

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%
Final 08	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%
Jan-09 Y-T-D	863,167	14.3%	5,180,123	85.7%	6,043,290	8.6%	57,174,602	88.6%	7,341,810	11.4%	64,516,412	91.4%
Feb-09 Y-T-D	1,255,668	12.5%	8,797,124	87.5%	10,052,792	9.0%	90,665,810	88.7%	11,547,063	11.3%	102,212,873	91.0%
Mar-09 Y-T-D	1,885,286	12.0%	13,834,126	88.0%	15,719,412	9.5%	131,607,598	88.2%	17,640,146	11.8%	149,247,744	90.5%
Apr-09 Y-T-D	2,334,256	10.7%	19,419,848	89.3%	21,754,104	9.9%	174,347,010	88.4%	22,985,166	11.6%	197,332,176	90.1%
May-09 Y-T-D	2,743,306	10.6%	23,141,445	89.4%	25,884,751	9.5%	218,967,034	89.0%	27,028,476	11.0%	245,995,510	90.5%
Jun-09 Y-T-D	3,232,743	11.0%	26,242,308	89.0%	29,475,051	9.1%	260,126,233	88.7%	33,060,783	11.3%	293,187,016	90.9%
Jul-09 Y-T-D	3,635,473	10.5%	30,951,478	89.5%	34,586,951	9.0%	309,968,121	88.9%	38,687,333	11.1%	348,655,454	91.0%
Aug-09 Y-T-D	4,038,605	10.7%	33,669,423	89.3%	37,708,028	8.7%	351,603,087	89.2%	42,426,544	10.8%	394,029,631	91.3%
Sep-09 Y-T-D	4,370,100	10.7%	36,568,164	89.3%	40,938,264	8.4%	398,505,295	89.6%	46,472,781	10.4%	444,978,076	91.6%
Oct-09 Y-T-D	4,944,365	10.9%	40,268,858	89.1%	45,213,223	8.4%	441,281,042	89.8%	50,344,029	10.2%	491,625,071	91.6%
Nov-09 Y-T-D	5,246,767	10.9%	42,920,338	89.1%	48,167,105	8.4%	474,017,232	89.9%	53,360,985	10.1%	527,378,217	91.6%
Dec-09 Y-T-D	5,707,800	10.7%	47,662,489	89.3%	53,370,289	8.4%	521,442,293	90.0%	58,077,091	10.0%	579,519,384	91.6%
Final 09	5,707,800	10.7%	47,662,489	89.3%	53,370,289	8.3%	529,802,995	90.1%	58,077,091	9.9%	587,880,086	91.7%

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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%
Final 08	549,537,031	81.0%	128,666,765	19.0%	678,203,796	100.0%
Jan-09 Y-T-D	58,037,769	82.3%	12,521,933	17.7%	70,559,702	100.0%
Feb-09 Y-T-D	91,921,478	81.9%	20,344,187	18.1%	112,265,665	100.0%
Mar-09 Y-T-D	133,492,884	80.9%	31,474,272	19.1%	164,967,156	100.0%
Apr-09 Y-T-D	176,681,266	80.6%	42,405,014	19.4%	219,086,280	100.0%
May-09 Y-T-D	221,710,340	81.5%	50,169,921	18.5%	271,880,261	100.0%
Jun-09 Y-T-D	263,358,976	81.6%	59,303,091	18.4%	322,662,067	100.0%
Jul-09 Y-T-D	313,603,594	81.8%	69,638,811	18.2%	383,242,405	100.0%
Aug-09 Y-T-D	355,641,692	82.4%	76,095,967	17.6%	431,737,659	100.0%
Sep-09 Y-T-D	402,875,395	82.9%	83,040,945	17.1%	485,916,340	100.0%
Oct-09 Y-T-D	446,225,407	83.1%	90,612,887	16.9%	536,838,294	100.0%
Nov-09 Y-T-D	479,263,999	83.3%	96,281,323	16.7%	575,545,322	100.0%
Dec-09 Y-T-D	527,150,093	83.3%	105,739,580	16.7%	632,889,673	100.0%
Final 09	535,510,795	83.5%	105,739,580	16.5%	641,250,375	100.0%