

Overview of the 2010 Insurance Market In New York

Type	Number	State Rank	% of All U.S. Insurers
Domestic	639	1	8.13%
Total Insurers	1,719	15	21.86%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$1,390,532,418	2	9.38%
Total Revenue:	\$2,093,473,357	2	11.27%
Total Budget:	\$139,851,000	2	11.30%
Total Employment:	914	4	7.88%
Total Complaints & Inquiries:	63,349	12	2.59%

Source: NAIC Insurance Department Resources Report

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	149,709	90,153	59,556
2005	149,488	90,545	58,944
2006	148,781	89,791	58,990
2007	148,568	88,730	59,839
2008	147,331	87,669	59,662
2009	141,721	83,823	57,898
2010	137,482	81,319	56,163

Source: US Department of Labor, Bureau of Labor Statistics

Premiums	State Rank	% of U.S.
\$149,259,275,528	1	9.62%

Source: National Association of Insurance Commissioners

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$208,129,504	14	2.07%
Health	\$45,927,712,887	1	11.65%
Life, Accident, and Health	\$67,558,434,128	1	10.11%
Property and Casualty	\$34,900,613,237	4	7.42%
Title	\$664,385,772	4	7.13%
Total New York	\$149,259,275,528	1	9.62%

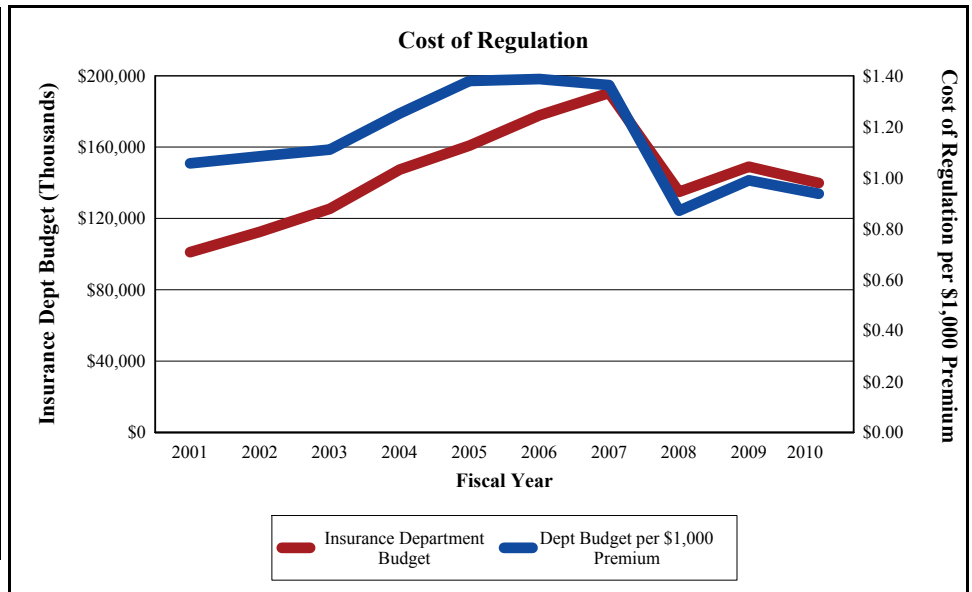
Source: National Association of Insurance Commissioners

	2007	2008	2009	2010
Finance and insurance	\$183,608	\$182,218	\$176,057	\$199,741
Federal Reserve banks, credit intermediation and related services	\$54,641	\$62,122	\$56,237	N/A
Securities, commodity contracts, investments	\$84,850	\$78,616	\$66,382	N/A
Insurance carriers and related activities	\$38,436	\$34,253	\$44,553	N/A
Funds, trusts, and other financial vehicles	\$5,682	\$7,227	\$8,885	N/A

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

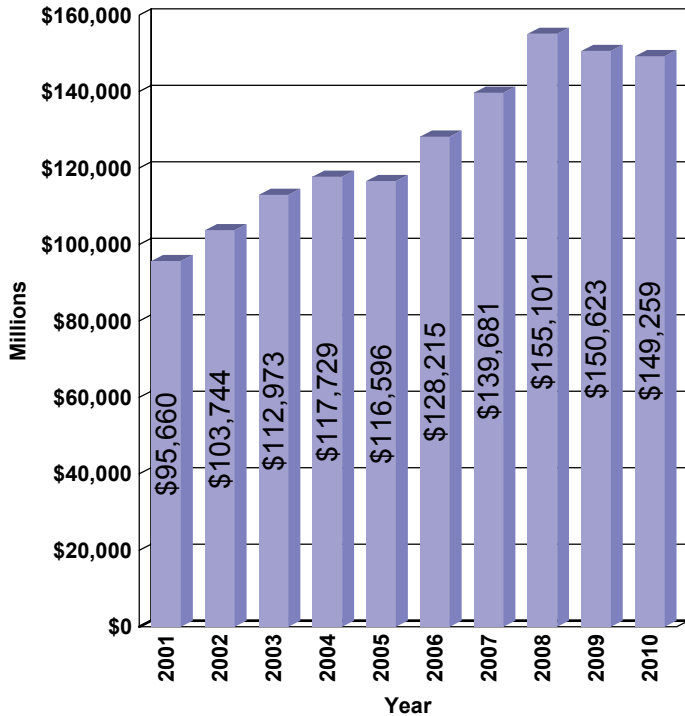
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$101,069.50	\$1.057
2002	\$112,470.00	\$1.084
2003	\$125,419.00	\$1.110
2004	\$147,398.00	\$1.252
2005	\$160,822.50	\$1.379
2006	\$177,819.00	\$1.387
2007	\$190,403.00	\$1.363
2008	\$134,963.00	\$0.870
2009	\$149,038.00	\$0.989
2010	\$139,851.00	\$0.937

