

AREA\B	8,681,255	8,858,424	9,039,208	9,223,682	9,411,920	9,604,000	9,800,000	10,000,000	10,000,000	10,000,000	10,000,000	10,200,000	10,404,000	10,612,080	
BACK POLICY LOADING	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
YEAR	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	1	2	3	4	
POLICY LOADING	Join 2001	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	40.0%	50.0%	75.0%	90.0%	92.5%
	Join 2002		0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	40.0%	50.0%	75.0%	90.0%
	Join 2003			0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	40.0%	50.0%	75.0%	90.0%
	Join 2004				0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	40.0%	50.0%	90.0%
	Join 2005					0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	40.0%	90.0%
	Join 2006						0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	35.0%	90.0%
	Join 2007							0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	25.0%	90.0%
	Join 2008								0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	90.0%
	Join 2009									0.0%	0.0%	0.0%	0.0%	2.0%	90.0%
	Join 2010										0.0%	0.0%	0.0%	0.0%	90.0%
	YEAR	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	1	2	3	4
POLICY LOADING	Join 2001	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%	20.0%	28.0%	32.0%	40.0%	60.0%	72.0%	74.0%
TIMES MARKET SHARE	Join 2002		0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	1.9%	2.6%	3.0%	3.8%	5.6%	6.8%
	Join 2003			0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	1.3%	1.8%	2.0%	2.5%	3.8%
	Join 2004				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2005					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2006						0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2007							0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2008								0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2009									0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Join 2010										0.0%	0.0%	0.0%	0.0%	0.0%
	YEAR	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	1	2	3	4
LOOKBACK TABLE	LOOKBACK 2001	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%	20.0%	28.0%	32.0%	40.0%	60.0%	72.0%	74.0%
	LOOKBACK 2002		0.0%	0.0%	0.0%	0.0%	1.6%	1.8%	20.2%	29.9%	34.6%	43.0%	63.8%	77.6%	80.8%
	LOOKBACK 2003			0.0%	0.0%	0.0%	1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%	80.1%	84.5%
	LOOKBACK 2004				0.0%	0.0%	1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%	80.1%	84.5%
	LOOKBACK 2005					0.0%	1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%	80.1%	84.5%
	LOOKBACK 2006						1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%	80.1%	84.5%
	LOOKBACK 2007							1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%	80.1%
	LOOKBACK 2008								1.6%	1.8%	20.3%	30.0%	35.9%	44.8%	65.8%
	LOOKBACK 2009									1.6%	1.8%	20.3%	30.0%	35.9%	44.8%
	LOOKBACK 2010										1.6%	1.8%	20.3%	30.0%	35.9%
BACKLOADING	2001	0	0	0	0	0	153,664	156,800	2,000,000	2,800,000	3,200,000				
POLICY COUNT	2002	0	0	0	0	0	0	14,700	15,000	187,500	262,500	300,000			
CALCULATION	2003	0	0	0	0	0	0	0	10,000	10,000	125,000	175,000	204,000		
	2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FOREWARD LOADING	2001										4,000,000				
POLICY COUNT	2002											6,502,500			
CALCULATION	2003												8,336,205		
	2004													8,967,208	
	2005														
	2006														
	2007														
	2008														
	2009														
	2010														



Note: This data attempts to estimate and forecast performance and is necessarily speculative, forward-looking, and subject to variables over which FSH will have no control. FeeSimpleHosting makes no representations of any kind regarding its accuracy.

AREA B		10,824,322	11,040,808	11,261,624	11,486,857	11,716,594	11,950,926	12,189,944	12,433,743	12,682,416	12,936,066	13,194,788	13,458,683	13,727,857	14,002,414	14,282,462	14,568,112
BACK POLICY LOADING		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
POLICY LOADING		5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Join 2001	95.0%	97.5%	98.0%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%
Join 2002	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2003	90.0%	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2004	75.0%	90.0%	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2005	50.0%	75.0%	90.0%	92.5%	95.0%	95.0%	97.5%	98.0%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%
Join 2006	40.0%	50.0%	75.0%	90.0%	92.5%	95.0%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2007	35.0%	40.0%	50.0%	75.0%	90.0%	90.0%	92.5%	96.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2008	25.0%	35.0%	40.0%	50.0%	75.0%	75.0%	90.0%	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2009	2.0%	25.0%	35.0%	40.0%	50.0%	50.0%	75.0%	90.0%	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
Join 2010	2.0%	2.0%	25.0%	35.0%	40.0%	40.0%	50.0%	75.0%	90.0%	92.5%	95.0%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%
YEAR	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Join 2001	76.0%	78.0%	78.4%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%
Join 2002	6.9%	7.1%	7.3%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
Join 2003	4.5%	4.6%	4.8%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Join 2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Join 2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
YEAR	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
LOOKBACK 2001	76.0%	78.0%	78.4%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%	78.8%
LOOKBACK 2002	82.9%	85.1%	85.7%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%
LOOKBACK 2003	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2004	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2005	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2006	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2007	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2008	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2009	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
LOOKBACK 2010	87.4%	89.8%	90.5%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%
BACKLOADING	2001													8,310,464	BACKPOLYR1		
POLICY COUNT	2002													779,700	BACKPOLYR2		
CALCULATION	2003													524,000	BACKPOLYR3		
	2004													0	BACKPOLYR4		
	2005	0	0	0	0	0	0	0						0	BACKPOLYR5		
	2006	0	0	0	0	0	0	0	0					0	BACKPOLYR6		
	2007	0	0	0	0	0	0	0	0					0	BACKPOLYR7		
	2008	0	0	0	0	0	0	0	0					0	BACKPOLYR8		
	2009	0	0	0	0	0	0	0	0					0	BACKPOLYR9		
	2010	0	0	0	0	0	0	0	0					0	BACKPOLYR10		
FOREWARD LOADING	2001													4,000,000	FOREPOLYR1		
POLICY COUNT	2002													6,502,500	FOREPOLYR2		
CALCULATION	2003													8,336,205	FOREPOLYR3		
	2004													8,967,208	FOREPOLYR4		
	2005	9,464,516												9,464,516	FOREPOLYR5		
	2006		9,909,125											9,909,125	FOREPOLYR6		
	2007			10,187,547										10,187,547	FOREPOLYR7		
	2008				10,455,911									10,455,911	FOREPOLYR8		
	2009					10,672,352								10,672,352	FOREPOLYR9		
	2010						10,888,787							10,888,787	FOREPOLYR10		



