

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
045	045	AMERICAN AUTOMOBILE INS CO									
			0	46,985	51,237	-4,252	-8.3%	69.0%	71.6%	1.6%	1.8%
			4	3,532	3,223	309	9.6%	5.2%	4.5%	2.6%	2.3%
			TOT VOL AGT	50,517	54,460	-3,943	-7.2%	74.2%	76.1%	1.6%	1.8%
			1	11,179	11,712	-533	-4.6%	16.4%	16.4%	1.7%	1.7%
			5	6,377	5,424	953	17.6%	9.4%	7.6%	2.6%	2.2%
			TOT ERP	17,556	17,136	420	2.5%	25.8%	23.9%	1.9%	1.9%
			VOL (ID 0,1)	58,164	62,949	-4,785	-7.6%	85.4%	87.9%	1.6%	1.8%
			CED (ID 4,5)	9,909	8,647	1,262	14.6%	14.6%	12.1%	2.6%	2.2%
			TOTAL	68,073	71,596	-3,523	-4.9%	100.0%	100.0%	1.7%	1.8%
049	209	BOSTON OLD COLONY INS									
			0	57,470	58,476	-1,006	-1.7%	69.2%	69.3%	2.0%	2.1%
			4	4,362	4,169	193	4.6%	5.3%	4.9%	3.3%	3.0%
			TOT VOL AGT	61,832	62,645	-813	-1.3%	74.5%	74.2%	2.0%	2.1%
			1	16,051	16,793	-742	-4.4%	19.3%	19.9%	2.4%	2.5%
			5	5,158	4,993	165	3.3%	6.2%	5.9%	2.1%	2.0%
			TOT ERP	21,209	21,786	-577	-2.6%	25.5%	25.8%	2.3%	2.4%
			VOL (ID 0,1)	73,521	75,269	-1,748	-2.3%	88.5%	89.1%	2.0%	2.1%
			CED (ID 4,5)	9,520	9,162	358	3.9%	11.5%	10.9%	2.5%	2.4%
			TOTAL	83,041	84,431	-1,390	-1.6%	100.0%	100.0%	2.1%	2.2%

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153	153	ARBELLA MUTUAL INSURANCE CO									
			0	303,915	302,633	1,282	0.4%	68.1%	66.4%	10.4%	10.7%
			4	29,672	27,736	1,936	7.0%	6.6%	6.1%	22.1%	20.0%
			TOT VOL AGT	333,587	330,369	3,218	1.0%	74.8%	72.5%	10.9%	11.1%
			1	82,975	100,258	-17,283	-17.2%	18.6%	22.0%	12.6%	14.9%
			5	29,692	25,110	4,582	18.2%	6.7%	5.5%	11.9%	10.1%
			TOT ERP	112,667	125,368	-12,701	-10.1%	25.2%	27.5%	12.4%	13.6%
			VOL (ID 0,1)	386,890	402,891	-16,001	-4.0%	86.7%	88.4%	10.8%	11.5%
			CED (ID 4,5)	59,364	52,846	6,518	12.3%	13.3%	11.6%	15.5%	13.6%
			TOTAL	446,254	455,737	-9,483	-2.1%	100.0%	100.0%	11.2%	11.7%
231	231	CASCO INDEMNITY CO									
			0	842	463	379	81.9%	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	842	463	379	81.9%	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)	842	463	379	81.9%	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	842	463	379	81.9%	100.0%	100.0%	0.0%	0.0%

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279	279	THE COMMERCE INS CO									
			0	633,176	618,509	14,667	2.4%	74.9%	73.6%	21.6%	21.8%
			4	15,336	18,321	-2,985	-16.3%	1.8%	2.2%	11.4%	13.2%
			TOT VOL AGT	648,512	636,830	11,682	1.8%	76.7%	75.8%	21.2%	21.4%
			1	163,724	167,997	-4,273	-2.5%	19.4%	20.0%	24.8%	25.0%
			5	33,635	35,584	-1,949	-5.5%	4.0%	4.2%	13.5%	14.3%
			TOT ERP	197,359	203,581	-6,222	-3.1%	23.3%	24.2%	21.7%	22.1%
			VOL (ID 0,1)	796,900	786,506	10,394	1.3%	94.2%	93.6%	22.2%	22.4%
			CED (ID 4,5)	48,971	53,905	-4,934	-9.2%	5.8%	6.4%	12.8%	13.9%
			TOTAL	845,871	840,411	5,460	0.6%	100.0%	100.0%	21.3%	21.5%
284	284	COMMONWEALTH MUTUAL INSURANCE CO									
			0	18,872	14,741	4,131	28.0%	74.1%	62.0%	0.6%	0.5%
			4	893	1,407	-514	-36.5%	3.5%	5.9%	0.7%	1.0%
			TOT VOL AGT	19,765	16,148	3,617	22.4%	77.6%	68.0%	0.6%	0.5%
			1	2,536	2,495	41	1.6%	10.0%	10.5%	0.4%	0.4%
			5	3,163	5,115	-1,952	-38.2%	12.4%	21.5%	1.3%	2.1%
			TOT ERP	5,699	7,610	-1,911	-25.1%	22.4%	32.0%	0.6%	0.8%
			VOL (ID 0,1)	21,408	17,236	4,172	24.2%	84.1%	72.5%	0.6%	0.5%
