

Overview of the 2010 Insurance Market In Tennessee

| Type | Number | State Rank | % of All U.S. Insurers |
|----------------|--------|------------|------------------------|
| Domestic | 64 | 33 | 0.81% |
| Total Insurers | 1,609 | 21 | 20.46% |

Source: National Association of Insurance Commissioners

| Description | Amount | State Rank | % of U.S. |
|-------------------------------|---------------|------------|-----------|
| Total Taxes: | \$583,870,420 | 5 | 3.94% |
| Total Revenue: | \$598,242,320 | 6 | 3.22% |
| Total Budget: | \$13,393,800 | 24 | 1.08% |
| Total Employment: | 138 | 20 | 1.19% |
| Total Complaints & Inquiries: | 2,973 | 44 | 0.12% |

Source: NAIC Insurance Department Resources Report

| Year | Insurance Carriers and Related Activities | Insurance Carriers | Agents Brokers and Other Related Activities |
|------|---|--------------------|---|
| 2004 | 37,310 | 21,189 | 16,121 |
| 2005 | 37,973 | 20,964 | 17,009 |
| 2006 | 38,543 | 20,894 | 17,649 |
| 2007 | 39,579 | 21,136 | 18,443 |
| 2008 | 40,593 | 21,419 | 19,174 |
| 2009 | 40,365 | 21,414 | 18,951 |
| 2010 | 40,268 | 20,621 | 19,647 |

Source: US Department of Labor, Bureau of Labor Statistics

| Premiums | State Rank | % of U.S. |
|------------------|------------|-----------|
| \$30,093,363,835 | 19 | 1.94% |

Source: National Association of Insurance Commissioners

| Statement Type | Premium Written | State Rank | % of U.S. |
|----------------------------|-------------------------|------------|--------------|
| Fraternal | \$188,776,857 | 17 | 1.88% |
| Health | \$10,445,721,276 | 12 | 2.65% |
| Life, Accident, and Health | \$11,085,947,061 | 22 | 1.66% |
| Property and Casualty | \$8,268,671,598 | 20 | 1.76% |
| Title | \$104,247,043 | 23 | 1.12% |
| Total Tennessee | \$30,093,363,835 | 19 | 1.94% |

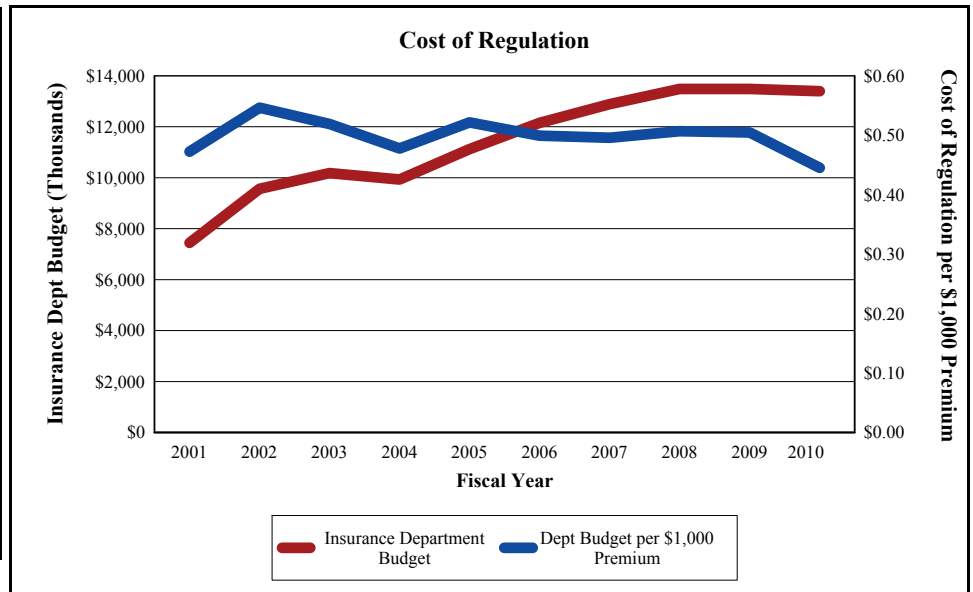
Source: National Association of Insurance Commissioners

| | 2007 | 2008 | 2009 | 2010 |
|---|-----------------|-----------------|-----------------|-----------------|
| Finance and insurance | \$14,456 | \$15,230 | \$16,412 | \$17,169 |
| Federal Reserve banks, credit intermediation and related services | \$7,216 | \$7,753 | \$8,043 | N/A |
| Securities, commodity contracts, investments | \$1,653 | \$1,621 | \$1,709 | N/A |
| Insurance carriers and related activities | \$5,185 | \$5,414 | \$6,142 | N/A |
| Funds, trusts, and other financial vehicles | \$402 | \$441 | \$518 | N/A |

