

### Overview of the 2010 Insurance Market In Massachusetts

Type	Number	State Rank	% of All U.S. Insurers
Domestic	91	29	1.16%
Total Insurers	1,302	46	16.56%

*Source: National Association of Insurance Commissioners*

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$326,657,000	14	2.20%
Total Revenue:	\$449,421,127	14	2.42%
Total Budget:	\$12,721,000	26	1.03%
Total Employment:	124	25	1.07%
Total Complaints & Inquiries:	29,345	22	1.20%

*Source: NAIC Insurance Department Resources Report*

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	61,385	38,802	22,584
2005	64,257	41,594	22,664
2006	64,901	43,234	21,667
2007	65,226	43,271	21,954
2008	65,824	43,616	22,208
2009	65,351	43,205	22,146
2010	64,150	42,234	21,916

*Source: US Department of Labor, Bureau of Labor Statistics*

Premiums	State Rank	% of U.S.
\$41,753,419,923	10	2.69%

*Source: National Association of Insurance Commissioners*

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$74,860,812	35	0.74%
Health	\$15,626,369,226	7	3.96%
Life, Accident, and Health	\$14,882,537,001	15	2.23%
Property and Casualty	\$10,958,379,480	12	2.33%
Title	\$211,273,404	14	2.27%
<b>Total Massachusetts</b>	<b>\$41,753,419,923</b>	<b>10</b>	<b>2.69%</b>

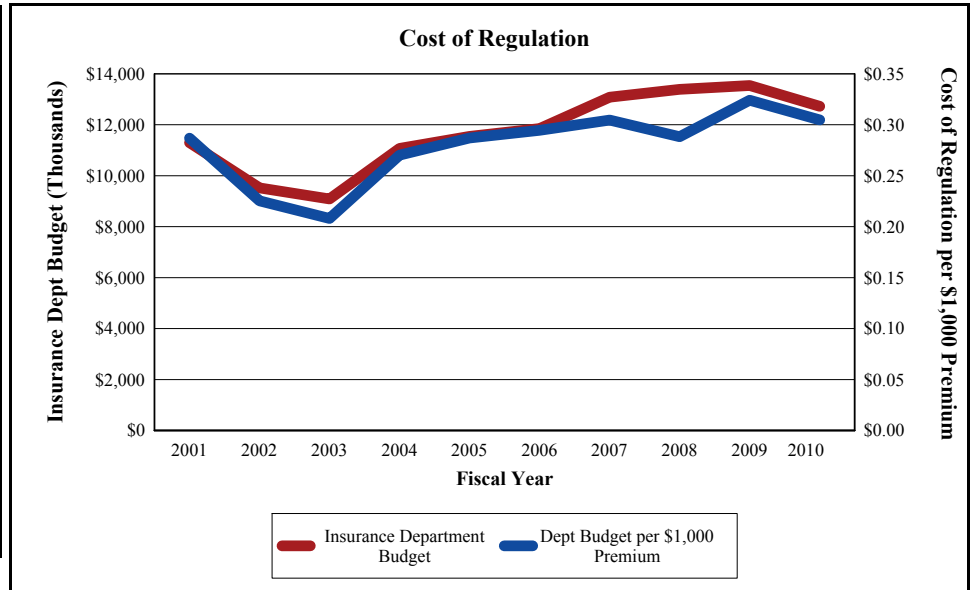
*Source: National Association of Insurance Commissioners*

	2007	2008	2009	2010
<b>Finance and insurance</b>	<b>\$36,191</b>	<b>\$37,888</b>	<b>\$39,815</b>	<b>\$40,670</b>
Federal Reserve banks, credit intermediation and related services	\$10,363	\$12,886	\$13,472	N/A
Securities, commodity contracts, investments	\$11,127	\$10,921	\$10,586	N/A
Insurance carriers and related activities	\$11,564	\$11,768	\$12,760	N/A
Funds, trusts, and other financial vehicles	\$3,137	\$2,314	\$2,998	N/A

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

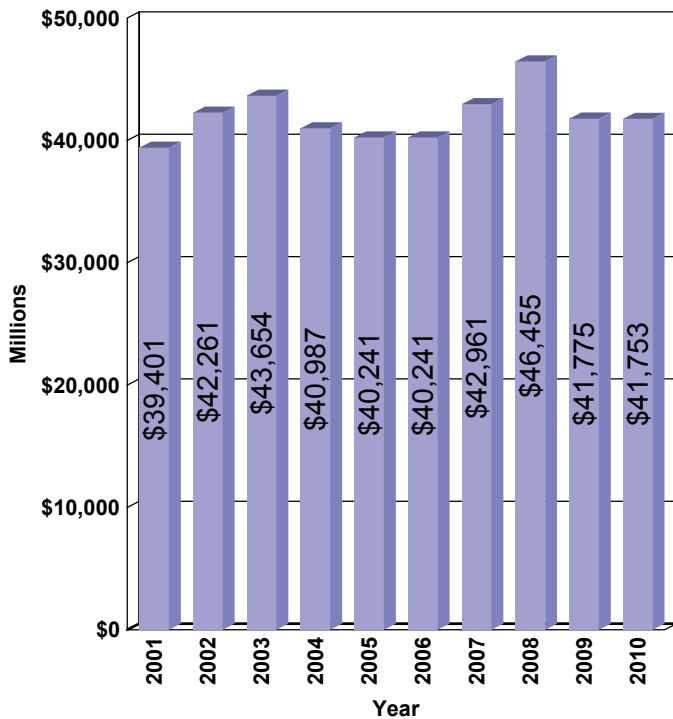
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$11,298.69	\$0.287
2002	\$9,521.89	\$0.225
2003	\$9,084.24	\$0.208
2004	\$11,071.55	\$0.270
2005	\$11,545.23	\$0.287
2006	\$11,852.55	\$0.295
2007	\$13,083.38	\$0.305
2008	\$13,386.83	\$0.288
2009	\$13,539.28	\$0.324
2010	\$12,721.00	\$0.305