			CED (ID 4,5)	4,056	6,522	-2,466	-37.8%	15.9%	27.5%	1.1%	1.7%
			TOTAL	25,464	23,758	1,706	7.2%	100.0%	100.0%	0.6%	0.6%

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GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
309	309	ELECTRIC INS CO									
			0	13,141	12,836	305	2.4%	95.9%	95.2%	0.4%	0.5%
			4	556	645	-89	-13.8%	4.1%	4.8%	0.4%	0.5%
			TOT VOL AGT	13,697	13,481	216	1.6%	100.0%	100.0%	0.4%	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)	13,141	12,836	305	2.4%	95.9%	95.2%	0.4%	0.4%
			CED (ID 4,5)	556	645	-89	-13.8%	4.1%	4.8%	0.1%	0.2%
			TOTAL	13,697	13,481	216	1.6%	100.0%	100.0%	0.3%	0.3%
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	3,639	3,384	255	7.5%	87.4%	87.8%	0.6%	0.5%
			5	525	472	53	11.2%	12.6%	12.2%	0.2%	0.2%
			TOT ERP	4,164	3,856	308	8.0%	100.0%	100.0%	0.5%	0.4%
			VOL (ID 0,1)	3,639	3,384	255	7.5%	87.4%	87.8%	0.1%	0.1%
			CED (ID 4,5)	525	472	53	11.2%	12.6%	12.2%	0.1%	0.1%
			TOTAL	4,164	3,856	308	8.0%	100.0%	100.0%	0.1%	0.1%

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309	GRP	ELECTRIC INS CO									
			0	13,141	12,836	305	2.4%	73.6%	74.0%	0.4%	0.5%
			4	556	645	-89	-13.8%	3.1%	3.7%	0.4%	0.5%
			TOT VOL AGT	13,697	13,481	216	1.6%	76.7%	77.8%	0.4%	0.5%
			1	3,639	3,384	255	7.5%	20.4%	19.5%	0.6%	0.5%
			5	525	472	53	11.2%	2.9%	2.7%	0.2%	0.2%
			TOT ERP	4,164	3,856	308	8.0%	23.3%	22.2%	0.5%	0.4%
			VOL (ID 0,1)	16,780	16,220	560	3.5%	93.9%	93.6%	0.5%	0.5%
			CED (ID 4,5)	1,081	1,117	-36	-3.2%	6.1%	6.4%	0.3%	0.3%
			TOTAL	17,861	17,337	524	3.0%	100.0%	100.0%	0.4%	0.4%
333	331	C U HOMELAND INS CO									
			0	195,482	180,647	14,835	8.2%	80.5%	81.8%	6.7%	6.4%
			4	8,204	9,493	-1,289	-13.6%	3.4%	4.3%	6.1%	6.8%
			TOT VOL AGT	203,686	190,140	13,546	7.1%	83.9%	86.1%	6.7%	6.4%
			1	28,172	19,938	8,234	41.3%	11.6%	9.0%	4.3%	3.0%
			5	10,997	10,686	311	2.9%	4.5%	4.8%	4.4%	4.3%
			TOT ERP	39,169	30,624	8,545	27.9%	16.1%	13.9%	4.3%	3.3%
			VOL (ID 0,1)	223,654	200,585	23,069	11.5%	92.1%	90.9%	6.2%	5.7%
			CED (ID 4,5)	19,201	20,179	-978	-4.8%	7.9%	9.1%	5.0%	5.2%
			TOTAL	242,855	220,764	22,091	10.0%	100.0%	100.0%	6.1%	5.7%

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354	354	AMICA MUTUAL INS CO									
			0	74,310	68,962	5,348	7.8%	65.2%	66.0%	2.5%	2.4%
			4	627	1,338	-711	-53.1%	0.6%	1.3%	0.5%	1.0%
			TOT VOL AGT	74,937	70,300	4,637	6.6%	65.8%	67.2%	2.4%	2.4%
			1	28,815	23,959	4,856	20.3%	25.3%	22.9%	4.4%	3.6%
			5	10,183	10,287	-104	-1.0%	8.9%	9.8%	4.1%	4.1%
			TOT ERP	38,998	34,246	4,752	13.9%	34.2%	32.8%	4.3%	3.7%
			VOL (ID 0,1)	103,125	92,921	10,204	11.0%	90.5%	88.9%	2.9%	2.6%
			CED (ID 4,5)	10,810	11,625	-815	-7.0%	9.5%	11.1%	2.8%	3.0%
			TOTAL	113,935	104,546	9,389	9.0%	100.0%	100.0%	2.9%	2.7%
362	362	FARM FAMILY CASUALTY INS CO									
			0	3,431	3,215	216	6.7%	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	3,431	3,215	216	6.7%	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)	3,431	3,215	216	6.7%	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	3,431	3,215	216	6.7%	100.0%	100.0%	0.1%	0.1%

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455	455	THE HANOVER INS CO									
			0	170,924	167,290	3,634	2.2%	76.7%	76.7%	5.8%	5.9%
			4	12,670	10,707	1,963	18.3%	5.7%	4.9%	9.4%	7.7%
