

Overview of the 2010 Insurance Market In New Jersey

Type	Number	State Rank	% of All U.S. Insurers
Domestic	108	25	1.37%
Total Insurers	1,379	42	17.54%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$423,500,000	9	2.86%
Total Revenue:	\$497,776,760	9	2.68%
Total Budget:	\$26,359,000	11	2.13%
Total Employment:	378	7	3.26%
Total Complaints & Inquiries:	44,555	15	1.82%

Source: NAIC Insurance Department Resources Report

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	74,389	44,865	29,524
2005	72,715	42,873	29,841
2006	72,631	42,517	30,114
2007	72,168	42,087	30,081
2008	71,769	41,353	30,416
2009	71,157	41,675	29,482
2010	69,608	40,783	28,825

Source: US Department of Labor, Bureau of Labor Statistics

Premiums	State Rank	% of U.S.
\$56,339,667,923	7	3.63%

Source: National Association of Insurance Commissioners

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$133,134,778	23	1.32%
Health	\$14,827,490,939	8	3.76%
Life, Accident, and Health	\$24,635,885,623	9	3.69%
Property and Casualty	\$16,414,722,547	7	3.49%
Title	\$328,434,036	7	3.52%
Total New Jersey	\$56,339,667,923	7	3.63%

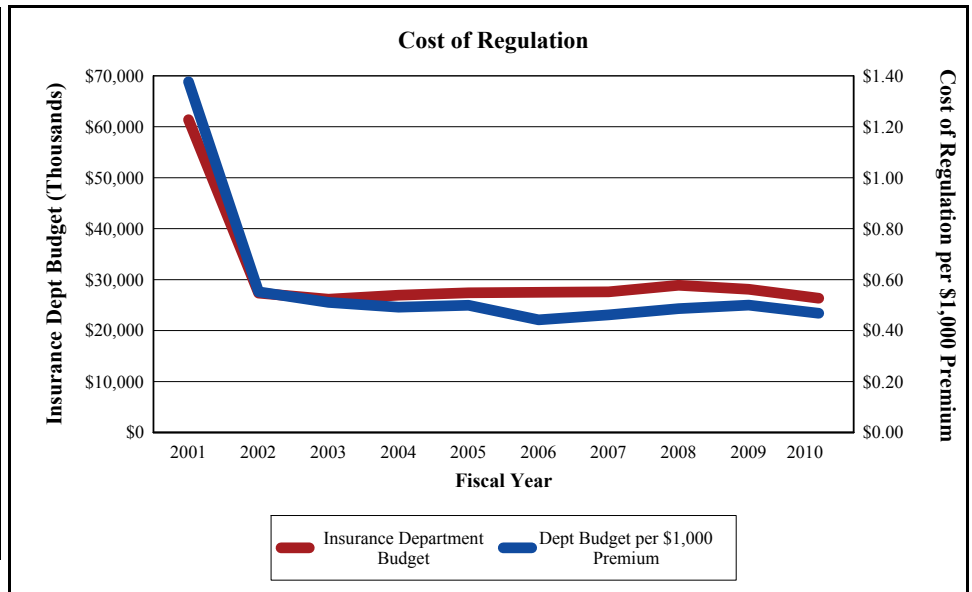
Source: National Association of Insurance Commissioners

	2007	2008	2009	2010
Finance and insurance	\$36,630	\$40,332	\$39,414	\$41,745
Federal Reserve banks, credit intermediation and related services	\$13,635	\$15,304	\$14,848	N/A
Securities, commodity contracts, investments	\$9,329	\$9,014	\$8,782	N/A
Insurance carriers and related activities	\$12,402	\$14,626	\$14,276	N/A
Funds, trusts, and other financial vehicles	\$1,264	\$1,388	\$1,508	N/A

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

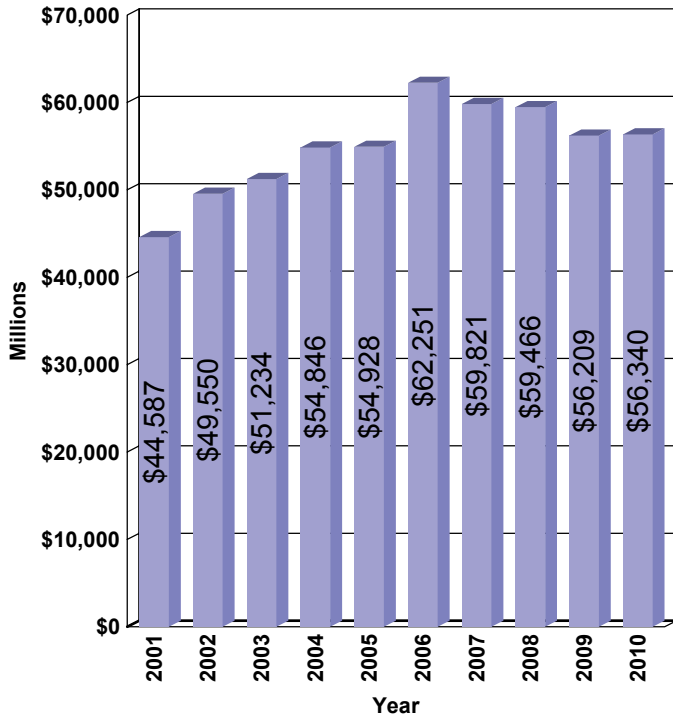
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$61,375.00	\$1.377
2002	\$27,360.00	\$0.552
2003	\$26,161.00	\$0.511
2004	\$26,955.00	\$0.491
2005	\$27,424.00	\$0.499
2006	\$27,515.00	\$0.442
2007	\$27,608.00	\$0.462
2008	\$28,905.00	\$0.486
2009	\$28,099.00	\$0.500
2010	\$26,359.00	\$0.468

