

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%
Final 02	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%
Jan-03 Y-T-D	795,564	8.9%	8,119,182	91.1%	8,914,746	10.4%	63,326,018	82.3%	13,599,948	17.7%	76,925,966	89.6%
Feb-03 Y-T-D	1,162,111	7.7%	13,897,651	92.3%	15,059,762	11.4%	94,726,997	80.9%	22,400,531	19.1%	117,127,528	88.6%
Mar-03 Y-T-D	1,701,351	7.2%	21,949,970	92.8%	23,651,321	12.4%	136,058,531	81.5%	30,858,709	18.5%	166,917,240	87.6%
Apr-03 Y-T-D	2,421,003	7.3%	30,786,016	92.7%	33,207,019	12.9%	183,375,882	81.7%	40,976,470	18.3%	224,352,352	87.1%
May-03 Y-T-D	3,125,452	7.6%	37,894,236	92.4%	41,019,688	12.9%	226,255,257	81.6%	51,148,083	18.4%	277,403,340	87.1%
Jun-03 Y-T-D	3,777,792	7.6%	45,656,658	92.4%	49,434,450	13.0%	271,190,377	82.1%	59,235,752	17.9%	330,426,129	87.0%
Jul-03 Y-T-D	4,295,524	7.6%	52,066,820	92.4%	56,362,344	13.0%	309,720,083	82.3%	66,464,543	17.7%	376,184,626	87.0%
Aug-03 Y-T-D	4,864,469	7.3%	61,385,019	92.7%	66,249,488	13.2%	357,652,296	82.0%	78,285,227	18.0%	435,937,523	86.8%
Sep-03 Y-T-D	5,351,526	7.3%	67,614,535	92.7%	72,966,061	13.2%	394,574,145	82.0%	86,412,479	18.0%	480,986,624	86.8%
Oct-03 Y-T-D	5,862,619	7.4%	72,974,719	92.6%	78,837,338	13.0%	435,369,251	82.2%	94,552,087	17.8%	529,921,338	87.0%
Nov-03 Y-T-D	6,312,555	7.1%	82,746,098	92.9%	89,058,653	13.4%	474,732,203	82.4%	101,459,816	17.6%	576,192,019	86.6%
Dec-03 Y-T-D	6,862,951	6.9%	92,998,035	93.1%	99,860,986	13.6%	521,951,052	82.2%	112,991,180	17.8%	634,942,232	86.4%
Final-03 Y-T-D	6,862,951	6.9%	93,209,497	93.1%	100,072,448	13.4%	531,752,486	82.2%	115,333,521	17.8%	647,086,007	86.6%

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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%
Final 02	507,631,652	72.0%	197,358,231	28.0%	704,989,883	100.0%
Jan-03 Y-T-D	64,121,582	74.7%	21,719,130	25.3%	85,840,712	100.0%
Feb-03 Y-T-D	95,889,108	72.5%	36,298,182	27.5%	132,187,290	100.0%
Mar-03 Y-T-D	137,759,882	72.3%	52,808,679	27.7%	190,568,561	100.0%
Apr-03 Y-T-D	185,796,885	72.1%	71,762,486	27.9%	257,559,371	100.0%
May-03 Y-T-D	229,380,709	72.0%	89,042,319	28.0%	318,423,028	100.0%
Jun-03 Y-T-D	274,968,169	72.4%	104,892,410	27.6%	379,860,579	100.0%
Jul-03 Y-T-D	314,015,607	72.6%	118,531,363	27.4%	432,546,970	100.0%
Aug-03 Y-T-D	362,516,765	72.2%	139,670,246	27.8%	502,187,011	100.0%
Sep-03 Y-T-D	399,925,671	72.2%	154,027,014	27.8%	553,952,685	100.0%
Oct-03 Y-T-D	441,231,870	72.5%	167,526,806	27.5%	608,758,676	100.0%
Nov-03 Y-T-D	481,044,758	72.3%	184,205,914	27.7%	665,250,672	100.0%
Dec-03 Y-T-D	528,814,003	72.0%	205,989,215	28.0%	734,803,218	100.0%
Final-03 Y-T-D	538,615,437	72.1%	208,543,018	27.9%	747,158,455	100.0%