			TOT VOL AGT	183,594	177,997	5,597	3.1%	82.4%	81.7%	6.0%	6.0%
			1	19,867	19,743	124	0.6%	8.9%	9.1%	3.0%	2.9%
			5	19,396	20,239	-843	-4.2%	8.7%	9.3%	7.8%	8.1%
			TOT ERP	39,263	39,982	-719	-1.8%	17.6%	18.3%	4.3%	4.3%
			VOL (ID 0,1)	190,791	187,033	3,758	2.0%	85.6%	85.8%	5.3%	5.3%
			CED (ID 4,5)	32,066	30,946	1,120	3.6%	14.4%	14.2%	8.4%	8.0%
			TOTAL	222,857	217,979	4,878	2.2%	100.0%	100.0%	5.6%	5.6%
474	474	HOLYOKE MUTUAL INS									
			0	26,956	36,751	-9,795	-26.7%	68.3%	75.3%	0.9%	1.3%
			4	2,081	2,111	-30	-1.4%	5.3%	4.3%	1.6%	1.5%
			TOT VOL AGT	29,037	38,862	-9,825	-25.3%	73.5%	79.6%	0.9%	1.3%
			1	9,276	9,209	67	0.7%	23.5%	18.9%	1.4%	1.4%
			5	1,167	753	414	55.0%	3.0%	1.5%	0.5%	0.3%
			TOT ERP	10,443	9,962	481	4.8%	26.5%	20.4%	1.1%	1.1%
			VOL (ID 0,1)	36,232	45,960	-9,728	-21.2%	91.8%	94.1%	1.0%	1.3%
			CED (ID 4,5)	3,248	2,864	384	13.4%	8.2%	5.9%	0.8%	0.7%
			TOTAL	39,480	48,824	-9,344	-19.1%	100.0%	100.0%	1.0%	1.3%

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481	481	HORACE MANN INS CO									
			0	6,105	4,261	1,844	43.3%	37.3%	25.8%	0.2%	0.2%
			4	1	1	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	6,106	4,262	1,844	43.3%	37.3%	25.8%	0.2%	0.1%
			1	894	2,044	-1,150	-56.3%	5.5%	12.4%	0.1%	0.3%
			5	9,378	10,218	-840	-8.2%	57.3%	61.8%	3.8%	4.1%
			TOT ERP	10,272	12,262	-1,990	-16.2%	62.7%	74.2%	1.1%	1.3%
			VOL (ID 0,1)	6,999	6,305	694	11.0%	42.7%	38.2%	0.2%	0.2%
			CED (ID 4,5)	9,379	10,219	-840	-8.2%	57.3%	61.8%	2.5%	2.6%
			TOTAL	16,378	16,524	-146	-0.9%	100.0%	100.0%	0.4%	0.4%
481	835	TEACHERS INS CO									
			0	15,667	15,771	-104	-0.7%	100.0%	100.0%	0.5%	0.6%
			4	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	15,667	15,771	-104	-0.7%	100.0%	100.0%	0.5%	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)	15,667	15,771	-104	-0.7%	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	15,667	15,771	-104	-0.7%	100.0%	100.0%	0.4%	0.4%

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481	GRP	HORACE MANN INS CO									
			0	21,772	20,032	1,740	8.7%	67.9%	62.0%	0.7%	0.7%
			4	1	1	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	21,773	20,033	1,740	8.7%	67.9%	62.0%	0.7%	0.7%
			1	894	2,044	-1,150	-56.3%	2.8%	6.3%	0.1%	0.3%
			5	9,378	10,218	-840	-8.2%	29.3%	31.6%	3.8%	4.1%
			TOT ERP	10,272	12,262	-1,990	-16.2%	32.1%	38.0%	1.1%	1.3%
			VOL (ID 0,1)	22,666	22,076	590	2.7%	70.7%	68.4%	0.6%	0.6%
			CED (ID 4,5)	9,379	10,219	-840	-8.2%	29.3%	31.6%	2.5%	2.6%
			TOTAL	32,045	32,295	-250	-0.8%	100.0%	100.0%	0.8%	0.8%
514	514	LIBERTY MUTUAL INS CO									
			0	212,164	207,904	4,260	2.0%	76.4%	75.9%	7.2%	7.3%
			4	6,505	6,757	-252	-3.7%	2.3%	2.5%	4.8%	4.9%
			TOT VOL AGT	218,669	214,661	4,008	1.9%	78.7%	78.4%	7.1%	7.2%
			1	41,516	49,521	-8,005	-16.2%	14.9%	18.1%	6.3%	7.4%
			5	17,616	9,650	7,966	82.5%	6.3%	3.5%	7.1%	3.9%
			TOT ERP	59,132	59,171	-39	-0.1%	21.3%	21.6%	6.5%	6.4%
			VOL (ID 0,1)	253,680	257,425	-3,745	-1.5%	91.3%	94.0%	7.1%	7.3%
			CED (ID 4,5)	24,121	16,407	7,714	47.0%	8.7%	6.0%	6.3%	4.2%
			TOTAL	277,801	273,832	3,969	1.4%	100.0%	100.0%	7.0%	7.0%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	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	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	1,351	1,298	53	4.1%	93.9%	90.1%	0.2%	0.2%
