%	0.6%	0.6%
			TOT ERP	\$605,245	\$689,094	(\$83,849)	-12.2%	4.5%	5.6%	1.2%	1.2%
			VOL (ID 0,1)	\$11,701,323	\$10,764,832	\$936,491	8.7%	87.8%	88.1%	2.8%	2.8%
			CED (ID 4,5)	\$1,620,592	\$1,459,720	\$160,872	11.0%	12.2%	11.9%	1.7%	1.4%
			TOTAL	\$13,321,915	\$12,224,552	\$1,097,363	9.0%	100.0%	100.0%	2.6%	2.5%
963	GRP	WORCESTER INS CO									
			0	\$11,355,078	\$10,348,093	\$1,006,985	9.7%	85.2%	84.6%	2.8%	2.8%
			4	\$1,361,245	\$1,188,021	\$173,224	14.6%	10.2%	9.7%	2.6%	2.0%
			TOT VOL AGT	\$12,716,323	\$11,536,114	\$1,180,209	10.2%	95.5%	94.4%	2.8%	2.7%
			1	\$345,898	\$417,395	(\$71,497)	-17.1%	2.6%	3.4%	3.4%	4.3%
			5	\$259,347	\$271,699	(\$12,352)	-4.5%	1.9%	2.2%	0.6%	0.6%
			TOT ERP	\$605,245	\$689,094	(\$83,849)	-12.2%	4.5%	5.6%	1.2%	1.2%
			VOL (ID 0,1)	\$11,700,976	\$10,765,488	\$935,488	8.7%	87.8%	88.1%	2.8%	2.8%
			CED (ID 4,5)	\$1,620,592	\$1,459,720	\$160,872	11.0%	12.2%	11.9%	1.7%	1.4%
			TOTAL	\$13,321,568	\$12,225,208	\$1,096,360	9.0%	100.0%	100.0%	2.6%	2.5%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
970	970	YASUDA FIRE & MARINE INS CO									
			0	\$138,652	\$108,375	\$30,277	27.9%	100.0%	100.0%	0.0%	0.0%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$138,652	\$108,375	\$30,277	27.9%	100.0%	100.0%	0.0%	0.0%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$138,652	\$108,375	\$30,277	27.9%	100.0%	100.0%	0.0%	0.0%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$138,652	\$108,375	\$30,277	27.9%	100.0%	100.0%	0.0%	0.0%
985	985	CHRYSLER INS CO									
			0	\$946,980	\$1,486,057	(\$539,077)	-36.3%	100.0%	100.0%	0.2%	0.4%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$946,980	\$1,486,057	(\$539,077)	-36.3%	100.0%	100.0%	0.2%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$946,980	\$1,486,057	(\$539,077)	-36.3%	100.0%	100.0%	0.2%	0.4%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$946,980	\$1,486,057	(\$539,077)	-36.3%	100.0%	100.0%	0.2%	0.3%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
988	988	QUINCY MUTUAL FIRE INS CO									
			0	\$1,269,345	\$1,288,229	(\$18,884)	-1.5%	98.1%	99.6%	0.3%	0.3%
			4	\$24,301	\$4,611	\$19,690	427.0%	1.9%	0.4%	0.0%	0.0%
			TOT VOL AGT	\$1,293,646	\$1,292,840	\$806	0.1%	100.0%	100.0%	0.3%	0.3%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$1,269,345	\$1,288,229	(\$18,884)	-1.5%	98.1%	99.6%	0.3%	0.3%
			CED (ID 4,5)	\$24,301	\$4,611	\$19,690	427.0%	1.9%	0.4%	0.0%	0.0%
			TOTAL	\$1,293,646	\$1,292,840	\$806	0.1%	100.0%	100.0%	0.3%	0.3%
990	990	FITCHBURG MUTUAL FIRE INS CO									
			0	\$96,767	\$116,807	(\$20,040)	-17.2%	33.3%	32.6%	0.0%	0.0%
			4	\$177,646	\$186,860	(\$9,214)	-4.9%	61.2%	52.2%	0.3%	0.3%
			TOT VOL AGT	\$274,413	\$303,667	(\$29,254)	-9.6%	94.5%	84.8%	0.1%	0.1%
			1	\$13,355	\$17,401	(\$4,046)	-23.3%	4.6%	4.9%	0.1%	0.2%
			5	\$2,548	\$37,227	(\$34,679)	-93.2%	0.9%	10.4%	0.0%	0.1%
			TOT ERP	\$15,903	\$54,628	(\$38,725)	-70.9%	5.5%	15.2%	0.0%	0.1%
			VOL (ID 0,1)	\$110,122	\$134,208	(\$24,086)	-17.9%	37.9%	37.5%	0.0%	0.0%
			CED (ID 4,5)	\$180,194	\$224,087	(\$43,893)	-19.6%	62.1%	62.5%	0.2%	0.2%
			TOTAL	\$290,316	\$358,295	(\$67,979)	-19.0%	100.0%	100.0%	0.1%	0.1%

COMMONWEALTH AUTOMOBILE
 CESSION VOLUME ANALYSIS - ALL OTHER THAN PRIVATE PASSENGER
 POLICY YEAR 1999 AT 13 MONTHS vs 1998 AT 13 MONTHS
 FINAL

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 WRITTEN PREM	POL YR 1998 WRITTEN PREM	CHANGE IN WRITTEN PREM	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
992	991	MIC PROPERTY & CASUALTY INS CORP									
			0	\$262,779	\$538,032	(\$275,253)	-51.2%	100.0%	100.0%	0.1%	0.1%
			4	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	\$262,779	\$538,032	(\$275,253)	-51.2%	100.0%	100.0%	0.1%	0.1%
			1	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			5	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT ERP	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			VOL (ID 0,1)	\$262,779	\$538,032	(\$275,253)	-51.2%	100.0%	100.0%	0.1%	0.1%
			CED (ID 4,5)	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	\$262,779	\$538,032	(\$275,253)	-51.2%	100.0%	100.0%	0.1%	0.1%
999	IND	INDUSTRY									
			0	\$400,890,926	\$368,461,385	\$32,429,541	8.8%	79.3%	75.9%	100.0	100.0
			4	\$52,384,462	\$58,367,677	(\$5,983,215)	-10.3%	10.4%	12.0%	100.0	100.0
			TOT VOL AGT	\$453,275,388	\$426,829,062	\$26,446,326	6.2%	89.7%	87.9%	100.0	100.0
			1	\$10,144,122	\$9,778,077	\$366,045	3.7%	2.0%	2.0%	100.0	100.0
			5	\$41,895,212	\$48,829,946	(\$6,934,734)	-14.2%	8.3%	10.1%	100.0	100.0
			TOT ERP	\$52,039,334	\$58,608,023	(\$6,568,689)	-11.2%	10.3%	12.1%	100.0	100.0
			VOL (ID 0,1)	\$411,035,048	\$378,239,462	\$32,795,586	8.7%	81.3%	77.9%	100.0	100.0
			CED (ID 4,5)	\$94,279,674	\$107,197,623	(\$12,917,949)	-12.1%	18.7%	22.1%	100.0	100.0
			TOTAL	\$505,314,722	\$485,437,085	\$19,877,637	4.1%	100.0%	100.0%	100.0	100.0