

Overview of the 2010 Insurance Market In Maryland

Type	Number	State Rank	% of All U.S. Insurers
Domestic	68	32	0.86%
Total Insurers	1,531	28	19.47%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$276,801,585	16	1.87%
Total Revenue:	\$304,678,331	20	1.64%
Total Budget:	\$26,701,497	10	2.16%
Total Employment:	267	9	2.30%
Total Complaints & Inquiries:	14,867	29	0.61%

Source: NAIC Insurance Department Resources Report

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	36,660	21,576	15,084
2005	35,749	20,470	15,279
2006	34,797	19,288	15,509
2007	34,332	18,738	15,594
2008	34,194	18,831	15,363
2009	33,362	18,364	14,998
2010	32,199	17,799	14,400

Source: US Department of Labor, Bureau of Labor Statistics

Premiums	State Rank	% of U.S.
\$30,336,271,441	18	1.95%

Source: National Association of Insurance Commissioners

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$104,398,190	30	1.04%
Health	\$8,262,264,725	16	2.10%
Life, Accident, and Health	\$12,970,119,762	17	1.94%
Property and Casualty	\$8,814,946,731	17	1.87%
Title	\$184,542,033	15	1.98%
Total Maryland	\$30,336,271,441	18	1.95%

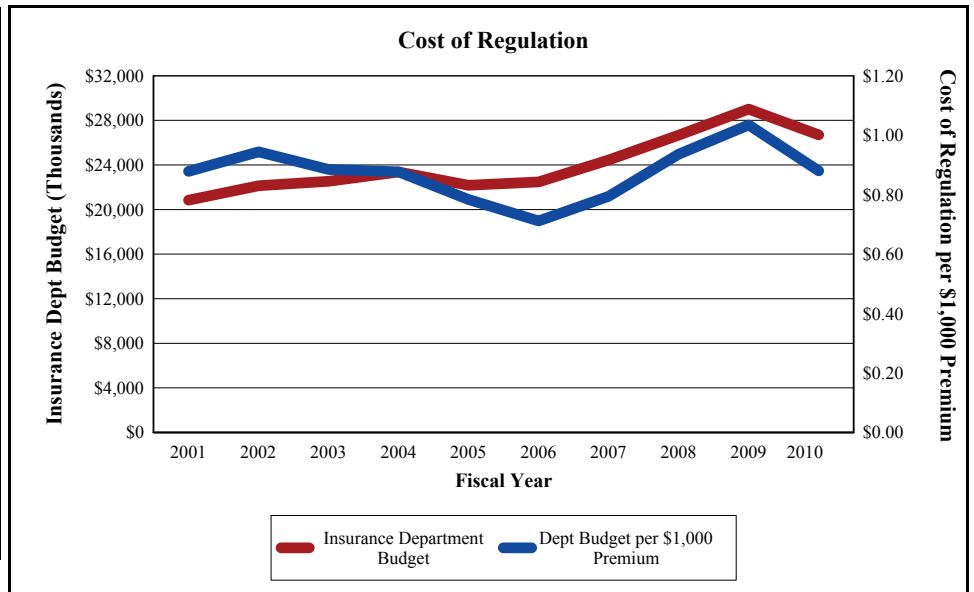
Source: National Association of Insurance Commissioners

	2007	2008	2009	2010
Finance and insurance	\$16,046	\$15,387	\$16,635	\$16,945
Federal Reserve banks, credit intermediation and related services	\$6,288	\$6,266	\$6,313	N/A
Securities, commodity contracts, investments	\$2,815	\$2,653	\$2,658	N/A
Insurance carriers and related activities	\$6,543	\$6,039	\$7,099	N/A
Funds, trusts, and other financial vehicles	\$401	\$429	\$564	N/A

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

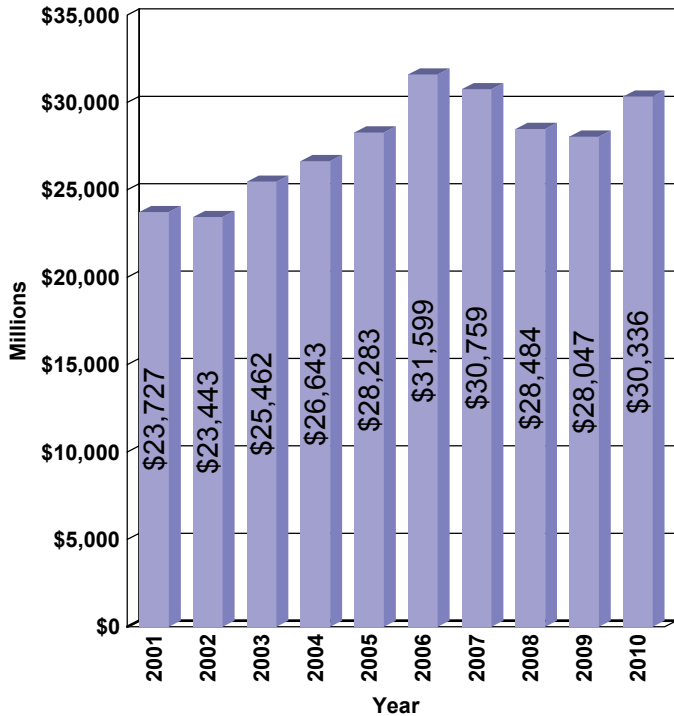
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$20,841.33	\$0.878
2002	\$22,137.67	\$0.944
2003	\$22,536.50	\$0.885
2004	\$23,362.56	\$0.877
2005	\$22,173.65	\$0.784
2006	\$22,483.48	\$0.712
2007	\$24,442.98	\$0.795
2008	\$26,668.23	\$0.936
2009	\$29,012.68	\$1.034
2010	\$26,701.50	\$0.880