			5	87	143	-56	-39.2%	6.1%	9.9%	0.0%	0.1%
			TOT ERP	1,438	1,441	-3	-0.2%	100.0%	100.0%	0.2%	0.2%
			VOL (ID 0,1)	1,351	1,298	53	4.1%	93.9%	90.1%	0.0%	0.0%
			CED (ID 4,5)	87	143	-56	-39.2%	6.1%	9.9%	0.0%	0.0%
			TOTAL	1,438	1,441	-3	-0.2%	100.0%	100.0%	0.0%	0.0%
559	559	AMERICAN GENERAL COMPANIES									
			0	88	284	-196	-69.0%	91.7%	87.1%	0.0%	0.0%
			4	8	42	-34	-81.0%	8.3%	12.9%	0.0%	0.0%
			TOT VOL AGT	96	326	-230	-70.6%	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)	88	284	-196	-69.0%	91.7%	87.1%	0.0%	0.0%
			CED (ID 4,5)	8	42	-34	-81.0%	8.3%	12.9%	0.0%	0.0%
			TOTAL	96	326	-230	-70.6%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
559	GRP	AMERICAN GENERAL COMPANIES									
			0	88	284	-196	-69.0%	5.7%	16.1%	0.0%	0.0%
			4	8	42	-34	-81.0%	0.5%	2.4%	0.0%	0.0%
			TOT VOL AGT	96	326	-230	-70.6%	6.3%	18.4%	0.0%	0.0%
			1	1,351	1,298	53	4.1%	88.1%	73.5%	0.2%	0.2%
			5	87	143	-56	-39.2%	5.7%	8.1%	0.0%	0.1%
			TOT ERP	1,438	1,441	-3	-0.2%	93.7%	81.6%	0.2%	0.2%
			VOL (ID 0,1)	1,439	1,582	-143	-9.0%	93.8%	89.5%	0.0%	0.0%
			CED (ID 4,5)	95	185	-90	-48.6%	6.2%	10.5%	0.0%	0.0%
			TOTAL	1,534	1,767	-233	-13.2%	100.0%	100.0%	0.0%	0.0%
575	575	MASSWEST INSURANCE CO., INC.									
			0	6,372	4,395	1,977	45.0%	75.7%	77.7%	0.2%	0.2%
			4	764	438	326	74.4%	9.1%	7.7%	0.6%	0.3%
			TOT VOL AGT	7,136	4,833	2,303	47.7%	84.8%	85.4%	0.2%	0.2%
			1	1,109	723	386	53.4%	13.2%	12.8%	0.2%	0.1%
			5	167	102	65	63.7%	2.0%	1.8%	0.1%	0.0%
			TOT ERP	1,276	825	451	54.7%	15.2%	14.6%	0.1%	0.1%
			VOL (ID 0,1)	7,481	5,118	2,363	46.2%	88.9%	90.5%	0.2%	0.1%
			CED (ID 4,5)	931	540	391	72.4%	11.1%	9.5%	0.2%	0.1%
			TOTAL	8,412	5,658	2,754	48.7%	100.0%	100.0%	0.2%	0.1%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
582	582	MERCHANTS MUTUAL INS CO									
			0	475	672	-197	-29.3%	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	475	672	-197	-29.3%	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)	475	672	-197	-29.3%	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	475	672	-197	-29.3%	100.0%	100.0%	0.0%	0.0%
582	647	MERCHANTS INS CO OF NEW HAMPSHIRE									
			0	6	6	0	0.0%	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	6	6	0	0.0%	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)	6	6	0	0.0%	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	6	6	0	0.0%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
582	GRP	MERCHANTS MUTUAL INS CO									
			0	481	678	-197	-29.1%	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	481	678	-197	-29.1%	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)	481	678	-197	-29.1%	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	481	678	-197	-29.1%	100.0%	100.0%	0.0%	0.0%
585	585	METROPOLITAN PROP AND CAS INS CO									
			0	220,304	209,150	11,154	5.3%	77.2%	75.4%	7.5%	7.4%
			4	4,938	7,856	-2,918	-37.1%	1.7%	2.8%	3.7%	5.7%
			TOT VOL AGT	225,242	217,006	8,236	3.8%	78.9%	78.2%	7.4%	7.3%
			1	51,475	49,015	2,460	5.0%	18.0%	17.7%	7.8%	7.3%
			5	8,652	11,381	-2,729	-24.0%	3.0%	4.1%	3.5%	4.6%
			TOT ERP	60,127	60,396	-269	-0.4%	21.1%	21.8%	6.6%	6.6%
			VOL (ID 0,1)	271,779	258,165	13,614	5.3%	95.2%	93.1%	7.6%	7.4%
