

Overview of the 2010 Insurance Market In Kentucky

Type	Number	State Rank	% of All U.S. Insurers
Domestic	172	16	2.19%
Total Insurers	1,707	16	21.71%

Source: National Association of Insurance Commissioners

Premiums	State Rank	% of U.S.
\$17,212,518,336	30	1.11%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$206,219,358	22	1.39%
Total Revenue:	\$278,057,663	22	1.50%
Total Budget:	\$19,770,900	17	1.60%
Total Employment:	126	24	1.09%
Total Complaints & Inquiries:	4,063	42	0.17%

Source: NAIC Insurance Department Resources Report

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$132,606,391	24	1.32%
Health	\$4,293,399,234	29	1.09%
Life, Accident, and Health	\$7,052,352,841	29	1.06%
Property and Casualty	\$5,677,824,754	28	1.21%
Title	\$56,335,116	32	0.60%
Total Kentucky	\$17,212,518,336	30	1.11%

Source: National Association of Insurance Commissioners

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	22,015	11,236	10,779
2005	23,052	12,137	10,915
2006	25,013	13,374	11,639
2007	26,957	14,289	12,668
2008	27,545	14,776	12,769
2009	27,110	14,433	12,677
2010	26,084	13,641	12,443

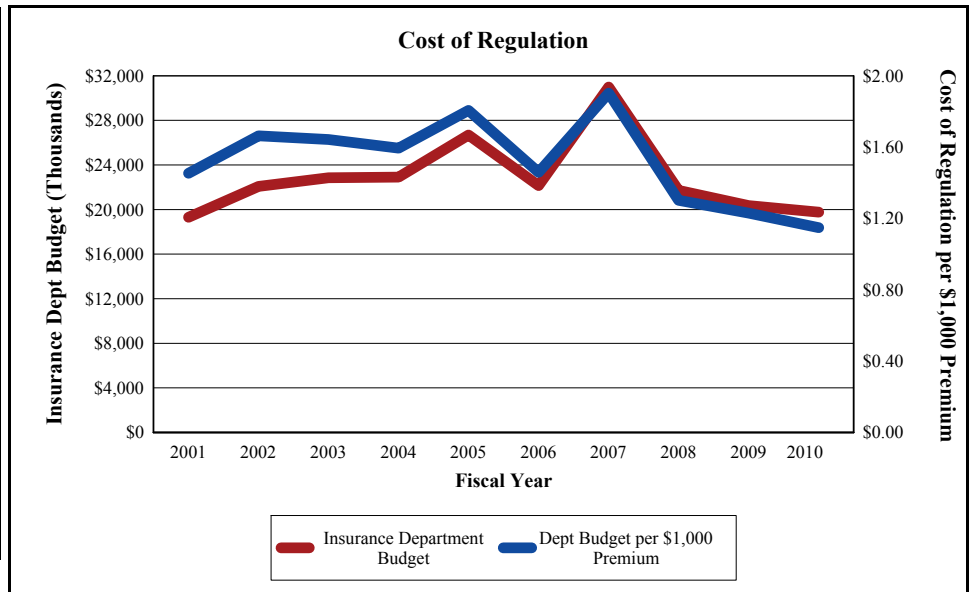
Source: US Department of Labor, Bureau of Labor Statistics

	2007	2008	2009	2010
Finance and insurance	\$7,071	\$7,705	\$8,084	\$8,376
Federal Reserve banks, credit intermediation and related services	\$3,095	\$3,627	\$3,747	N/A
Securities, commodity contracts, investments	\$565	\$642	\$633	N/A
Insurance carriers and related activities	\$3,351	\$3,365	\$3,612	N/A
Funds, trusts, and other financial vehicles	\$60	\$71	\$92	N/A

Note: 2011 figure is an estimate.
Source: US Department of Commerce, Bureau of Economic Analysis

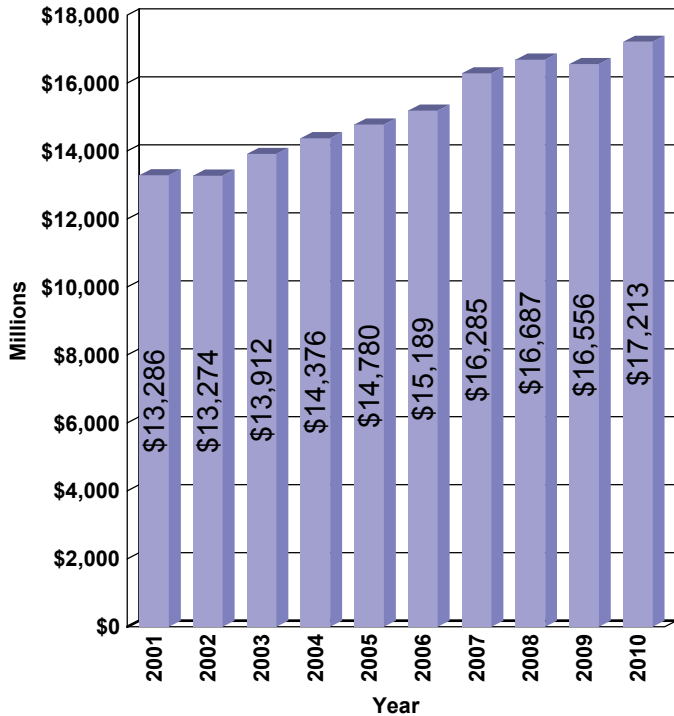
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$19,310.70	\$1.453
2002	\$22,077.70	\$1.663
2003	\$22,851.90	\$1.643
2004	\$22,912.00	\$1.594
2005	\$26,686.50	\$1.806
2006	\$22,150.59	\$1.458
2007	\$30,992.30	\$1.903
2008	\$21,719.90	\$1.302
2009	\$20,358.30	\$1.230
2010	\$19,770.90	\$1.149

