

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	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%
Final 05	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%
Final 06	10,203,007	9.1%	101,745,909	90.9%	111,948,916	14.6%	560,337,434	85.8%	92,969,877	14.2%	653,307,311	85.4%
Jan-07 Y-T-D	1,474,533	16.4%	7,501,315	83.6%	8,975,848	13.3%	48,459,193	83.1%	9,823,420	16.9%	58,282,613	86.7%
Feb-07 Y-T-D	2,377,407	13.7%	15,024,451	86.3%	17,401,858	13.3%	97,350,188	85.8%	16,111,713	14.2%	113,461,901	86.7%
Mar-07 Y-T-D	3,643,059	13.4%	23,569,493	86.6%	27,212,552	14.3%	140,203,975	85.9%	23,023,460	14.1%	163,227,435	85.7%
Apr-07 Y-T-D	4,622,399	12.5%	32,333,894	87.5%	36,956,293	14.1%	192,169,532	85.7%	32,088,126	14.3%	224,257,658	85.9%
May-07 Y-T-D	5,821,988	12.6%	40,459,684	87.4%	46,281,672	14.4%	236,951,804	86.2%	38,050,125	13.8%	275,001,929	85.6%
Jun-07 Y-T-D	6,782,772	12.6%	46,847,473	87.4%	53,630,245	13.9%	286,644,249	86.0%	46,489,423	14.0%	333,133,672	86.1%
Jul-07 Y-T-D	7,724,261	12.3%	55,120,135	87.7%	62,844,396	13.8%	335,908,945	85.8%	55,546,508	14.2%	391,455,453	86.2%
Aug-07 Y-T-D	8,793,062	12.7%	60,633,365	87.3%	69,426,427	13.7%	378,217,754	86.3%	60,231,144	13.7%	438,448,898	86.3%
Sep-07 Y-T-D	9,579,222	12.6%	66,178,628	87.4%	75,757,850	13.5%	418,497,064	86.6%	64,978,111	13.4%	483,475,175	86.5%
Oct-07 Y-T-D	10,449,844	12.6%	72,320,341	87.4%	82,770,185	13.4%	462,736,989	86.8%	70,414,165	13.2%	533,151,154	86.6%
Nov-07 Y-T-D	11,349,344	12.8%	77,273,983	87.2%	88,623,327	13.4%	500,189,126	87.0%	75,007,228	13.0%	575,196,354	86.6%
Dec-07 Y-T-D	12,333,722	12.7%	84,511,443	87.3%	96,845,165	13.0%	566,540,197	87.3%	82,084,110	12.7%	648,624,307	87.0%
Final 07	12,333,722	12.7%	84,511,443	87.3%	96,845,165	13.0%	567,302,154	87.4%	82,084,110	12.6%	649,386,264	87.0%

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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%
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	570,294,262	73.1%	209,838,912	26.9%	780,133,174	100.0%
Final-05	578,624,260	73.8%	205,913,021	26.2%	784,537,281	100.0%
Final06	570,540,441	74.6%	194,715,786	25.4%	765,256,227	100.0%
Jan-07 Y-T-D	49,933,726	74.2%	17,324,735	25.8%	67,258,461	100.0%
Feb-07 Y-T-D	99,727,595	76.2%	31,136,164	23.8%	130,863,759	100.0%
Mar-07 Y-T-D	143,847,034	75.5%	46,592,953	24.5%	190,439,987	100.0%
Apr-07 Y-T-D	196,791,931	75.3%	64,422,020	24.7%	261,213,951	100.0%
May-07 Y-T-D	242,773,792	75.6%	78,509,809	24.4%	321,283,601	100.0%
Jun-07 Y-T-D	293,427,021	75.9%	93,336,896	24.1%	386,763,917	100.0%
Jul-07 Y-T-D	343,633,206	75.6%	110,666,643	24.4%	454,299,849	100.0%
Aug-07 Y-T-D	387,010,816	76.2%	120,864,509	23.8%	507,875,325	100.0%
Sep-07 Y-T-D	428,076,286	76.5%	131,156,739	23.5%	559,233,025	100.0%
Oct-07 Y-T-D	473,186,833	76.8%	142,734,506	23.2%	615,921,339	100.0%
Nov-07 Y-T-D	511,538,470	77.1%	152,281,211	22.9%	663,819,681	100.0%
Dec-07 Y-T-D	578,873,919	77.7%	166,595,553	22.3%	745,469,472	100.0%
Final 07	579,635,876	77.7%	166,595,553	22.3%	746,231,429	100.0%