			CED (ID 4,5)	13,590	19,237	-5,647	-29.4%	4.8%	6.9%	3.6%	5.0%
			TOTAL	285,369	277,402	7,967	2.9%	100.0%	100.0%	7.2%	7.1%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
602	462	SENTRY INS A MUTUAL CO									
			0	20,605	21,890	-1,285	-5.9%	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	20,605	21,890	-1,285	-5.9%	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)	20,605	21,890	-1,285	-5.9%	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	20,605	21,890	-1,285	-5.9%	100.0%	100.0%	0.5%	0.6%
602	602	MIDDLESEX INS CO									
			0	15,356	21,148	-5,792	-27.4%	43.9%	45.5%	0.5%	0.7%
			4	42	1,555	-1,513	-97.3%	0.1%	3.3%	0.0%	1.1%
			TOT VOL AGT	15,398	22,703	-7,305	-32.2%	44.0%	48.9%	0.5%	0.8%
			1	2,605	16	2,589	16181.3	7.4%	0.0%	0.4%	0.0%
			5	17,010	23,743	-6,733	-28.4%	48.6%	51.1%	6.8%	9.5%
			TOT ERP	19,615	23,759	-4,144	-17.4%	56.0%	51.1%	2.2%	2.6%
			VOL (ID 0,1)	17,961	21,164	-3,203	-15.1%	51.3%	45.6%	0.5%	0.6%
			CED (ID 4,5)	17,052	25,298	-8,246	-32.6%	48.7%	54.4%	4.5%	6.5%
			TOTAL	35,013	46,462	-11,449	-24.6%	100.0%	100.0%	0.9%	1.2%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
602	GRP	MIDDLESEX INS CO									
			0	35,961	43,038	-7,077	-16.4%	64.7%	63.0%	1.2%	1.5%
			4	42	1,555	-1,513	-97.3%	0.1%	2.3%	0.0%	1.1%
			TOT VOL AGT	36,003	44,593	-8,590	-19.3%	64.7%	65.2%	1.2%	1.5%
			1	2,605	16	2,589	16181.3	4.7%	0.0%	0.4%	0.0%
			5	17,010	23,743	-6,733	-28.4%	30.6%	34.7%	6.8%	9.5%
			TOT ERP	19,615	23,759	-4,144	-17.4%	35.3%	34.8%	2.2%	2.6%
			VOL (ID 0,1)	38,566	43,054	-4,488	-10.4%	69.3%	63.0%	1.1%	1.2%
			CED (ID 4,5)	17,052	25,298	-8,246	-32.6%	30.7%	37.0%	4.5%	6.5%
			TOTAL	55,618	68,352	-12,734	-18.6%	100.0%	100.0%	1.4%	1.8%
612	612	NATIONAL GRANGE MUTUAL INS CO									
			0	33,751	32,951	800	2.4%	75.0%	74.0%	1.2%	1.2%
			4	1,697	1,569	128	8.2%	3.8%	3.5%	1.3%	1.1%
			TOT VOL AGT	35,448	34,520	928	2.7%	78.7%	77.6%	1.2%	1.2%
			1	6,555	7,103	-548	-7.7%	14.6%	16.0%	1.0%	1.1%
			5	3,018	2,890	128	4.4%	6.7%	6.5%	1.2%	1.2%
			TOT ERP	9,573	9,993	-420	-4.2%	21.3%	22.4%	1.1%	1.1%
			VOL (ID 0,1)	40,306	40,054	252	0.6%	89.5%	90.0%	1.1%	1.1%
			CED (ID 4,5)	4,715	4,459	256	5.7%	10.5%	10.0%	1.2%	1.1%
			TOTAL	45,021	44,513	508	1.1%	100.0%	100.0%	1.1%	1.1%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
635	635	NEW ENGLAND FIDELITY INS CO									
			0	19,641	16,893	2,748	16.3%	62.4%	81.7%	0.7%	0.6%
			4	1,050	797	253	31.7%	3.3%	3.9%	0.8%	0.6%
			TOT VOL AGT	20,691	17,690	3,001	17.0%	65.7%	85.6%	0.7%	0.6%
			1	8,215	2,641	5,574	211.1%	26.1%	12.8%	1.2%	0.4%
			5	2,585	344	2,241	651.5%	8.2%	1.7%	1.0%	0.1%
			TOT ERP	10,800	2,985	7,815	261.8%	34.3%	14.4%	1.2%	0.3%
			VOL (ID 0,1)	27,856	19,534	8,322	42.6%	88.5%	94.5%	0.8%	0.6%
			CED (ID 4,5)	3,635	1,141	2,494	218.6%	11.5%	5.5%	0.9%	0.3%
			TOTAL	31,491	20,675	10,816	52.3%	100.0%	100.0%	0.8%	0.5%
664	664	NORFOLK & DEDHAM MUTUAL FIRE INS CO									
			0	25,053	24,278	775	3.2%	71.1%	72.8%	0.9%	0.9%
			4	2,611	1,917	694	36.2%	7.4%	5.7%	1.9%	1.4%
			TOT VOL AGT	27,664	26,195	1,469	5.6%	78.5%	78.5%	0.9%	0.9%
			1	6,495	6,379	116	1.8%	18.4%	19.1%	1.0%	0.9%
			5	1,060	784	276	35.2%	3.0%	2.4%	0.4%	0.3%
			TOT ERP	7,555	7,163	392	5.5%	21.5%	21.5%	0.8%	0.8%
