

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%
Final 24	1,574,045	1.8%	86,468,898	98.2%	88,042,943	6.6%	1,078,745,188	86.9%	162,571,507	13.1%	1,241,316,695	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%
Mar-25 Y-T-D	293,657	1.3%	22,449,699	98.7%	22,743,356	6.8%	269,217,395	86.0%	43,699,420	14.0%	312,916,815	93.2%
Apr-25 Y-T-D	458,502	1.5%	29,684,050	98.5%	30,142,552	6.5%	374,222,112	86.9%	56,425,622	13.1%	430,647,734	93.5%
May-25 Y-T-D	611,449	1.6%	37,094,553	98.4%	37,706,002	6.7%	452,432,347	85.9%	73,971,635	14.1%	526,403,982	93.3%
Jun-25 Y-T-D	788,967	1.8%	42,979,586	98.2%	43,768,553	6.3%	555,027,382	85.6%	93,328,741	14.4%	648,356,123	93.7%
Jul-25 Y-T-D	908,779	1.8%	49,684,054	98.2%	50,592,833	6.1%	663,800,968	85.7%	110,542,390	14.3%	774,343,358	93.9%
Aug-25 Y-T-D	1,058,176	1.8%	56,253,902	98.2%	57,312,078	6.2%	746,146,761	85.5%	126,507,281	14.5%	872,654,042	93.8%
Sep-25 Y-T-D	1,190,782	1.9%	62,623,769	98.1%	63,814,551	6.1%	845,338,574	85.9%	139,293,833	14.1%	984,632,407	93.9%
Oct-25 Y-T-D	1,307,336	1.8%	70,899,453	98.2%	72,206,789	6.1%	966,307,971	86.2%	154,899,548	13.8%	1,121,207,519	93.9%
Nov-25 Y-T-D	1,385,369	1.8%	77,161,717	98.2%	78,547,086	6.1%	1,041,732,417	86.1%	167,695,441	13.9%	1,209,427,858	93.9%
Dec-25 Y-T-D	1,497,585	1.8%	83,005,503	98.2%	84,503,088	6.0%	1,152,574,497	86.3%	182,343,880	13.7%	1,334,918,377	94.0%
Jan-26 Y-T-D	83,685	1.1%	7,567,863	98.9%	7,651,548	5.0%	124,006,285	85.9%	20,338,097	14.1%	144,344,382	95.0%

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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%
Final 24	1,080,319,233	81.3%	249,040,405	18.7%	1,329,359,638	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%
Mar-25 Y-T-D	269,511,052	80.3%	66,149,119	19.7%	335,660,171	100.0%
Apr-25 Y-T-D	374,680,614	81.3%	86,109,672	18.7%	460,790,286	100.0%
May-25 Y-T-D	453,043,796	80.3%	111,066,188	19.7%	564,109,984	100.0%
Jun-25 Y-T-D	555,816,349	80.3%	136,308,327	19.7%	692,124,676	100.0%
Jul-25 Y-T-D	664,709,747	80.6%	160,226,444	19.4%	824,936,191	100.0%
Aug-25 Y-T-D	747,204,937	80.3%	182,761,183	19.7%	929,966,120	100.0%
Sep-25 Y-T-D	846,529,356	80.7%	201,917,602	19.3%	1,048,446,958	100.0%
Oct-25 Y-T-D	967,615,307	81.1%	225,799,001	18.9%	1,193,414,308	100.0%
Nov-25 Y-T-D	1,043,117,786	81.0%	244,857,158	19.0%	1,287,974,944	100.0%
Dec-25 Y-T-D	1,154,072,082	81.3%	265,349,383	18.7%	1,419,421,465	100.0%
Jan-26 Y-T-D	124,089,970	81.6%	27,905,960	18.4%	151,995,930	100.0%