Source: NAIC Insurance Department Resources Report



Overview of the 2010 Insurance Market In Maryland

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



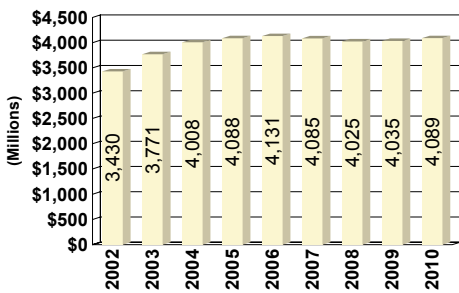
Source: National Association of Insurance Commissioners

Premium by Line of Business in Maryland

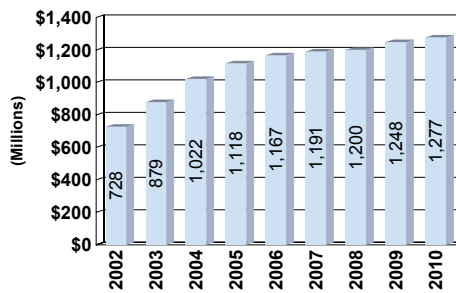
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$4,089,310,054	15	2.18%
Homeowners multiple peril	\$1,277,260,934	22	1.80%
Other	\$835,689,593	19	1.70%
Workers' compensation	\$709,058,244	14	1.81%
Commercial multi peril	\$540,381,122	21	1.64%
Ocean & Inland Marine	\$297,726,830	16	1.89%
Medical professional liability	\$283,964,276	11	2.68%
Surety	\$148,695,801	9	2.89%
Fire	\$145,325,831	23	1.19%
Mortgage guaranty	\$100,053,991	18	2.09%
Allied lines	\$93,705,242	33	0.83%
Accident & Health	\$65,594,609	26	1.19%
Farm	\$51,142,870	34	0.48%
Products liability	\$41,395,349	19	1.68%
Federal flood	\$33,688,818	15	1.11%
Aircraft (all perils)	\$22,673,344	24	1.37%
Fidelity	\$20,795,502	17	1.93%
Boiler and machinery	\$17,753,114	25	1.41%
Credit	\$17,394,236	25	0.93%
Financial guaranty	\$14,199,669	11	1.09%
Earthquake	\$6,276,407	35	0.31%
Burglary and theft	\$2,776,974	21	1.51%
Total	\$8,814,862,794	17	1.87%

Source: National Association of Insurance Commissioners

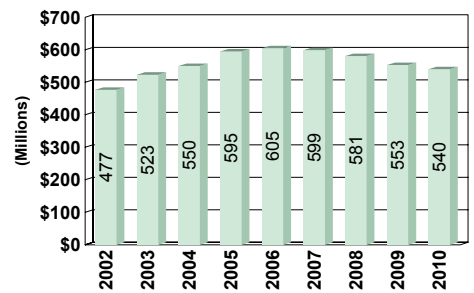
Premium Written for Automobile Insurance



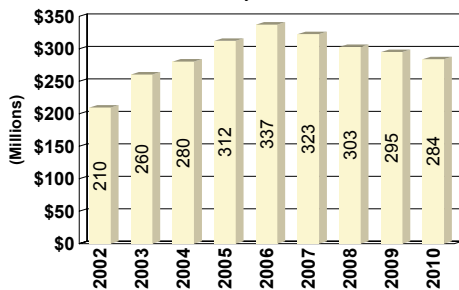
Premium Written for Homeowners Insurance



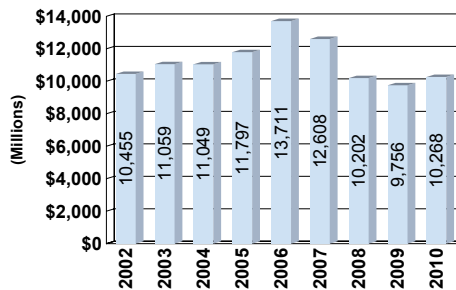
Premium Written for Commercial MP Insurance



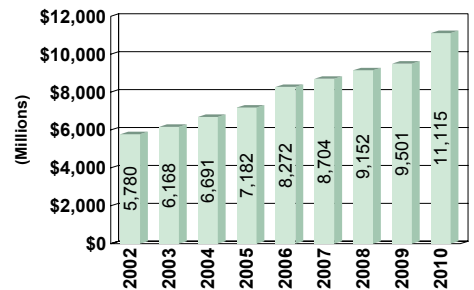
Premium Written for Medical Liability Insurance



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.