Source: NAIC Insurance Department Resources Report



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



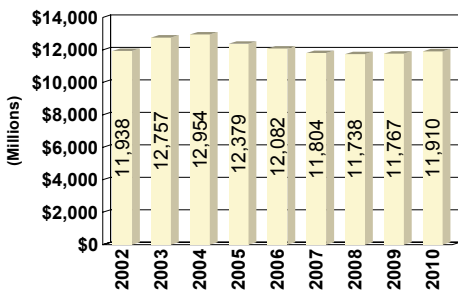
Source: National Association of Insurance Commissioners

Premium by Line of Business in New York

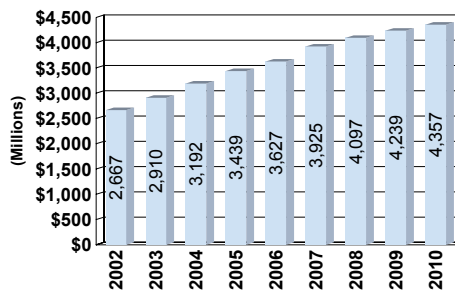
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$11,910,411,714	4	6.34%
Other	\$5,350,100,092	2	10.90%
Homeowners multiple peril	\$4,357,144,527	4	6.14%
Workers' compensation	\$3,623,282,933	2	9.27%
Commercial multi peril	\$3,035,189,256	2	9.23%
Medical professional liability	\$1,688,527,945	1	15.94%
Ocean & Inland Marine	\$1,426,380,038	3	9.04%
Financial guaranty	\$803,762,418	1	61.80%
Fire	\$736,577,607	4	6.01%
Allied lines	\$432,166,415	4	3.83%
Surety	\$324,758,693	3	6.32%
Accident & Health	\$279,001,790	5	5.07%
Mortgage guaranty	\$195,232,553	5	4.09%
Fidelity	\$141,833,380	1	13.17%
Federal flood	\$132,347,961	6	4.36%
Credit	\$122,762,698	3	6.53%
Products liability	\$120,920,747	6	4.92%
Boiler and machinery	\$87,412,634	3	6.95%
Farm	\$63,144,455	32	0.59%
Earthquake	\$34,479,175	9	1.69%
Burglary and theft	\$19,063,303	1	10.38%
Aircraft (all perils)	\$16,112,928	32	0.97%
Total	\$34,900,613,237	4	7.42%

Source: National Association of Insurance Commissioners

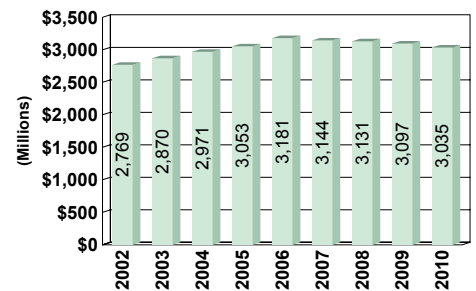
Premium Written for Automobile Insurance



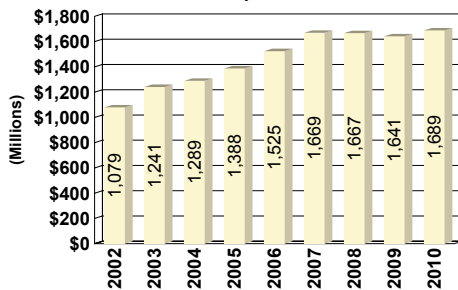
Premium Written for Homeowners Insurance



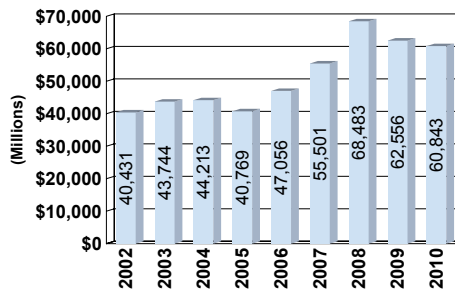
Premium Written for Commercial MP Insurance



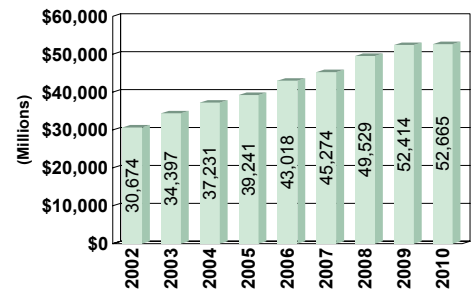
Premium Written for Medical Liability Insurance



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.