

E.R.P. MARKET

VOLUNTARY AGENT/DIRECT WRITTEN MARKET

	ERP RETAINED Premium	%	ERP CEDED Premium	%	TOT ERP Premium	ERP % TOT MKT	VOL AGT RETAINED Premium	%	VOL AGT CEDED Premium	%	TOT VOL AGT Premium	VOL AGT % TOT MKT
Final 92	6,296,719	4.6%	130,725,218	95.4%	137,021,937	26.3%	266,785,073	69.6%	116,514,324	30.4%	383,299,397	73.7%
Final 93	7,131,400	4.7%	143,539,309	95.3%	150,670,709	27.3%	289,618,310	72.3%	111,162,778	27.7%	400,781,088	72.7%
Final 94	9,093,709	6.4%	133,945,498	93.6%	143,039,207	25.7%	313,123,870	75.8%	100,166,942	24.2%	413,290,812	74.3%
Final 95	10,459,287	8.7%	109,447,895	91.3%	119,907,182	22.0%	336,253,423	78.9%	89,963,664	21.1%	426,217,087	78.0%
Final 96	10,131,327	11.2%	80,315,782	88.8%	90,447,109	16.8%	361,182,252	80.5%	87,496,958	19.5%	448,679,210	83.2%
Final 97	10,414,934	13.5%	66,681,764	86.5%	77,096,698	14.8%	372,159,690	83.9%	71,646,424	16.1%	443,806,114	85.2%
Final 98	9,778,077	16.7%	48,829,946	83.3%	58,608,023	12.1%	368,461,385	86.3%	58,367,677	13.7%	426,829,062	87.9%
Feb - 99	1,403,986	16.0%	7,352,072	84.0%	8,756,058	10.0%	68,235,781	86.3%	10,838,704	13.7%	79,074,485	90.0%
Mar-99	791,220	19.4%	3,280,113	80.6%	4,071,333	9.3%	34,539,268	87.0%	5,156,959	13.0%	39,696,227	90.7%
Y-T-D	2,195,206	17.1%	10,632,185	82.9%	12,827,391	9.7%	102,775,049	86.5%	15,995,663	13.5%	118,770,712	90.3%
Apr-99	954,994	22.3%	3,323,347	77.7%	4,278,341	10.7%	31,331,009	87.9%	4,318,372	12.1%	35,649,381	89.3%
Y-T-D	3,150,200	18.4%	13,955,532	81.6%	17,105,732	10.0%	134,106,058	86.8%	20,314,035	13.2%	154,420,093	90.0%
May-99	926,309	24.4%	2,870,521	75.6%	3,796,830	9.6%	30,958,271	87.0%	4,634,173	13.0%	35,592,444	90.4%
Y-T-D	4,076,509	19.5%	16,826,053	80.5%	20,902,562	9.9%	165,064,329	86.9%	24,948,208	13.1%	190,012,537	90.1%
June-99	927,883	40.6%	1,357,873	59.4%	2,285,756	6.9%	28,888,291	93.6%	1,978,734	6.4%	30,867,025	93.1%
Y-T-D	5,004,392	21.6%	18,183,926	78.4%	23,188,318	9.5%	193,952,620	87.8%	26,926,942	12.2%	220,879,562	90.5%
July-99	834,413	19.9%	3,368,343	80.1%	4,202,756	9.7%	35,647,236	91.3%	3,393,237	8.7%	39,040,473	90.3%
Y-T-D	5,838,805	21.3%	21,552,269	78.7%	27,391,074	9.5%	229,599,856	88.3%	30,320,179	11.7%	259,920,035	90.5%
Aug-99	744,573	13.5%	4,777,884	86.5%	5,522,457	12.2%	34,772,570	87.4%	5,029,308	12.6%	39,801,878	87.8%
Y-T-D	6,583,378	20.0%	26,330,153	80.0%	32,913,531	9.9%	264,372,426	88.2%	35,349,487	11.8%	299,721,913	90.1%
Sep-99	982,982	16.1%	5,106,883	83.9%	6,089,865	13.6%	33,936,440	88.0%	4,628,971	12.0%	38,565,411	86.4%
Y-T-D	7,566,360	19.4%	31,437,036	80.6%	39,003,396	10.3%	298,308,866	88.2%	39,978,458	11.8%	338,287,324	89.7%
Oct-99	880,039	23.0%	2,942,248	77.0%	3,822,287	9.7%	30,730,234	86.7%	4,707,361	13.3%	35,437,595	90.3%
Y-T-D	8,446,399	19.7%	34,379,284	80.3%	42,825,683	10.3%	329,039,100	88.0%	44,685,819	12.0%	373,724,919	89.7%
Nov-99	714,921	17.4%	3,395,180	82.6%	4,110,101	11.9%	27,264,358	90.0%	3,024,119	10.0%	30,288,477	88.1%
Y-T-D	9,161,320	19.5%	37,774,464	80.5%	46,935,784	10.4%	356,303,458	88.2%	47,709,938	11.8%	404,013,396	89.6%
Dec-99	982,115	19.3%	4,117,198	80.7%	5,099,313	10.9%	37,170,819	88.9%	4,663,339	11.1%	41,834,158	89.1%
Y-T-D	10,143,435	19.5%	41,891,662	80.5%	52,035,097	10.5%	393,474,277	88.3%	52,373,277	11.7%	445,847,554	89.5%
Final 99	10,144,122	19.5%	41,895,212	80.5%	52,039,334	10.3%	400,890,926	88.4%	52,384,462	11.6%	453,275,388	89.7%

