

ANALYSIS OF MARKET BY SOURCE OF BUSINESS
PRIVATE PASSENGER P.D.L EXPOSURES

	E.R.P. MARKET - CAR						VOL AGENT/DIRECT WRITTEN MARKET - CAR					
	ERP RET Expos	%	ERP CEDED Expos	%	TOT ERP Expos	ERP % TOT MKT	VOL AGT RET Expos	%	VOL AGT CEDED Expos	%	TOT VOL AGT Expos	VOL AGT % TOT MKT
Final 02	803,403	77.7%	230,079	22.3%	1,033,482	24.6%	3,080,548	97.3%	83,955	2.7%	3,164,503	75.4%
Final-03	868,444	79.4%	225,711	20.6%	1,094,155	25.9%	3,056,940	97.8%	67,293	2.2%	3,124,233	74.1%
Final 04	907,189	80.5%	219,140	19.5%	1,126,329	26.6%	3,036,549	97.9%	64,542	2.1%	3,101,091	73.4%
Final 05	920,266	81.8%	204,127	18.2%	1,124,393	26.7%	3,034,930	98.1%	57,334	1.9%	3,092,264	73.3%
Final 06	897,094	85.3%	154,342	14.7%	1,051,436	24.9%	3,117,758	98.3%	54,148	1.7%	3,171,906	75.1%
Final 07	832,310	86.7%	127,962	13.3%	960,272	22.6%	3,225,834	98.3%	56,164	1.7%	3,281,998	77.4%
Jan-08 Y-T-D	74,392	88.4%	9,786	11.6%	84,178	13.3%	542,679	98.7%	7,068	1.3%	549,747	86.7%
Feb-08 Y-T-D	131,497	86.6%	20,344	13.4%	151,841	16.7%	745,957	98.6%	10,835	1.4%	756,792	83.3%
Mar-08 Y-T-D	194,536	86.0%	31,706	14.0%	226,242	18.3%	995,937	98.5%	15,616	1.5%	1,011,553	81.7%
Apr-08 Y-T-D	252,238	86.4%	39,818	13.6%	292,056	18.2%	1,296,663	98.5%	19,717	1.5%	1,316,380	81.8%
May-08 Y-T-D	305,158	86.8%	46,237	13.2%	351,395	17.9%	1,592,814	98.6%	22,979	1.4%	1,615,793	82.1%
Jun-08 Y-T-D	353,102	87.1%	52,157	12.9%	405,259	17.4%	1,893,519	98.7%	25,879	1.3%	1,919,398	82.6%
Jul-08 Y-T-D	400,328	87.5%	57,154	12.5%	457,482	17.2%	2,179,327	98.7%	28,366	1.3%	2,207,693	82.8%
Aug-08 Y-T-D	447,533	87.8%	62,422	12.2%	509,955	16.9%	2,474,160	98.8%	30,836	1.2%	2,504,996	83.1%
Sep-08 Y-T-D	486,798	87.8%	67,333	12.2%	554,131	16.8%	2,720,281	98.8%	33,025	1.2%	2,753,306	83.2%
Oct-08 Y-T-D	523,549	87.8%	72,409	12.2%	595,958	16.6%	2,966,079	98.8%	35,520	1.2%	3,001,599	83.4%
Nov-08 Y-T-D	554,101	87.8%	76,794	12.2%	630,895	16.4%	3,169,223	98.8%	37,355	1.2%	3,206,578	83.6%
Dec-08 Y-T-D	581,208	87.9%	80,283	12.1%	661,491	16.2%	3,390,900	98.9%	39,081	1.1%	3,429,981	83.8%
Final 08 Y-T-D	581,645	87.9%	80,404	12.1%	662,049	16.2%	3,393,585	98.9%	39,197	1.1%	3,432,782	83.8%

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	TOTAL CAR						TOTAL MAIP						TOTAL MARKET (CAR + MAIP)
	RETAINED Expos	%	CEDED Expos	%	TOTAL RESIDUAL CAR	%	MAIP RETAINED	%	MAIP ASSIGNED	%	TOTAL MAIP Expos	%	TOTAL MARKET Expos
Final 02	3,883,951	92.5%	314,034	7.5%	4,197,985	100.0%							
Final-03	3,925,384	93.1%	293,004	6.9%	4,218,388	100.0%							
Final 04	3,943,738	93.3%	283,682	6.7%	4,227,420	100.0%							
Final 05	3,955,196	93.8%	261,461	6.2%	4,216,657	100.0%							
Final 06	4,014,852	95.1%	208,490	4.9%	4,223,342	100.0%							
Final 07	4,058,144	95.7%	184,126	4.3%	4,242,270	100.0%							
Jan-08 Y-T-D	617,071	97.3%	16,854	2.7%	633,925	100.0%							
Feb-08 Y-T-D	877,454	96.6%	31,179	3.4%	908,633	100.0%							
Mar-08 Y-T-D	1,190,473	96.2%	47,322	3.8%	1,237,795	100.0%	96	99.0%	1	1.0%	97	100.0%	1,237,892
Apr-08 Y-T-D	1,548,901	96.3%	59,535	3.7%	1,608,436	100.0%	9,880	79.5%	2,547	20.5%	12,427	100.0%	1,620,863
May-08 Y-T-D	1,897,972	96.5%	69,216	3.5%	1,967,188	100.0%	19,591	75.4%	6,380	24.6%	25,971	100.0%	1,993,159
Jun-08 Y-T-D	2,246,621	96.6%	78,036	3.4%	2,324,657	100.0%	29,907	73.6%	10,712	26.4%	40,619	100.0%	2,365,276
Jul-08 Y-T-D	2,579,655	96.8%	85,520	3.2%	2,665,175	100.0%	39,577	73.7%	14,095	26.3%	53,672	100.0%	2,718,847
Aug-08 Y-T-D	2,921,693	96.9%	93,258	3.1%	3,014,951	100.0%	49,406	74.1%	17,285	25.9%	66,691	100.0%	3,081,642
Sep-08 Y-T-D	3,207,079	97.0%	100,358	3.0%	3,307,437	100.0%	58,435	74.1%	20,420	25.9%	78,855	100.0%	3,386,292
Oct-08 Y-T-D	3,489,628	97.0%	107,929	3.0%	3,597,557	100.0%	66,336	73.7%	23,663	26.3%	89,999	100.0%	3,687,556
Nov-08 Y-T-D	3,723,324	97.0%	114,149	3.0%	3,837,473	100.0%	72,786	73.9%	25,650	26.1%	98,436	100.0%	3,935,909
Dec-08 Y-T-D	3,972,108	97.1%	119,364	2.9%	4,091,472	100.0%	79,215	74.1%	27,616	25.9%	106,831	100.0%	4,198,303
Final 08 Y-T-D	3,975,230	97.1%	119,601	2.9%	4,094,831	100.0%	79,282	74.1%	27,670	25.9%	106,952	100.0%	4,201,783