

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 12	4,478,142	10.1%	39,982,005	89.9%	44,460,147	7.1%	522,018,413	90.1%	57,623,970	9.9%	579,642,383	92.9%
Final 13	4,694,541	9.1%	46,744,045	90.9%	51,438,586	7.8%	543,569,943	89.2%	65,696,929	10.8%	609,266,872	92.2%
Final 14	4,960,721	8.3%	54,541,713	91.7%	59,502,434	8.5%	563,045,176	88.1%	75,850,706	11.9%	638,895,882	91.5%
Final 15	5,089,006	7.1%	66,786,789	92.9%	71,875,795	9.5%	594,787,379	87.2%	87,047,320	12.8%	681,834,699	90.5%
Final 16	5,434,862	6.6%	77,203,076	93.4%	82,637,938	10.4%	617,365,061	86.5%	96,529,727	13.5%	713,894,788	89.6%
Final 17	5,284,170	5.8%	85,625,684	94.2%	90,909,854	10.9%	646,438,296	86.7%	99,567,157	13.3%	746,005,453	89.1%
Final 18	4,152,413	4.4%	90,814,251	95.6%	94,966,664	10.7%	685,071,279	86.0%	111,070,742	14.0%	796,142,021	89.3%
Final 19	3,301,912	3.9%	80,771,133	96.1%	84,073,045	8.8%	742,006,793	85.6%	124,394,080	14.4%	866,400,873	91.2%
Final-20	2,587,761	3.8%	66,128,499	96.2%	68,716,260	7.2%	773,229,452	87.4%	111,140,625	12.6%	884,370,077	92.8%
Final 21	2,119,863	2.7%	75,180,999	97.3%	77,300,862	7.5%	848,433,024	88.4%	111,428,593	11.6%	959,861,617	92.5%
Final 22	1,867,840	2.7%	67,053,038	97.3%	68,920,878	6.3%	902,803,628	88.1%	122,311,050	11.9%	1,025,114,678	93.7%
Final 23	1,557,733	2.0%	74,754,255	98.0%	76,311,988	6.4%	987,634,283	87.9%	136,433,556	12.1%	1,124,067,839	93.6%
Jan-24 Y-T-D	78,767	1.0%	7,722,002	99.0%	7,800,769	6.0%	106,275,798	86.7%	16,366,663	13.3%	122,642,461	94.0%
Feb-24 Y-T-D	149,742	1.0%	14,446,233	99.0%	14,595,975	7.1%	165,454,899	86.6%	25,498,704	13.4%	190,953,603	92.9%
Mar-24 Y-T-D	283,658	1.3%	21,622,313	98.7%	21,905,971	7.2%	247,662,573	87.4%	35,813,219	12.6%	283,475,792	92.8%
Apr-24 Y-T-D	476,100	1.6%	28,511,502	98.4%	28,987,602	6.8%	346,576,210	87.6%	48,995,661	12.4%	395,571,871	93.2%
May-24 Y-T-D	618,971	1.6%	37,999,268	98.4%	38,618,239	7.4%	423,888,259	87.1%	62,657,881	12.9%	486,546,140	92.6%
Jun-24 Y-T-D	782,529	1.7%	44,632,384	98.3%	45,414,913	7.0%	521,577,645	87.1%	77,224,275	12.9%	598,801,920	93.0%
Jul-24 Y-T-D	925,161	1.8%	50,635,974	98.2%	51,561,135	6.7%	625,324,393	86.6%	96,501,467	13.4%	721,825,860	93.3%
Aug-24 Y-T-D	1,067,457	1.8%	57,843,062	98.2%	58,910,519	6.5%	733,289,419	86.9%	110,271,165	13.1%	843,560,584	93.5%
Sep-24 Y-T-D	1,160,990	1.8%	64,641,161	98.2%	65,802,151	6.5%	820,476,559	87.1%	121,730,245	12.9%	942,206,804	93.5%