			VOL (ID 0,1)	31,548	30,657	891	2.9%	89.6%	91.9%	0.9%	0.9%
			CED (ID 4,5)	3,671	2,701	970	35.9%	10.4%	8.1%	1.0%	0.7%
			TOTAL	35,219	33,358	1,861	5.6%	100.0%	100.0%	0.9%	0.9%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
720	720	PEOPLES SERVICE INS CO									
			0	14,386	14,600	-214	-1.5%	63.3%	58.4%	0.5%	0.5%
			4	849	1,114	-265	-23.8%	3.7%	4.5%	0.6%	0.8%
			TOT VOL AGT	15,235	15,714	-479	-3.0%	67.1%	62.8%	0.5%	0.5%
			1	4,244	5,818	-1,574	-27.1%	18.7%	23.3%	0.6%	0.9%
			5	3,242	3,482	-240	-6.9%	14.3%	13.9%	1.3%	1.4%
			TOT ERP	7,486	9,300	-1,814	-19.5%	32.9%	37.2%	0.8%	1.0%
			VOL (ID 0,1)	18,630	20,418	-1,788	-8.8%	82.0%	81.6%	0.5%	0.6%
			CED (ID 4,5)	4,091	4,596	-505	-11.0%	18.0%	18.4%	1.1%	1.2%
			TOTAL	22,721	25,014	-2,293	-9.2%	100.0%	100.0%	0.6%	0.6%
723	723	THE PREMIER INSURANCE COMPANY OF MA									
			0	159,713	147,474	12,239	8.3%	79.6%	79.5%	5.5%	5.2%
			4	7,232	5,556	1,676	30.2%	3.6%	3.0%	5.4%	4.0%
			TOT VOL AGT	166,945	153,030	13,915	9.1%	83.2%	82.5%	5.5%	5.1%
			1	25,114	27,462	-2,348	-8.5%	12.5%	14.8%	3.8%	4.1%
			5	8,644	4,927	3,717	75.4%	4.3%	2.7%	3.5%	2.0%
			TOT ERP	33,758	32,389	1,369	4.2%	16.8%	17.5%	3.7%	3.5%
			VOL (ID 0,1)	184,827	174,936	9,891	5.7%	92.1%	94.3%	5.2%	5.0%
			CED (ID 4,5)	15,876	10,483	5,393	51.4%	7.9%	5.7%	4.1%	2.7%
			TOTAL	200,703	185,419	15,284	8.2%	100.0%	100.0%	5.1%	4.8%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
731	731	PLYMOUTH ROCK ASSURANCE CORP.									
			0	81,118	90,646	-9,528	-10.5%	71.0%	71.6%	2.8%	3.2%
			4	2,496	2,717	-221	-8.1%	2.2%	2.1%	1.9%	2.0%
			TOT VOL AGT	83,614	93,363	-9,749	-10.4%	73.2%	73.7%	2.7%	3.1%
			1	25,574	26,588	-1,014	-3.8%	22.4%	21.0%	3.9%	4.0%
			5	4,983	6,657	-1,674	-25.1%	4.4%	5.3%	2.0%	2.7%
			TOT ERP	30,557	33,245	-2,688	-8.1%	26.8%	26.3%	3.4%	3.6%
			VOL (ID 0,1)	106,692	117,234	-10,542	-9.0%	93.4%	92.6%	3.0%	3.3%
			CED (ID 4,5)	7,479	9,374	-1,895	-20.2%	6.6%	7.4%	2.0%	2.4%
			TOTAL	114,171	126,608	-12,437	-9.8%	100.0%	100.0%	2.9%	3.2%
770	625	AMERICAN STATES INSURANCE CO									
			0	39	121	-82	-67.8%	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	39	121	-82	-67.8%	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)	39	121	-82	-67.8%	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	39	121	-82	-67.8%	100.0%	100.0%	0.0%	0.0%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
773	773	SAFETY INS CO									
			0	260,857	230,414	30,443	13.2%	77.0%	76.5%	8.9%	8.1%
			4	8,890	9,251	-361	-3.9%	2.6%	3.1%	6.6%	6.7%
			TOT VOL AGT	269,747	239,665	30,082	12.6%	79.6%	79.6%	8.8%	8.0%
			1	53,224	45,162	8,062	17.9%	15.7%	15.0%	8.1%	6.7%
			5	15,985	16,271	-286	-1.8%	4.7%	5.4%	6.4%	6.5%
			TOT ERP	69,209	61,433	7,776	12.7%	20.4%	20.4%	7.6%	6.7%
			VOL (ID 0,1)	314,081	275,576	38,505	14.0%	92.7%	91.5%	8.8%	7.8%
			CED (ID 4,5)	24,875	25,522	-647	-2.5%	7.3%	8.5%	6.5%	6.6%
			TOTAL	338,956	301,098	37,858	12.6%	100.0%	100.0%	8.5%	7.7%
828	826	STATE FARM MUTUAL AUTO INS (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	2,518	2,442	76	3.1%	40.8%	41.2%	0.4%	0.4%
			5	3,661	3,481	180	5.2%	59.2%	58.8%	1.5%	1.4%
			TOT ERP	6,179	5,923	256	4.3%	100.0%	100.0%	0.7%	0.6%
			VOL (ID 0,1)	2,518	2,442	76	3.1%	40.8%	41.2%	0.1%	0.1%