TOTAL MARKET

	RETAINED Premium	%	CEDED Premium	%	TOTAL MARKET Premium	%
Final 92	273,081,792	52.5%	247,239,542	47.5%	520,321,334	100.0%
Final 93	296,749,710	53.8%	254,702,087	46.2%	551,451,797	100.0%
Final 94	322,217,579	57.9%	234,112,440	42.1%	556,330,019	100.0%
Final 95	346,712,710	63.5%	199,411,559	36.5%	546,124,269	100.0%
Final 96	371,313,579	68.9%	167,812,740	31.1%	539,126,319	100.0%
Final 97	382,574,624	73.4%	138,328,188	26.6%	520,902,812	100.0%
Final 98	378,239,462	77.9%	107,197,623	22.1%	485,437,085	100.0%
Feb-99	69,639,767	79.3%	18,190,776	20.7%	87,830,543	100.0%
Mar-99	35,330,488	80.7%	8,437,072	19.3%	43,767,560	100.0%
Y-T-D	104,970,255	79.8%	26,627,848	20.2%	131,598,103	100.0%
Apr-99	32,286,003	80.9%	7,641,719	19.1%	39,927,722	100.0%
Y-T-D	137,256,258	80.0%	34,269,567	20.0%	171,525,825	100.0%
May-99	31,884,580	80.9%	7,504,694	19.1%	39,389,274	100.0%
Y-T-D	169,140,838	80.2%	41,774,261	19.8%	210,915,099	100.0%
June-99	29,816,174	89.9%	3,336,607	10.1%	33,152,781	100.0%
Y-T-D	198,957,012	81.5%	45,110,868	18.5%	244,067,880	100.0%
July-99	36,481,649	84.4%	6,761,580	15.6%	43,243,229	100.0%
Y-T-D	235,438,661	81.9%	51,872,448	18.1%	287,311,109	100.0%
Aug-99	35,517,143	78.4%	9,807,192	21.6%	45,324,335	100.0%
Y-T-D	270,955,804	81.5%	61,679,640	18.5%	332,635,444	100.0%
Sep-99	34,919,422	78.2%	9,735,854	21.8%	44,655,276	100.0%
Y-T-D	305,875,226	81.1%	71,415,494	18.9%	377,290,720	100.0%
Oct-99	31,610,273	80.5%	7,649,609	19.5%	39,259,882	100.0%
Y-T-D	337,485,499	81.0%	79,065,103	19.0%	416,550,602	100.0%
Nov-99	27,979,279	81.3%	6,419,299	18.7%	34,398,578	100.0%
Y-T-D	365,464,778	81.0%	85,484,402	19.0%	450,949,180	100.0%
Dec-99	38,152,934	81.3%	8,780,537	18.7%	46,933,471	100.0%
Y-T-D	403,617,712	81.1%	94,264,939	18.9%	497,882,651	100.0%
Final 99	411,035,048	81.3%	94,279,674	18.7%	505,314,722	100.0%