

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 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%
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%
Jan-08 Y-T-D	1,153,297	14.0%	7,098,896	86.0%	8,252,193	9.9%	66,195,484	88.2%	8,861,947	11.8%	75,057,431	90.1%
Feb-08 Y-T-D	1,842,842	12.4%	13,027,578	87.6%	14,870,420	11.7%	98,357,785	87.7%	13,832,585	12.3%	112,190,370	88.3%
Mar-08 Y-T-D	3,112,650	14.2%	18,732,153	85.8%	21,844,803	12.0%	139,711,808	87.2%	20,472,034	12.8%	160,183,842	88.0%
Apr-08 Y-T-D	4,004,541	13.8%	24,934,313	86.2%	28,938,854	11.8%	190,392,859	87.6%	26,864,084	12.4%	217,256,943	88.2%
May-08 Y-T-D	4,935,438	14.2%	29,817,833	85.8%	34,753,271	11.6%	231,991,990	87.9%	31,992,087	12.1%	263,984,077	88.4%
Jun-08 Y-T-D	5,669,201	14.2%	34,240,530	85.8%	39,909,731	11.3%	275,468,800	87.6%	38,905,291	12.4%	314,374,091	88.7%
Jul-08 Y-T-D	6,676,595	14.2%	40,449,320	85.8%	47,125,915	11.0%	334,602,991	88.1%	45,091,082	11.9%	379,694,073	89.0%
Aug-08 Y-T-D	7,527,047	14.6%	44,039,221	85.4%	51,566,268	10.9%	372,282,299	88.1%	50,464,310	11.9%	422,746,609	89.1%
Sep-08 Y-T-D	8,246,625	14.5%	48,650,599	85.5%	56,897,224	10.8%	415,170,214	88.4%	54,593,663	11.6%	469,763,877	89.2%
Oct-08 Y-T-D	8,860,677	14.5%	52,351,494	85.5%	61,212,171	10.5%	462,258,449	88.9%	57,854,214	11.1%	520,112,663	89.5%
Nov-08 Y-T-D	9,433,883	14.5%	55,689,455	85.5%	65,123,338	10.4%	496,240,327	88.9%	62,029,947	11.1%	558,270,274	89.6%
Dec-08 Y-T-D	10,004,808	14.0%	61,353,117	86.0%	71,357,925	10.5%	537,994,269	88.9%	67,313,648	11.1%	605,307,917	89.5%
Final 08 Y-T-D	10,004,808	14.0%	61,353,117	86.0%	71,357,925	10.5%	539,532,223	88.9%	67,313,648	11.1%	606,845,871	89.5%

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	TOTAL MARKET					
	RETAINED Premium	%	CEDED Premium	%	TOTAL MARKET Premium	%
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%
Final 07	579,635,876	77.7%	166,595,553	22.3%	746,231,429	100.0%
Jan-08 Y-T-D	67,348,781	80.8%	15,960,843	19.2%	83,309,624	100.0%
Feb-08 Y-T-D	100,200,627	78.9%	26,860,163	21.1%	127,060,790	100.0%
Mar-08 Y-T-D	142,824,458	78.5%	39,204,187	21.5%	182,028,645	100.0%
Apr-08 Y-T-D	194,397,400	79.0%	51,798,397	21.0%	246,195,797	100.0%
May-08 Y-T-D	236,927,428	79.3%	61,809,920	20.7%	298,737,348	100.0%
Jun-08 Y-T-D	281,138,001	79.4%	73,145,821	20.6%	354,283,822	100.0%
Jul-08 Y-T-D	341,279,586	80.0%	85,540,402	20.0%	426,819,988	100.0%
Aug-08 Y-T-D	379,809,346	80.1%	94,503,531	19.9%	474,312,877	100.0%
Sep-08 Y-T-D	423,416,839	80.4%	103,244,262	19.6%	526,661,101	100.0%
Oct-08 Y-T-D	471,119,126	81.0%	110,205,708	19.0%	581,324,834	100.0%
Nov-08 Y-T-D	505,674,210	81.1%	117,719,402	18.9%	623,393,612	100.0%
Dec-08 Y-T-D	547,999,077	81.0%	128,666,765	19.0%	676,665,842	100.0%
Final 08 Y-T-D	549,537,031	81.0%	128,666,765	19.0%	678,203,796	100.0%