

### Overview of the 2010 Insurance Market In South Dakota

Type	Number	State Rank	% of All U.S. Insurers
Domestic	44	42	0.56%
Total Insurers	1,454	35	18.49%

*Source: National Association of Insurance Commissioners*

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$61,455,130	44	0.41%
Total Revenue:	\$68,762,890	45	0.37%
Total Budget:	\$1,816,586	52	0.15%
Total Employment:	29	51	0.25%
Total Complaints & Inquiries:	864	50	0.04%

*Source: NAIC Insurance Department Resources Report*

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	5,676	2,440	3,236
2005	5,836	2,400	3,436
2006	6,108	2,379	3,729
2007	6,596	2,393	4,203
2008	6,733	2,446	4,287
2009	6,713	2,429	4,284
2010	6,710	2,372	4,339

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

Premiums	State Rank	% of U.S.
\$4,408,207,393	47	0.28%

*Source: National Association of Insurance Commissioners*

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$146,116,849	22	1.45%
Health	\$958,142,918	47	0.24%
Life, Accident, and Health	\$1,541,955,403	47	0.23%
Property and Casualty	\$1,745,291,731	46	0.37%
Title	\$16,700,492	48	0.18%
<b>Total South Dakota</b>	<b>\$4,408,207,393</b>	<b>47</b>	<b>0.28%</b>

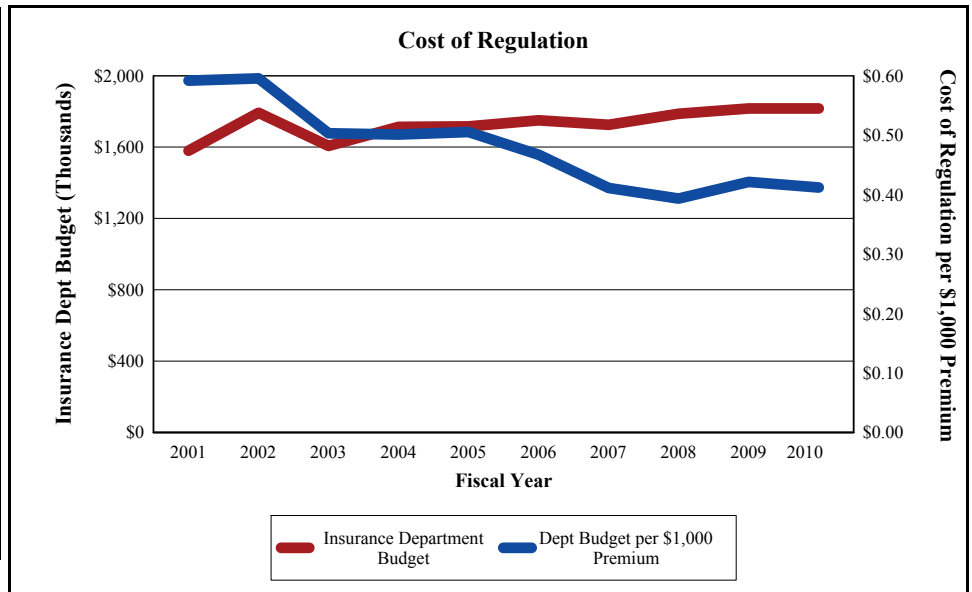
*Source: National Association of Insurance Commissioners*

	2007	2008	2009	2010
<b>Finance and insurance</b>	<b>\$6,099</b>	<b>\$7,388</b>	<b>\$7,644</b>	<b>\$7,837</b>
Federal Reserve banks, credit intermediation and related services	\$5,284	\$6,589	\$6,734	N/A
Securities, commodity contracts, investments	\$81	\$81	\$79	N/A
Insurance carriers and related activities	\$725	\$707	\$814	N/A
Funds, trusts, and other financial vehicles	\$9	\$11	\$17	N/A

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

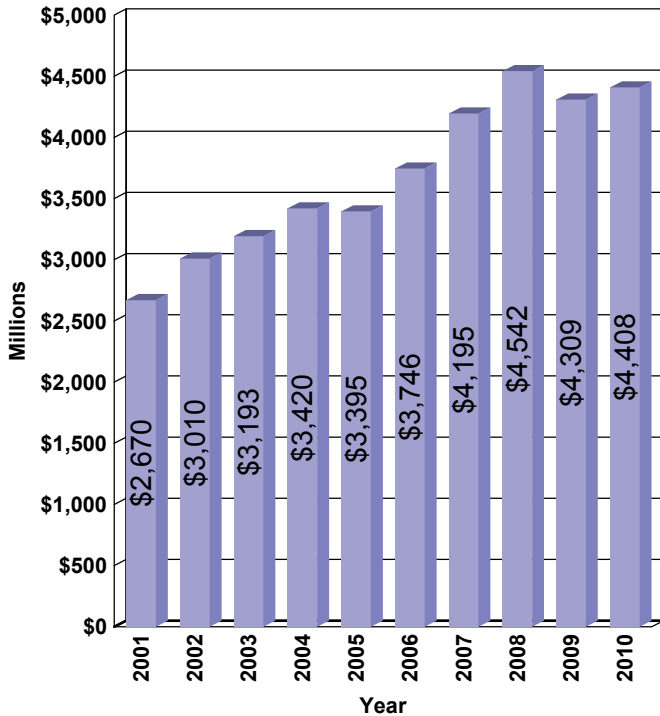
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$1,580.21	\$0.592
2002	\$1,792.22	\$0.595
2003	\$1,606.75	\$0.503
2004	\$1,713.33	\$0.501
2005	\$1,716.05	\$0.505
2006	\$1,750.00	\$0.467
2007	\$1,725.00	\$0.411
2008	\$1,787.06	\$0.393
2009	\$1,816.59	\$0.422
2010	\$1,816.59	\$0.412

