

Overview of the 2010 Insurance Market In North Dakota

Type	Number	State Rank	% of All U.S. Insurers
Domestic	38	45	0.48%
Total Insurers	1,422	41	18.08%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$35,893,903	49	0.24%
Total Revenue:	\$42,638,380	49	0.23%
Total Budget:	\$4,363,400	49	0.35%
Total Employment:	46	49	0.39%
Total Complaints & Inquiries:	23,848	27	0.97%

Source: NAIC Insurance Department Resources Report

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	6,316	4,287	2,029
2005	6,335	4,219	2,116
2006	6,428	4,347	2,081
2007	6,832	4,672	2,160
2008	7,044	4,802	2,242
2009	6,911	4,646	2,265
2010	6,965	4,631	2,334

Source: US Department of Labor, Bureau of Labor Statistics

Premiums	State Rank	% of U.S.
\$4,202,584,724	48	0.27%

Source: National Association of Insurance Commissioners

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$127,225,936	25	1.27%
Health	\$1,036,294,116	46	0.26%
Life, Accident, and Health	\$1,297,904,386	49	0.19%
Property and Casualty	\$1,733,888,596	47	0.37%
Title	\$7,271,690	51	0.08%
Total North Dakota	\$4,202,584,724	48	0.27%

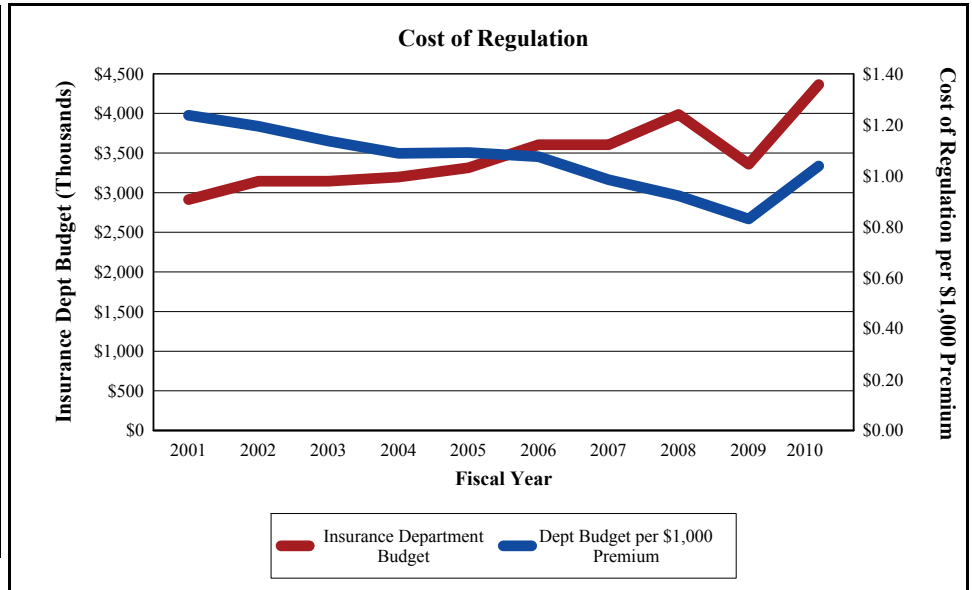
Source: National Association of Insurance Commissioners

	2007	2008	2009	2010
Finance and insurance	\$1,746	\$2,105	\$2,081	\$2,218
Federal Reserve banks, credit intermediation and related services	\$958	\$1,325	\$1,119	N/A
Securities, commodity contracts, investments	\$68	\$67	\$71	N/A
Insurance carriers and related activities	\$711	\$701	\$872	N/A
Funds, trusts, and other financial vehicles	\$9	\$13	\$19	N/A

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

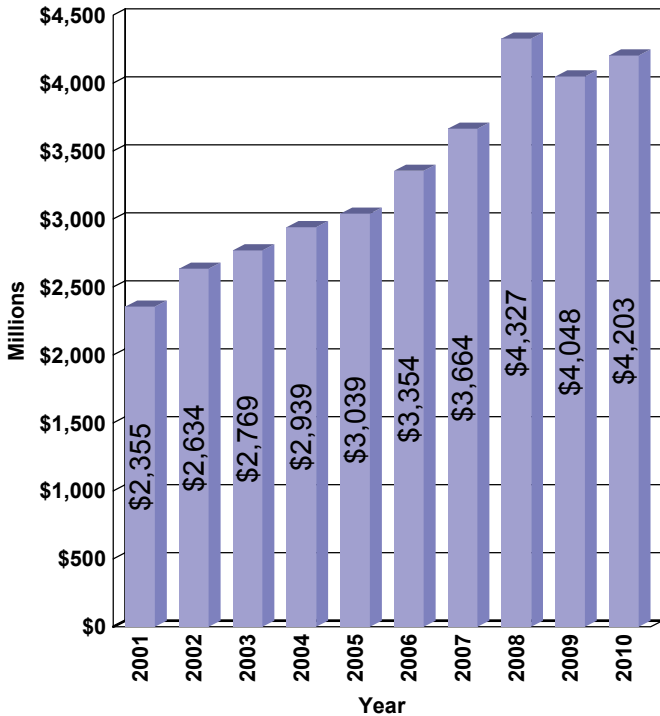
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$2,912.50	\$1.237
2002	\$3,144.89	\$1.194
2003	\$3,144.89	\$1.136
2004	\$3,197.21	\$1.088
2005	\$3,314.94	\$1.091
2006	\$3,604.83	\$1.075
2007	\$3,604.83	\$0.984
2008	\$3,985.79	\$0.921
2009	\$3,359.64	\$0.830
2010	\$4,363.40	\$1.038