			CED (ID 4,5)	3,661	3,481	180	5.2%	59.2%	58.8%	1.0%	0.9%
			TOTAL	6,179	5,923	256	4.3%	100.0%	100.0%	0.2%	0.2%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
828	828	STATE FARM MUTUAL AUTO INS CO									
			0	13,956	13,804	152	1.1%	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	13,956	13,804	152	1.1%	100.0%	100.0%	0.5%	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)	13,956	13,804	152	1.1%	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	13,956	13,804	152	1.1%	100.0%	100.0%	0.4%	0.4%
828	GRP	STATE FARM MUTUAL AUTO INS CO									
			0	13,956	13,804	152	1.1%	69.3%	70.0%	0.5%	0.5%
			4	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	13,956	13,804	152	1.1%	69.3%	70.0%	0.5%	0.5%
			1	2,518	2,442	76	3.1%	12.5%	12.4%	0.4%	0.4%
			5	3,661	3,481	180	5.2%	18.2%	17.6%	1.5%	1.4%
			TOT ERP	6,179	5,923	256	4.3%	30.7%	30.0%	0.7%	0.6%
			VOL (ID 0,1)	16,474	16,246	228	1.4%	81.8%	82.4%	0.5%	0.5%
			CED (ID 4,5)	3,661	3,481	180	5.2%	18.2%	17.6%	1.0%	0.9%
			TOTAL	20,135	19,727	408	2.1%	100.0%	100.0%	0.5%	0.5%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
897	897	TRUST INSURANCE COMPANY									
			0	116,134	118,591	-2,457	-2.1%	63.9%	62.5%	4.0%	4.2%
			4	14,049	15,131	-1,082	-7.2%	7.7%	8.0%	10.5%	10.9%
			TOT VOL AGT	130,183	133,722	-3,539	-2.6%	71.7%	70.5%	4.3%	4.5%
			1	35,903	39,410	-3,507	-8.9%	19.8%	20.8%	5.4%	5.9%
			5	15,524	16,612	-1,088	-6.5%	8.5%	8.8%	6.2%	6.7%
			TOT ERP	51,427	56,022	-4,595	-8.2%	28.3%	29.5%	5.7%	6.1%
			VOL (ID 0,1)	152,037	158,001	-5,964	-3.8%	83.7%	83.3%	4.2%	4.5%
			CED (ID 4,5)	29,573	31,743	-2,170	-6.8%	16.3%	16.7%	7.7%	8.2%
			TOTAL	181,610	189,744	-8,134	-4.3%	100.0%	100.0%	4.6%	4.9%
907	907	UNITED SERVICES AUTO ASSOC									
			0	70,550	65,420	5,130	7.8%	100.0%	100.0%	2.4%	2.3%
			4	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	70,550	65,420	5,130	7.8%	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)	70,550	65,420	5,130	7.8%	100.0%	100.0%	2.0%	1.9%
			CED (ID 4,5)	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOTAL	70,550	65,420	5,130	7.8%	100.0%	100.0%	1.8%	1.7%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
907	908	USAA (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	2,079	0	2,079	100.0%	33.1%	0.0%	0.3%	0.0%
			5	4,210	0	4,210	100.0%	66.9%	0.0%	1.7%	0.0%
			TOT ERP	6,289	0	6,289	100.0%	100.0%	0.0%	0.7%	0.0%
			VOL (ID 0,1)	2,079	0	2,079	100.0%	33.1%	0.0%	0.1%	0.0%
			CED (ID 4,5)	4,210	0	4,210	100.0%	66.9%	0.0%	1.1%	0.0%
			TOTAL	6,289	0	6,289	100.0%	100.0%	0.0%	0.2%	0.0%
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	7,433	15,277	-7,844	-51.3%	46.9%	48.4%	1.1%	2.3%
			5	8,400	16,283	-7,883	-48.4%	53.1%	51.6%	3.4%	6.5%
			TOT ERP	15,833	31,560	-15,727	-49.8%	100.0%	100.0%	1.7%	3.4%
			VOL (ID 0,1)	7,433	15,277	-7,844	-51.3%	46.9%	48.4%	0.2%	0.4%
			CED (ID 4,5)	8,400	16,283	-7,883	-48.4%	53.1%	51.6%	2.2%	4.2%
			TOTAL	15,833	31,560	-15,727	-49.8%	100.0%	100.0%	0.4%	0.8%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
907	GRP	UNITED SERVICES AUTO ASSOC									
			0	70,550	65,420	5,130	7.8%	76.1%	67.5%	2.4%	2.3%
			4	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%
			TOT VOL AGT	70,550	65,420	5,130	7.8%	76.1%	67.5%	2.3%	2.2%