Oct-24 Y-T-D	1,284,501	1.8%	71,859,313	98.2%	73,143,814	6.5%	909,039,728	86.9%	137,395,301	13.1%	1,046,435,029	93.5%
Nov-24 Y-T-D	1,441,843	1.8%	79,262,809	98.2%	80,704,652	6.7%	977,412,229	86.8%	148,003,975	13.2%	1,125,416,204	93.3%
Dec-24 Y-T-D	1,574,045	1.8%	86,468,898	98.2%	88,042,943	6.6%	1,079,229,079	86.9%	162,571,507	13.1%	1,241,800,586	93.4%
Jan-25 Y-T-D	90,459	1.1%	7,913,535	98.9%	8,003,994	5.6%	115,580,349	85.8%	19,132,431	14.2%	134,712,780	94.4%
Feb-25 Y-T-D	165,239	1.1%	14,232,802	98.9%	14,398,041	6.6%	174,374,962	85.1%	30,631,614	14.9%	205,006,576	93.4%

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	TOTAL MARKET					
	RETAINED Premium	%	CEDED Premium	%	TOTAL MARKET Premium	%
Final 12	526,496,555	84.4%	97,605,975	15.6%	624,102,530	100.0%
Final 13	548,264,484	83.0%	112,440,974	17.0%	660,705,458	100.0%
Final 14	568,005,897	81.3%	130,392,419	18.7%	698,398,316	100.0%
Final 15	599,876,385	79.6%	153,834,109	20.4%	753,710,494	100.0%
Final 16	622,799,923	78.2%	173,732,803	21.8%	796,532,726	100.0%
Final 17	651,722,466	77.9%	185,192,841	22.1%	836,915,307	100.0%
Final 18	689,223,692	77.3%	201,884,993	22.7%	891,108,685	100.0%
Final 19	745,308,705	78.4%	205,165,213	21.6%	950,473,918	100.0%
Final-20	775,817,213	81.4%	177,269,124	18.6%	953,086,337	100.0%
Final 21	850,552,887	82.0%	186,609,592	18.0%	1,037,162,479	100.0%
Final 22	904,671,468	82.7%	189,364,088	17.3%	1,094,035,556	100.0%
Final 23	989,192,016	82.4%	211,187,811	17.6%	1,200,379,827	100.0%
Jan-24 Y-T-D	106,354,565	81.5%	24,088,665	18.5%	130,443,230	100.0%
Feb-24 Y-T-D	165,604,641	80.6%	39,944,937	19.4%	205,549,578	100.0%
Mar-24 Y-T-D	247,946,231	81.2%	57,435,532	18.8%	305,381,763	100.0%
Apr-24 Y-T-D	347,052,310	81.7%	77,507,163	18.3%	424,559,473	100.0%
May-24 Y-T-D	424,507,230	80.8%	100,657,149	19.2%	525,164,379	100.0%
Jun-24 Y-T-D	522,360,174	81.1%	121,856,659	18.9%	644,216,833	100.0%
Jul-24 Y-T-D	626,249,554	81.0%	147,137,441	19.0%	773,386,995	100.0%
Aug-24 Y-T-D	734,356,876	81.4%	168,114,227	18.6%	902,471,103	100.0%
Sep-24 Y-T-D	821,637,549	81.5%	186,371,406	18.5%	1,008,008,955	100.0%
Oct-24 Y-T-D	910,324,229	81.3%	209,254,614	18.7%	1,119,578,843	100.0%
Nov-24 Y-T-D	978,854,072	81.2%	227,266,784	18.8%	1,206,120,856	100.0%
Dec-24 Y-T-D	1,080,803,124	81.3%	249,040,405	18.7%	1,329,843,529	100.0%
Jan-25 Y-T-D	115,670,808	81.0%	27,045,966	19.0%	142,716,774	100.0%
Feb-25 Y-T-D	174,540,201	79.6%	44,864,416	20.4%	219,404,617	100.0%