Source: NAIC Insurance Department Resources Report



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Total Direct Premium Written & Deposits In-State
All Types of Insurance



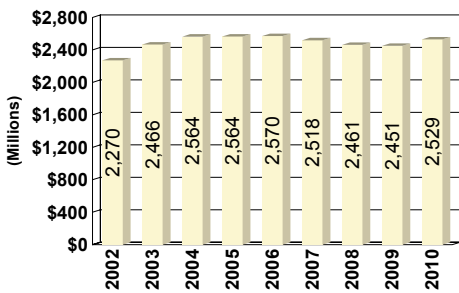
Source: National Association of Insurance Commissioners

Premium by Line of Business in Kentucky

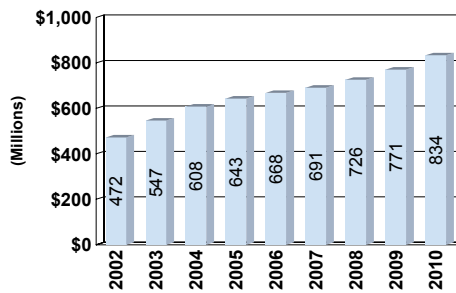
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$2,528,718,273	27	1.35%
Homeowners multiple peril	\$833,588,827	28	1.18%
Workers' compensation	\$475,118,306	27	1.22%
Commercial multi peril	\$406,759,767	27	1.24%
Other	\$373,746,051	32	0.76%
Farm	\$215,683,033	17	2.03%
Ocean & Inland Marine	\$214,234,178	25	1.36%
Medical professional liability	\$146,660,151	21	1.38%
Fire	\$113,462,254	30	0.93%
Allied lines	\$84,132,937	36	0.75%
Surety	\$68,677,457	26	1.34%
Accident & Health	\$44,436,432	35	0.81%
Mortgage guaranty	\$42,580,674	34	0.89%
Earthquake	\$35,646,563	8	1.74%
Products liability	\$23,526,018	31	0.96%
Boiler and machinery	\$19,372,695	22	1.54%
Federal flood	\$14,936,713	29	0.49%
Credit	\$13,662,770	29	0.73%
Fidelity	\$9,194,466	29	0.85%
Aircraft (all perils)	\$9,133,663	43	0.55%
Financial guaranty	\$3,288,751	31	0.25%
Burglary and theft	\$1,264,790	36	0.69%
Total	\$5,677,824,754	28	1.21%

Source: National Association of Insurance Commissioners

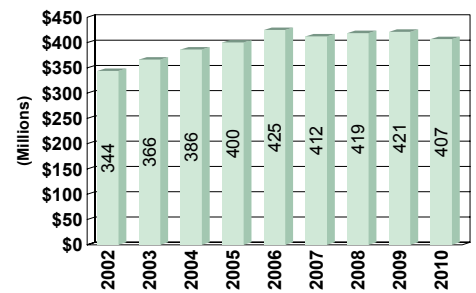
Premium Written for Automobile Insurance



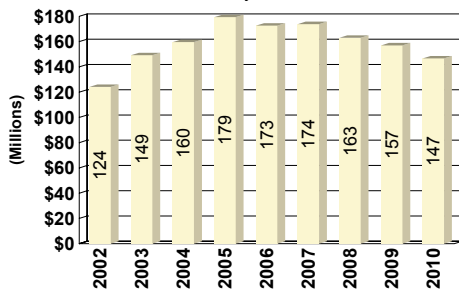
Premium Written for Homeowners Insurance



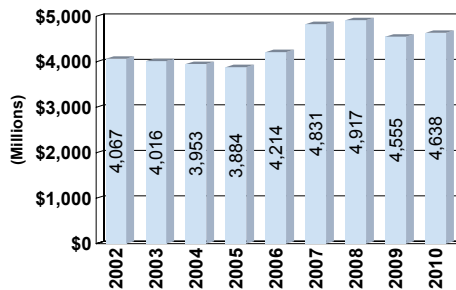
Premium Written for Commercial MP Insurance



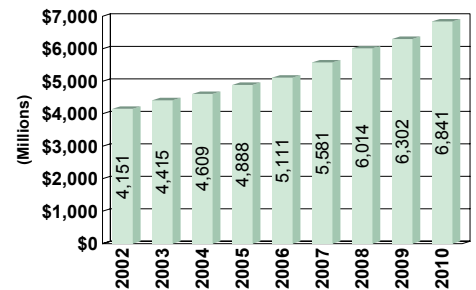
Premium Written for Medical Liability Insurance



Premium Written & Deposits for Life Insurance¹



Premiums Written & Deposits for Health Insurance²



¹ Figures include Life, Annuities, Deposit Type Funds, and Other Considerations from the NAIC Life, and Fraternal financial statements.

² Figures include only Health data from the NAIC Health, Life, and Fraternal financial statements.