

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%
Final 00	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%
Final 01	10,381,459	15.6%	55,982,177	84.4%	66,363,636	10.6%	468,885,406	83.9%	90,128,296	16.1%	559,013,702	89.4%
Jan-02 Y-T-D	778,315	12.5%	5,468,538	87.5%	6,246,853	9.6%	47,607,385	80.5%	11,529,072	19.5%	59,136,457	90.4%
Feb-02 Y-T-D	1,150,254	8.5%	12,369,160	91.5%	13,519,414	12.1%	78,039,719	79.8%	19,763,970	20.2%	97,803,689	87.9%
Mar-02 Y-T-D	1,871,488	9.4%	18,040,527	90.6%	19,912,015	11.8%	119,590,390	80.0%	29,863,419	20.0%	149,453,809	88.2%
Apr-02 Y-T-D	2,569,554	9.4%	24,718,296	90.6%	27,287,850	11.7%	164,648,986	80.2%	40,531,614	19.8%	205,180,600	88.3%
May-02 Y-T-D	3,040,416	8.9%	31,126,552	91.1%	34,166,968	11.8%	204,716,331	79.9%	51,401,922	20.1%	256,118,253	88.2%
Jun-02 Y-T-D	3,612,603	8.9%	37,196,939	91.1%	40,809,542	11.6%	250,576,158	80.6%	60,319,115	19.4%	310,895,273	88.4%
Jul-02 Y-T-D	4,105,657	8.8%	42,810,215	91.2%	46,915,872	11.5%	291,494,799	80.5%	70,710,799	19.5%	362,205,598	88.5%
Aug-02 Y-T-D	4,500,254	8.3%	50,046,740	91.7%	54,546,994	11.8%	326,801,135	79.9%	82,270,631	20.1%	409,071,766	88.2%
Sep-02 Y-T-D	4,952,610	8.0%	57,185,803	92.0%	62,138,413	12.0%	365,979,094	80.4%	89,343,356	19.6%	455,322,450	88.0%
Oct-02 Y-T-D	5,472,766	7.9%	63,601,921	92.1%	69,074,687	11.8%	418,029,875	81.2%	96,864,933	18.8%	514,894,808	88.2%
Nov-02 Y-T-D	5,949,831	7.8%	70,709,298	92.2%	76,659,129	12.1%	449,973,784	81.2%	104,393,594	18.8%	554,367,378	87.9%
Dec-02 Y-T-D	6,383,576	7.6%	77,920,825	92.4%	84,304,401	12.1%	492,528,137	80.5%	119,431,054	19.5%	611,959,191	87.9%
Final 02 Y-T-D	6,383,576	7.6%	77,920,825	92.4%	84,304,401	12.0%	501,248,076	80.8%	119,437,406	19.2%	620,685,482	88.0%

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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%
Final 00	421,705,547	79.3%	110,378,370	20.7%	532,083,917	100.0%
Final 01	479,266,865	76.6%	146,110,473	23.4%	625,377,338	100.0%
Jan-02 Y-T-D	48,385,700	74.0%	16,997,610	26.0%	65,383,310	100.0%
Feb-02 Y-T-D	79,189,973	71.1%	32,133,130	28.9%	111,323,103	100.0%
Mar-02 Y-T-D	121,461,878	71.7%	47,903,946	28.3%	169,365,824	100.0%
Apr-02 Y-T-D	167,218,540	71.9%	65,249,910	28.1%	232,468,450	100.0%
May-02 Y-T-D	207,756,747	71.6%	82,528,474	28.4%	290,285,221	100.0%
Jun-02 Y-T-D	254,188,761	72.3%	97,516,054	27.7%	351,704,815	100.0%
Jul-02 Y-T-D	295,600,456	72.3%	113,521,014	27.7%	409,121,470	100.0%
Aug-02 Y-T-D	331,301,389	71.5%	132,317,371	28.5%	463,618,760	100.0%
Sep-02 Y-T-D	370,931,704	71.7%	146,529,159	28.3%	517,460,863	100.0%
Oct-02 Y-T-D	423,502,641	72.5%	160,466,854	27.5%	583,969,495	100.0%
Nov-02 Y-T-D	455,923,615	72.3%	175,102,892	27.7%	631,026,507	100.0%
Dec-02 Y-T-D	498,911,713	71.7%	197,351,879	28.3%	696,263,592	100.0%
Final 02 Y-T-D	507,631,652	72.0%	197,358,231	28.0%	704,989,883	100.0%