

ANALYSIS OF MARKET BY SOURCE OF BUSINESS
OTHER THAN PRIVATE PASSENGER WRITTEN PREMIUM

	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%
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%
Jan-00 Y-T-D	978,035	22.1%	3,446,612	77.9%	4,424,647	7.4%	48,635,570	87.7%	6,842,239	12.3%	55,477,809	92.6%
Feb-00 Y-T-D	1,696,043	20.3%	6,650,351	79.7%	8,346,394	8.8%	75,868,594	87.4%	10,927,425	12.6%	86,796,019	91.2%
Mar-00 Y-T-D	2,719,756	21.0%	10,221,602	79.0%	12,941,358	9.3%	110,224,173	87.7%	15,477,911	12.3%	125,702,084	90.7%
Apr-00 Y-T-D	3,868,140	21.5%	14,115,374	78.5%	17,983,514	9.8%	145,053,249	87.5%	20,810,081	12.5%	165,863,330	90.2%
May-00 Y-T-D	4,835,046	21.5%	17,615,936	78.5%	22,450,982	9.9%	178,430,970	87.6%	25,338,448	12.4%	203,769,418	90.1%
Jun-00 Y-T-D	5,881,164	22.0%	20,875,085	78.0%	26,756,249	10.1%	208,630,619	87.5%	29,796,549	12.5%	238,427,168	89.9%
Jul-00 Y-T-D	6,832,638	21.4%	25,054,672	78.6%	31,887,310	10.1%	244,633,352	86.4%	38,373,495	13.6%	283,006,847	89.9%
Aug-00 Y-T-D	7,596,500	21.3%	28,088,321	78.7%	35,684,821	10.0%	276,928,461	86.5%	43,249,290	13.5%	320,177,751	90.0%
Sep-00 Y-T-D	8,279,146	20.2%	32,804,471	79.8%	41,083,617	10.2%	313,124,213	86.6%	48,413,744	13.4%	361,537,957	89.8%
Oct-00 Y-T-D	9,232,424	20.9%	34,854,222	79.1%	44,086,646	10.0%	343,836,263	86.9%	51,663,669	13.1%	395,499,932	90.0%
Nov-00 Y-T-D	10,139,838	21.3%	37,378,549	78.7%	47,518,387	10.0%	372,587,175	86.7%	57,023,113	13.3%	429,610,288	90.0%
Dec-00 Y-T-D	11,094,982	22.0%	39,427,724	78.0%	50,522,706	9.7%	408,511,283	87.0%	61,217,609	13.0%	469,728,892	90.3%
Final-00 Y-T-D	11,090,617	19.6%	45,548,181	80.4%	56,638,798	10.6%	410,614,930	86.4%	64,830,189	13.6%	475,445,119	89.4%

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	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%
Final 99	411,035,048	81.3%	94,279,674	18.7%	505,314,722	100.0%
Jan-00 Y-T-D	49,613,605	82.8%	10,288,851	17.2%	59,902,456	100.0%
Feb-00 Y-T-D	77,564,637	81.5%	17,577,776	18.5%	95,142,413	100.0%
Mar-00 Y-T-D	112,943,929	81.5%	25,699,513	18.5%	138,643,442	100.0%
Apr-00 Y-T-D	148,921,389	81.0%	34,925,455	19.0%	183,846,844	100.0%
May-00 Y-T-D	183,266,016	81.0%	42,954,384	19.0%	226,220,400	100.0%
Jun-00 Y-T-D	214,511,783	80.9%	50,671,634	19.1%	265,183,417	100.0%
Jul-00 Y-T-D	251,465,990	79.9%	63,428,167	20.1%	314,894,157	100.0%
Aug-00 Y-T-D	284,524,961	80.0%	71,337,611	20.0%	355,862,572	100.0%
Sep-00 Y-T-D	321,403,359	79.8%	81,218,215	20.2%	402,621,574	100.0%
Oct-00 Y-T-D	353,068,687	80.3%	86,517,891	19.7%	439,586,578	100.0%
Nov-00 Y-T-D	382,727,013	80.2%	94,401,662	19.8%	477,128,675	100.0%
Dec-00 Y-T-D	419,606,265	80.7%	100,645,333	19.3%	520,251,598	100.0%
Final-00 Y-T-D	421,705,547	79.3%	110,378,370	20.7%	532,083,917	100.0%