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	YEAR	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>POLICY DOWNLOADING DIRECT</b>																	<b>POLICY DOWNLOADING DIRECT</b>
	Join 2001	96%	97%	97%	97%	97%	97%										Join 2001
	Join 2002	95%	96%	97%	97%	97%	97%	97%				bbbbbbb					Join 2002
	Join 2003	90%	96%	97%	97%	97%	97%	97%	97%								Join 2003
	Join 2004	75%	90%	95%	96%	97%	97%	97%	97%	97%							Join 2004
	Join 2005	50%	75%	90%	96%	96%	97%	97%	97%	97%	97%						Join 2005
	Join 2006		50%	75%	90%	95%	96%	97%	97%	97%	97%	97%					Join 2006
	Join 2007			50%	75%	90%	95%	96%	97%	97%	97%	97%	97%				Join 2007
	Join 2008				50%	75%	90%	95%	96%	97%	97%	97%	97%	97%			Join 2008
	Join 2009					50%	75%	90%	95%	96%	97%	97%	97%	97%	97%		Join 2009
	Join 2010						50%	75%	90%	95%	96%	97%	97%	97%	97%	97%	Join 2010
<b>POLICY DOWNLOADING DIRECT MARKET SHARE</b>																	<b>POLICY DOWNLOADING DIRECT MARKET SHARE</b>
	Join 2001	76.8%	77.6%	77.6%	77.6%	77.6%	77.6%										Join 2001
	Join 2002	7.1%	7.2%	7.3%	7.3%	7.3%	7.3%										Join 2002
	Join 2003	4.5%	4.8%	4.8%	4.9%	4.9%	4.9%										Join 2003
	Join 2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										Join 2004
	Join 2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										Join 2005
	Join 2006		0.0%	0.0%	0.0%	0.0%	0.0%										Join 2006
	Join 2007			0.0%	0.0%	0.0%	0.0%										Join 2007
	Join 2008				0.0%	0.0%	0.0%										Join 2008
	Join 2009					0.0%	0.0%										Join 2009
	Join 2010						0.0%										Join 2010
	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR
	YEAR	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>DIRECT DOWNLOAD ATTEMPTS BY YEAR</b>																	
		35.4%	35.8%	35.9%	35.9%	35.9%	35.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	DIRECTATTEMPTYS	DIRECTATTEMPTYS6	DIRECTATTEMPTYS7	DIRECTATTEMPTYS8	DIRECTATTEMPTYS9	DIRECTATTEMPTYS10											
	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR
	YEAR	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>POLICY DOWNLOADING AGENCY</b>																	<b>POLICY DOWNLOADING AGENCY</b>
	Join 2001	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%										Join 2001
	Join 2002	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%									Join 2002
	Join 2003	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%								Join 2003
	Join 2004	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%							Join 2004
	Join 2005	30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%						Join 2005
	Join 2006		30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%					Join 2006
	Join 2007			30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%				Join 2007
	Join 2008				30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%			Join 2008
	Join 2009					30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%		Join 2009
	Join 2010						30.0%	45.0%	60.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	Join 2010
<b>POLICY DOWNLOADING AGENCY MARKET SHARE</b>																	<b>POLICY DOWNLOADING AGENCY MARKET SHARE</b>
	Join 2001	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%										Join 2001
	Join 2002	5.6%	6.8%	6.8%	6.8%	6.8%	6.8%	6.8%									Join 2002
	Join 2003	3.0%	3.8%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%								Join 2003
	Join 2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							Join 2004
	Join 2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						Join 2005
	Join 2006		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					Join 2006
	Join 2007			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				Join 2007
	Join 2008				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			Join 2008
	Join 2009					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		Join 2009
	Join 2010						0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Join 2010
		48.4%	49.5%	50.0%	50.0%	50.0%	50.0%										
	AGENTATTEMPTYS	AGENTATTEMPTYS6	AGENTATTEMPTYS7	AGENTATTEMPTYS8	AGENTATTEMPTYS9	AGENTATTEMPTYS10											
	December 2, 2001								bb								



Note: This data attempts to estimate and forecast performance and is necessarily speculative, forward-looking, and subject to variables over which FSH will have no control. FeeSimpleHosting makes no representations of any kind regarding its accuracy.