Source: NAIC Insurance Department Resources Report



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



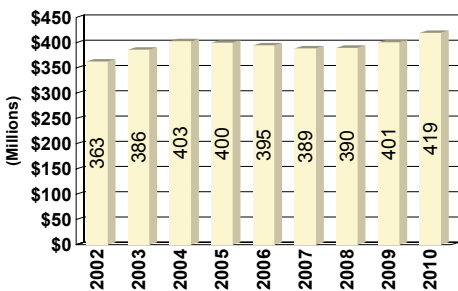
Source: National Association of Insurance Commissioners

Premium by Line of Business in North Dakota

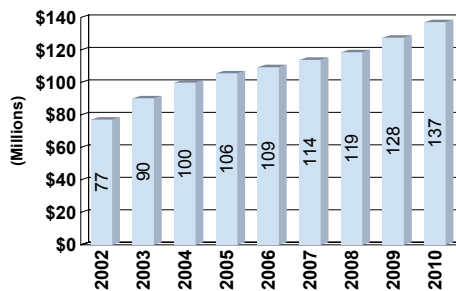
Line of Business	Premium Written	State Rank	% of U.S.
Farm	\$740,267,513	2	6.96%
Automobile	\$419,345,068	49	0.22%
Homeowners multiple peril	\$137,119,259	49	0.19%
Other	\$96,764,732	50	0.20%
Commercial multi peril	\$96,514,798	51	0.29%
Allied lines	\$93,972,421	32	0.83%
Ocean & Inland Marine	\$42,415,546	48	0.27%
Fire	\$22,099,986	50	0.18%
Surety	\$15,903,800	49	0.31%
Medical professional liability	\$14,015,796	52	0.13%
Accident & Health	\$12,966,022	49	0.24%
Products liability	\$7,572,773	41	0.31%
Mortgage guaranty	\$7,410,131	52	0.16%
Boiler and machinery	\$7,109,996	38	0.57%
Aircraft (all perils)	\$7,001,031	46	0.42%
Federal flood	\$5,898,699	44	0.19%
Workers' compensation	\$3,373,522	50	0.01%
Fidelity	\$2,200,579	50	0.20%
Credit	\$1,225,488	51	0.07%
Earthquake	\$404,293	54	0.02%
Burglary and theft	\$234,938	53	0.13%
Financial guaranty	\$72,200	52	0.01%
Total	\$1,733,888,596	47	0.37%

Source: National Association of Insurance Commissioners

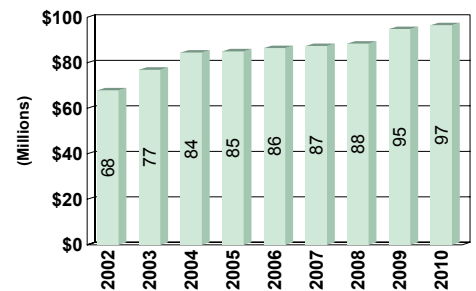
Premium Written for Automobile Insurance



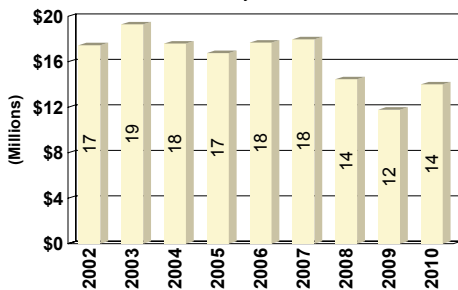
Premium Written for Homeowners Insurance



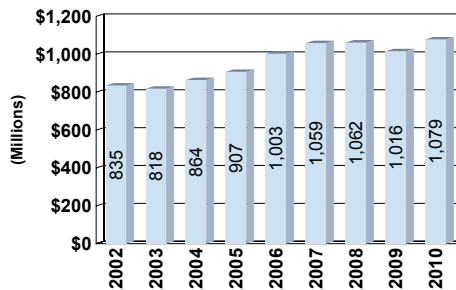
Premium Written for Commercial MP Insurance



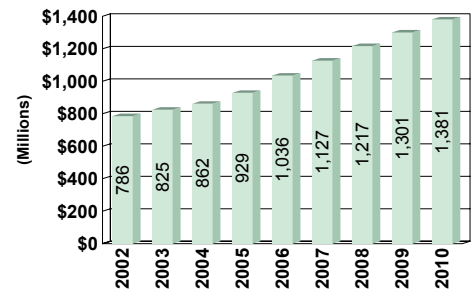
Premium Written for Medical Liability Insurance



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.