Source: NAIC Insurance Department Resources Report



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



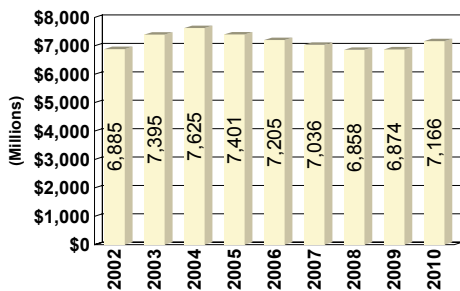
Source: National Association of Insurance Commissioners

Premium by Line of Business in New Jersey

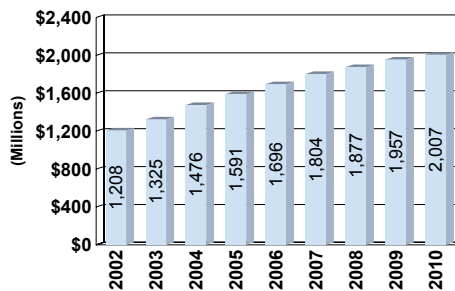
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$7,165,596,969	6	3.82%
Homeowners multiple peril	\$2,007,474,919	10	2.83%
Other	\$1,885,986,968	7	3.84%
Workers' compensation	\$1,632,955,298	6	4.18%
Commercial multi peril	\$1,172,880,661	7	3.57%
Medical professional liability	\$509,559,719	6	4.81%
Ocean & Inland Marine	\$506,650,967	7	3.21%
Fire	\$335,753,065	8	2.74%
Allied lines	\$220,117,156	10	1.95%
Federal flood	\$178,984,243	5	5.89%
Surety	\$153,996,568	7	3.00%
Products liability	\$147,664,979	3	6.01%
Mortgage guaranty	\$147,180,325	11	3.08%
Credit	\$98,699,000	4	5.25%
Accident & Health	\$87,608,888	21	1.59%
Fidelity	\$42,230,655	7	3.92%
Boiler and machinery	\$36,938,030	9	2.94%
Aircraft (all perils)	\$35,300,985	16	2.13%
Financial guaranty	\$21,350,282	8	1.64%
Earthquake	\$12,770,457	23	0.63%
Farm	\$8,928,213	44	0.08%
Burglary and theft	\$6,094,281	8	3.32%
Total	\$16,414,722,608	7	3.49%

Source: National Association of Insurance Commissioners

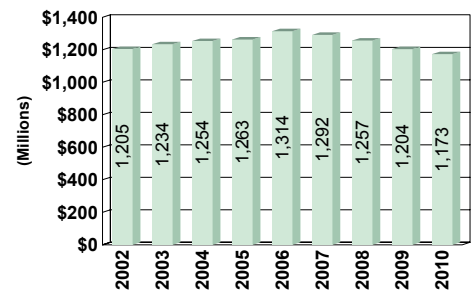
Premium Written for Automobile Insurance



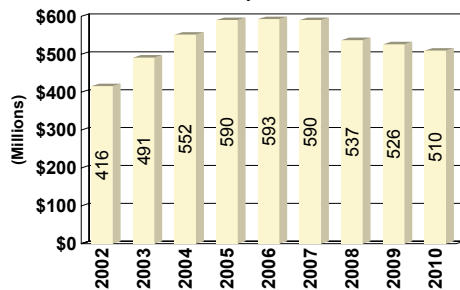
Premium Written for Homeowners Insurance



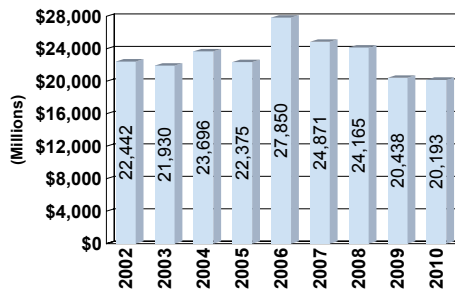
Premium Written for Commercial MP Insurance



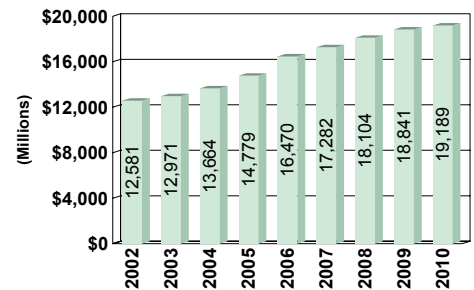
Premium Written for Medical Liability Insurance



Premium Written & Deposits for Life Insurance ¹



Premiums Written & Deposits for Health Insurance ²



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.