			1	9,512	15,277	-5,765	-37.7%	10.3%	15.8%	1.4%	2.3%
			5	12,610	16,283	-3,673	-22.6%	13.6%	16.8%	5.1%	6.5%
			TOT ERP	22,122	31,560	-9,438	-29.9%	23.9%	32.5%	2.4%	3.4%
			VOL (ID 0,1)	80,062	80,697	-635	-0.8%	86.4%	83.2%	2.2%	2.3%
			CED (ID 4,5)	12,610	16,283	-3,673	-22.6%	13.6%	16.8%	3.3%	4.2%
			TOTAL	92,672	96,980	-4,308	-4.4%	100.0%	100.0%	2.3%	2.5%
963	198	BERKSHIRE MUTUAL INS CO									
			0	48,276	44,288	3,988	9.0%	78.3%	80.4%	1.6%	1.6%
			4	2,822	2,759	63	2.3%	4.6%	5.0%	2.1%	2.0%
			TOT VOL AGT	51,098	47,047	4,051	8.6%	82.8%	85.4%	1.7%	1.6%
			1	9,808	7,463	2,345	31.4%	15.9%	13.5%	1.5%	1.1%
			5	774	572	202	35.3%	1.3%	1.0%	0.3%	0.2%
			TOT ERP	10,582	8,035	2,547	31.7%	17.2%	14.6%	1.2%	0.9%
			VOL (ID 0,1)	58,084	51,751	6,333	12.2%	94.2%	94.0%	1.6%	1.5%
			CED (ID 4,5)	3,596	3,331	265	8.0%	5.8%	6.0%	0.9%	0.9%
			TOTAL	61,680	55,082	6,598	12.0%	100.0%	100.0%	1.6%	1.4%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
970	970	YASUDA FIRE & MARINE INS CO									
			0	0	2	-2	-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	2	-2	-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	2	-2	-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	2	-2	-100.0%	0.0%	100.0%	0.0%	0.0%
988	988	QUINCY MUTUAL FIRE INS CO									
			0	29,847	27,490	2,357	8.6%	77.9%	75.6%	1.0%	1.0%
			4	1,383	1,448	-65	-4.5%	3.6%	4.0%	1.0%	1.0%
		TOT VOL AGT		31,230	28,938	2,292	7.9%	81.5%	79.6%	1.0%	1.0%
			1	6,569	6,681	-112	-1.7%	17.1%	18.4%	1.0%	1.0%
			5	507	735	-228	-31.0%	1.3%	2.0%	0.2%	0.3%
		TOT ERP		7,076	7,416	-340	-4.6%	18.5%	20.4%	0.8%	0.8%
		VOL (ID 0,1)		36,416	34,171	2,245	6.6%	95.1%	94.0%	1.0%	1.0%
		CED (ID 4,5)		1,890	2,183	-293	-13.4%	4.9%	6.0%	0.5%	0.6%
		TOTAL		38,306	36,354	1,952	5.4%	100.0%	100.0%	1.0%	0.9%

COMMONWEALTH AUTOMOBILE REINSURERS
 CESSION VOLUME ANALYSIS - PRIVATE PASSENGER
 POLICY YEAR 1999 AT 12 MONTHS vs. 1998 AT 12 MONTHS
 FINAL 1999

GRP	CONO	COMPANY NAME	CAR ID	POL YR 1999 CAR YEARS	POL YR 1998 CAR YEARS	CHANGE IN CAR YEARS	PCT CHANGE	1999 CO PCT	1998 CO PCT	1999 IND PCT	1998 IND PCT
990	990	FITCHBURG MUTUAL FIRE INS CO									
			0	12,387	11,488	899	7.8%	72.0%	70.5%	0.4%	0.4%
			4	871	758	113	14.9%	5.1%	4.7%	0.6%	0.5%
			TOT VOL AGT	13,258	12,246	1,012	8.3%	77.0%	75.2%	0.4%	0.4%
			1	1,174	1,562	-388	-24.8%	6.8%	9.6%	0.2%	0.2%
			5	2,778	2,486	292	11.7%	16.1%	15.3%	1.1%	1.0%
			TOT ERP	3,952	4,048	-96	-2.4%	23.0%	24.8%	0.4%	0.4%
			VOL (ID 0,1)	13,561	13,050	511	3.9%	78.8%	80.1%	0.4%	0.4%
			CED (ID 4,5)	3,649	3,244	405	12.5%	21.2%	19.9%	1.0%	0.8%
			TOTAL	17,210	16,294	916	5.6%	100.0%	100.0%	0.4%	0.4%
999	IND	INDUSTRY									
			0	2,928,354	2,839,701	88,653	3.1%	73.7%	72.8%	100.0%	100.0%
			4	134,141	138,816	-4,675	-3.4%	3.4%	3.6%	100.0%	100.0%
			TOT VOL AGT	3,062,495	2,978,517	83,978	2.8%	77.1%	76.4%	100.0%	100.0%
			1	660,089	672,093	-12,004	-1.8%	16.6%	17.2%	100.0%	100.0%
			5	248,574	249,424	-850	-0.3%	6.3%	6.4%	100.0%	100.0%
			TOT ERP	908,663	921,517	-12,854	-1.4%	22.9%	23.6%	100.0%	100.0%
			VOL (ID 0,1)	3,588,443	3,511,794	76,649	2.2%	90.4%	90.0%	100.0%	100.0%
			CED (ID 4,5)	382,715	388,240	-5,525	-1.4%	9.6%	10.0%	100.0%	100.0%
			TOTAL	3,971,158	3,900,034	71,124	1.8%	100.0%	100.0%	100.0%	100.0%