

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%
Final-03	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%
Jan-04 Y-T-D	913,162	9.2%	9,023,495	90.8%	9,936,657	10.9%	67,410,843	83.3%	13,543,896	16.7%	80,954,739	89.1%
Feb-04 Y-T-D	1,323,317	7.3%	16,741,858	92.7%	18,065,175	12.8%	100,862,100	82.0%	22,123,688	18.0%	122,985,788	87.2%
Mar-04 Y-T-D	1,927,934	7.1%	25,352,496	92.9%	27,280,430	13.5%	140,390,355	80.5%	33,929,709	19.5%	174,320,064	86.5%
Apr-04 Y-T-D	2,657,731	7.1%	34,865,953	92.9%	37,523,684	13.8%	191,133,871	81.3%	44,039,411	18.7%	235,173,282	86.2%
May-04 Y-T-D	3,316,681	7.3%	42,203,473	92.7%	45,520,154	13.6%	237,251,940	81.8%	52,922,049	18.2%	290,173,989	86.4%
Jun-04 Y-T-D	4,604,220	8.5%	49,787,132	91.5%	54,391,352	13.7%	281,984,654	82.1%	61,684,251	17.9%	343,668,905	86.3%
Jul-04 Y-T-D	5,327,813	8.4%	58,382,150	91.6%	63,709,963	13.7%	329,428,328	82.2%	71,534,706	17.8%	400,963,034	86.3%
Aug-04 Y-T-D	6,439,937	9.2%	63,805,196	90.8%	70,245,133	13.5%	369,236,768	81.8%	81,942,663	18.2%	451,179,431	86.5%
Sep-04 Y-T-D	6,949,846	8.8%	71,765,712	91.2%	78,715,558	13.7%	407,599,484	82.1%	89,008,937	17.9%	496,608,421	86.3%
Oct-04 Y-T-D	10,352,845	11.6%	78,574,940	88.4%	88,927,785	13.8%	457,701,162	82.5%	96,776,726	17.5%	554,477,888	86.2%
Nov-04 Y-T-D	12,099,144	12.3%	85,940,337	87.7%	98,039,481	14.1%	494,427,141	82.8%	102,843,683	17.2%	597,270,824	85.9%
Dec-04 Y-T-D	14,818,270	13.4%	95,741,187	86.6%	110,559,457	14.4%	547,559,974	83.1%	111,600,683	16.9%	659,160,657	85.6%
Final-04 Y-T-D	14,818,270	13.4%	95,828,368	86.6%	110,646,638	14.2%	555,475,992	83.0%	114,010,544	17.0%	669,486,536	85.8%

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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%
Final-03	538,615,437	72.1%	208,543,018	27.9%	747,158,455	100.0%
Jan-04 Y-T-D	68,324,005	75.2%	22,567,391	24.8%	90,891,396	100.0%
Feb-04 Y-T-D	102,185,417	72.4%	38,865,546	27.6%	141,050,963	100.0%
Mar-04 Y-T-D	142,318,289	70.6%	59,282,205	29.4%	201,600,494	100.0%
Apr-04 Y-T-D	193,791,602	71.1%	78,905,364	28.9%	272,696,966	100.0%
May-04 Y-T-D	240,568,621	71.7%	95,125,522	28.3%	335,694,143	100.0%
Jun-04 Y-T-D	286,588,874	72.0%	111,471,383	28.0%	398,060,257	100.0%
Jul-04 Y-T-D	334,756,141	72.0%	129,916,856	28.0%	464,672,997	100.0%
Aug-04 Y-T-D	375,676,705	72.0%	145,747,859	28.0%	521,424,564	100.0%
Sep-04 Y-T-D	414,549,330	72.1%	160,774,649	27.9%	575,323,979	100.0%
Oct-04 Y-T-D	468,054,007	72.7%	175,351,666	27.3%	643,405,673	100.0%
Nov-04 Y-T-D	506,526,285	72.8%	188,784,020	27.2%	695,310,305	100.0%
Dec-04 Y-T-D	562,378,244	73.1%	207,341,870	26.9%	769,720,114	100.0%
Final-04 Y-T-D	570,294,262	73.1%	209,838,912	26.9%	780,133,174	100.0%