

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%
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%
Jan-05 Y-T-D	1,259,647	13.3%	8,244,654	86.7%	9,504,301	10.8%	65,205,352	83.0%	13,398,306	17.0%	78,603,658	89.2%
Feb-05 Y-T-D	1,789,952	10.6%	15,150,149	89.4%	16,940,101	12.4%	98,107,480	81.8%	21,811,783	18.2%	119,919,263	87.6%
Mar-05 Y-T-D	2,995,337	11.1%	24,086,200	88.9%	27,081,537	13.8%	137,733,491	81.2%	31,982,575	18.8%	169,716,066	86.2%
Apr-05 Y-T-D	3,969,250	10.7%	33,024,309	89.3%	36,993,559	13.9%	186,731,358	81.8%	41,509,148	18.2%	228,240,506	86.1%
May-05 Y-T-D	5,185,239	11.6%	39,625,004	88.4%	44,810,243	13.5%	238,654,748	82.9%	49,116,301	17.1%	287,771,049	86.5%
Jun-05 Y-T-D	5,715,232	11.3%	44,949,921	88.7%	50,665,153	12.8%	286,623,129	83.1%	58,293,976	16.9%	344,917,105	87.2%
Jul-05 Y-T-D	7,140,566	11.4%	55,267,620	88.6%	62,408,186	13.2%	342,223,474	83.5%	67,700,676	16.5%	409,924,150	86.8%
Aug-05 Y-T-D	8,526,976	12.1%	61,757,378	87.9%	70,284,354	13.2%	384,901,950	83.5%	75,879,573	16.5%	460,781,523	86.8%
Sep-05 Y-T-D	9,493,361	11.9%	70,034,569	88.1%	79,527,930	13.5%	424,747,343	83.5%	84,104,915	16.5%	508,852,258	86.5%
Oct-05 Y-T-D	10,648,714	12.2%	76,363,491	87.8%	87,012,205	13.5%	465,702,695	83.4%	92,510,818	16.6%	558,213,513	86.5%
Nov-05 Y-T-D	11,718,828	12.3%	83,683,022	87.7%	95,401,850	13.5%	509,203,434	83.6%	99,873,198	16.4%	609,076,632	86.5%
Dec-05 Y-T-D	12,428,060	11.9%	92,428,364	88.1%	104,856,424	13.6%	558,443,577	83.6%	109,739,920	16.4%	668,183,497	86.4%
Final-05 Y-T-D	12,687,463	12.1%	92,428,364	87.9%	105,115,827	13.4%	565,936,797	83.3%	113,484,657	16.7%	679,421,454	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%
Final-03	538,615,437	72.1%	208,543,018	27.9%	747,158,455	100.0%
Final-04 Y-T-D	570,294,262	73.1%	209,838,912	26.9%	780,133,174	100.0%
Jan-05 Y-T-D	66,464,999	75.4%	21,642,960	24.6%	88,107,959	100.0%
Feb-05 Y-T-D	99,897,432	73.0%	36,961,932	27.0%	136,859,364	100.0%
Mar-05 Y-T-D	140,728,828	71.5%	56,068,775	28.5%	196,797,603	100.0%
Apr-05 Y-T-D	190,700,608	71.9%	74,533,457	28.1%	265,234,065	100.0%
May-05 Y-T-D	243,839,987	73.3%	88,741,305	26.7%	332,581,292	100.0%
Jun-05 Y-T-D	292,338,361	73.9%	103,243,897	26.1%	395,582,258	100.0%
Jul-05 Y-T-D	349,364,040	74.0%	122,968,296	26.0%	472,332,336	100.0%
Aug-05 Y-T-D	393,428,926	74.1%	137,636,951	25.9%	531,065,877	100.0%
Sep-05 Y-T-D	434,240,704	73.8%	154,139,484	26.2%	588,380,188	100.0%
Oct-05 Y-T-D	476,351,409	73.8%	168,874,309	26.2%	645,225,718	100.0%
Nov-05 Y-T-D	520,922,262	73.9%	183,556,220	26.1%	704,478,482	100.0%
Dec-05 Y-T-D	570,871,637	73.8%	202,168,284	26.2%	773,039,921	100.0%
Final-05 Y-T-D	578,624,260	73.8%	205,913,021	26.2%	784,537,281	100.0%