*Source: NAIC Insurance Department Resources Report*



### Overview of the 2010 Insurance Market In South Dakota

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



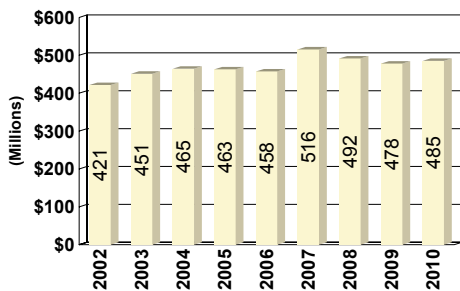
Source: National Association of Insurance Commissioners

**Premium by Line of Business in South Dakota**

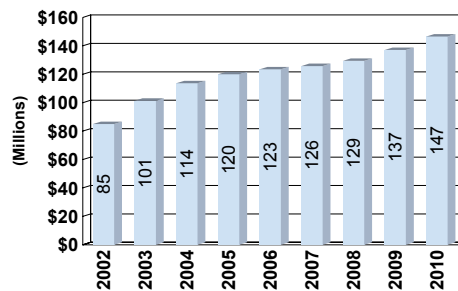
Line of Business	Premium Written	State Rank	% of U.S.
Farm	\$570,471,054	8	5.36%
Automobile	\$485,325,904	46	0.26%
Homeowners multiple peril	\$146,582,964	47	0.21%
Workers' compensation	\$136,736,027	44	0.35%
Commercial multi peril	\$113,409,020	49	0.34%
Other	\$81,464,735	52	0.17%
Allied lines	\$53,979,212	39	0.48%
Ocean & Inland Marine	\$37,871,665	50	0.24%
Accident & Health	\$32,022,390	38	0.58%
Surety	\$22,165,606	44	0.43%
Medical professional liability	\$20,056,834	51	0.19%
Fire	\$18,287,828	52	0.15%
Mortgage guaranty	\$10,565,042	50	0.22%
Products liability	\$6,874,758	44	0.28%
Aircraft (all perils)	\$5,384,826	49	0.33%
Boiler and machinery	\$4,455,216	46	0.35%
Federal flood	\$3,795,091	46	0.12%
Fidelity	\$2,756,367	46	0.26%
Earthquake	\$603,801	53	0.03%
Burglary and theft	\$362,402	50	0.20%
Financial guaranty	\$299,526	50	0.02%
Credit	\$(8,178,529)	56	-0.43%
<b>Total</b>	<b>\$1,745,291,731</b>	<b>46</b>	<b>0.37%</b>

Source: National Association of Insurance Commissioners

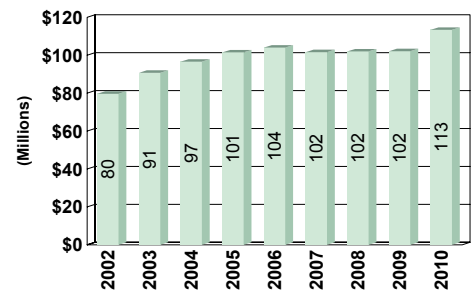
Premium Written for Automobile Insurance



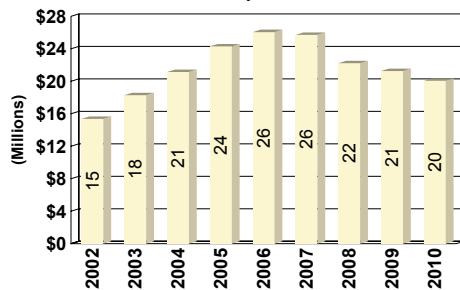
Premium Written for Homeowners Insurance



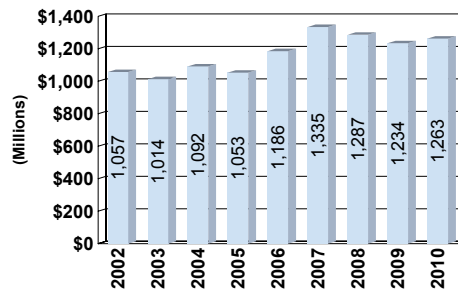
Premium Written for Commercial MP Insurance



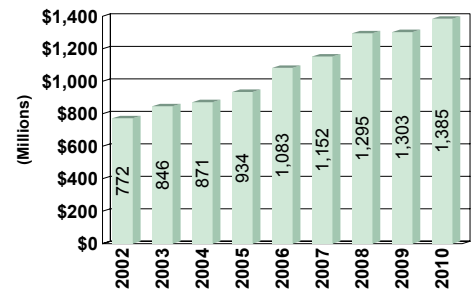
Premium Written for Medical Liability Insurance



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.