

Voluntary Written Exposures/Primary Classification

Evaluated as of 12/31/02

	Written Exposures	% of Total
Principal Operator 65 and Over	686,525	14.08%
No Youthful Operator Principal Oper Under 65 Pleasure Use Work < 3	2,004,389	41.10%
No Youthful Operator Principal Oper Under 65 Work 3-10 Miles	907,505	18.61%
No Youthful Operator Principal Oper Under 65 Work > 10 Miles	707,470	14.51%
No Youthful Operator Principal Oper Under 65 Business Use	50,348	1.03%
No Youthful Operator Principal Oper Under 65 Farm Use	6,135	0.13%
Youthful Operator Unmarried Female Pleasure/Farm Use	135,606	2.78%
Youthful Operator Unmarried Female DTW/Business Use	78,744	1.61%
Youthful Operator Married Male Pleasure/Farm Use	11,925	0.24%
Youthful Operator Married Male DTW/Business Use	8,365	0.17%
Youthful Operator Unmarried Male Principal Oper or Owner	243,567	4.99%
Youthful Operator Unmarried Male Not PO or Owner	36,611	0.75%
Total	4,877,190	100%