*Source: NAIC Insurance Department Resources Report*



### Overview of the 2010 Insurance Market In Massachusetts

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



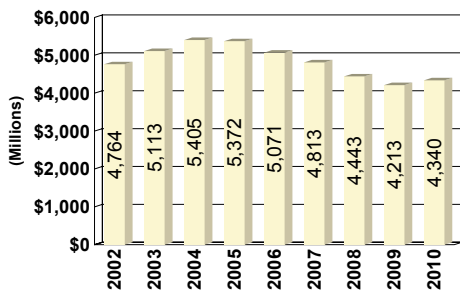
Source: National Association of Insurance Commissioners

**Premium by Line of Business in Massachusetts**

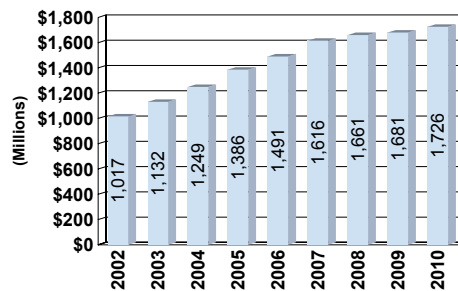
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$4,340,135,044	13	2.31%
Homeowners multiple peril	\$1,725,679,079	12	2.43%
Other	\$1,427,745,172	10	2.91%
Commercial multi peril	\$894,956,295	9	2.72%
Workers' compensation	\$835,256,657	11	2.14%
Ocean & Inland Marine	\$363,942,829	13	2.31%
Medical professional liability	\$314,610,589	10	2.97%
Fire	\$299,701,390	11	2.44%
Allied lines	\$189,983,826	13	1.68%
Surety	\$113,316,254	15	2.20%
Mortgage guaranty	\$105,348,046	16	2.21%
Products liability	\$81,243,710	8	3.30%
Accident & Health	\$74,208,258	23	1.35%
Federal flood	\$49,145,546	12	1.62%
Fidelity	\$33,443,970	8	3.10%
Boiler and machinery	\$27,146,392	15	2.16%
Credit	\$23,923,620	21	1.27%
Aircraft (all perils)	\$16,981,249	31	1.03%
Earthquake	\$16,511,973	20	0.81%
Financial guaranty	\$14,268,945	10	1.10%
Farm	\$5,857,007	46	0.06%
Burglary and theft	\$5,057,572	11	2.75%
<b>Total</b>	<b>\$10,958,463,417</b>	<b>12</b>	<b>2.33%</b>

Source: National Association of Insurance Commissioners

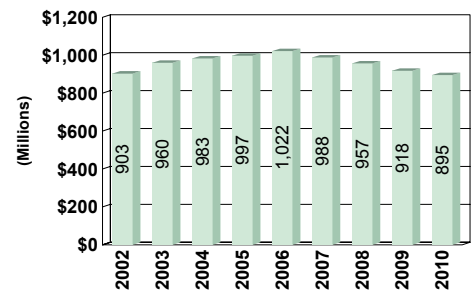
Premium Written for Automobile Insurance



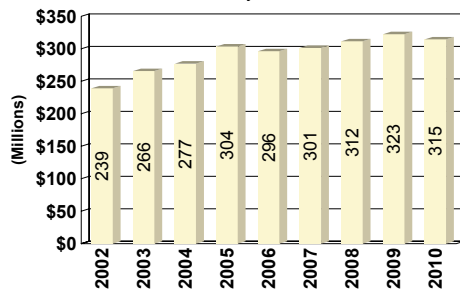
Premium Written for Homeowners Insurance



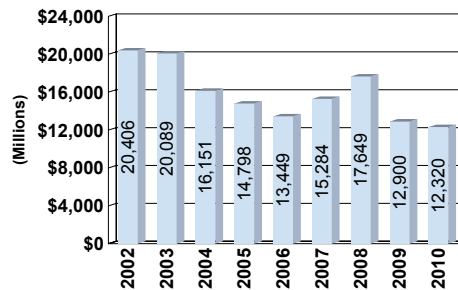
Premium Written for Commercial MP Insurance



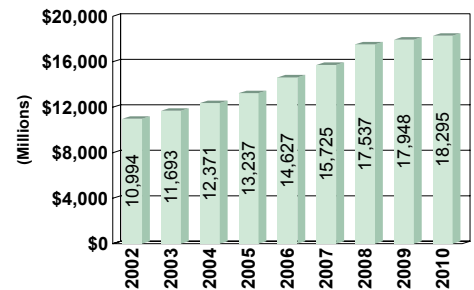
Premium Written for Medical Liability Insurance



Premium Written & Deposits for Life Insurance <sup>1</sup>



Premiums Written & Deposits for Health Insurance <sup>2</sup>



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

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