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

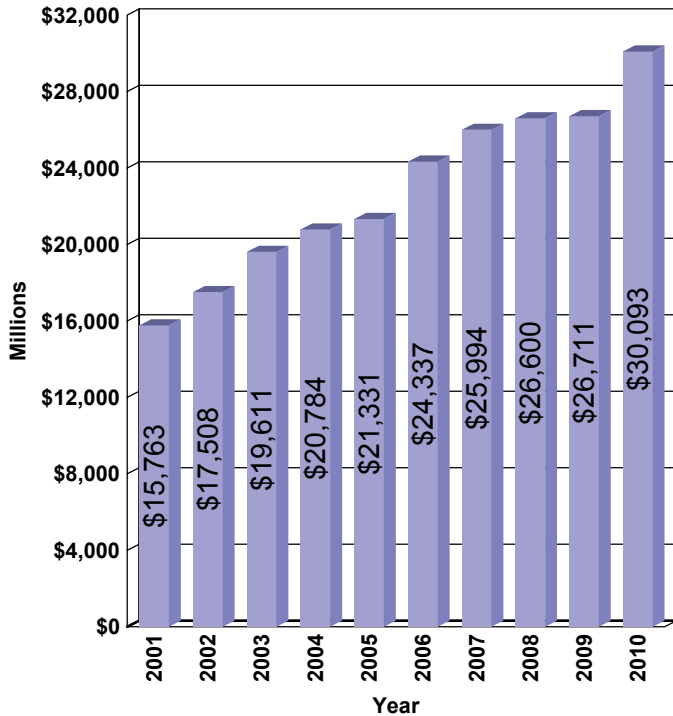
| Year | Insurance Department Budget | Dept. Budget Per \$1,000 Premium |
|------|-----------------------------|----------------------------------|
| 2001 | \$7,443.60 | \$0.472 |
| 2002 | \$9,564.20 | \$0.546 |
| 2003 | \$10,176.80 | \$0.519 |
| 2004 | \$9,926.10 | \$0.478 |
| 2005 | \$11,122.90 | \$0.521 |
| 2006 | \$12,150.40 | \$0.499 |
| 2007 | \$12,883.20 | \$0.496 |
| 2008 | \$13,480.80 | \$0.507 |
| 2009 | \$13,480.80 | \$0.505 |
| 2010 | \$13,393.80 | \$0.445 |

Source: NAIC Insurance Department Resources Report



Overview of the 2010 Insurance Market In Tennessee

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



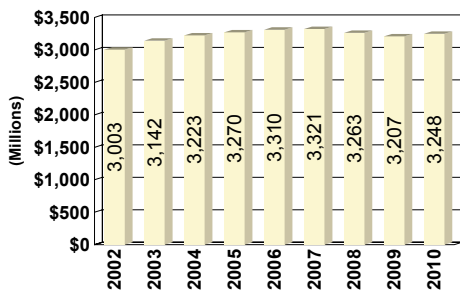
Source: National Association of Insurance Commissioners

Premium by Line of Business in Tennessee

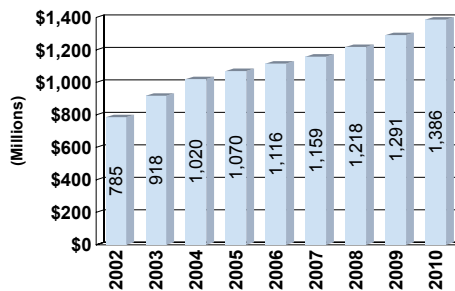
| Line of Business | Premium Written | State Rank | % of U.S. |
|--------------------------------|------------------------|------------|--------------|
| Automobile | \$3,247,844,285 | 20 | 1.73% |
| Homeowners multiple peril | \$1,386,469,302 | 18 | 1.96% |
| Other | \$756,281,150 | 22 | 1.54% |
| Workers' compensation | \$678,115,129 | 18 | 1.74% |
| Commercial multi peril | \$591,778,626 | 17 | 1.80% |
| Ocean & Inland Marine | \$285,152,987 | 17 | 1.81% |
| Medical professional liability | \$260,457,329 | 12 | 2.46% |
| Fire | \$218,669,067 | 14 | 1.78% |
| Farm | \$194,092,014 | 21 | 1.82% |
| Allied lines | \$130,053,086 | 25 | 1.15% |
| Accident & Health | \$102,552,569 | 19 | 1.86% |
| Mortgage guaranty | \$91,159,186 | 22 | 1.91% |
| Surety | \$83,123,472 | 19 | 1.62% |
| Earthquake | \$61,979,629 | 5 | 3.03% |
| Aircraft (all perils) | \$44,413,041 | 10 | 2.68% |
| Products liability | \$40,427,189 | 20 | 1.64% |
| Credit | \$32,301,691 | 17 | 1.72% |
| Boiler and machinery | \$22,887,545 | 20 | 1.82% |
| Federal flood | \$17,535,472 | 25 | 0.58% |
| Fidelity | \$15,481,160 | 22 | 1.44% |
| Financial guaranty | \$4,369,534 | 23 | 0.34% |
| Burglary and theft | \$3,528,146 | 14 | 1.92% |
| Total | \$8,268,671,600 | 20 | 1.76% |

Source: National Association of Insurance Commissioners

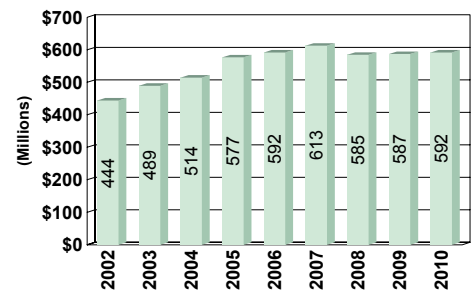
Premium Written for Automobile Insurance



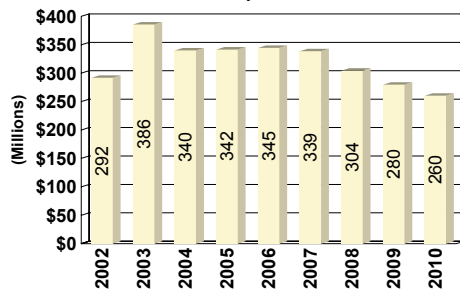
Premium Written for Homeowners Insurance



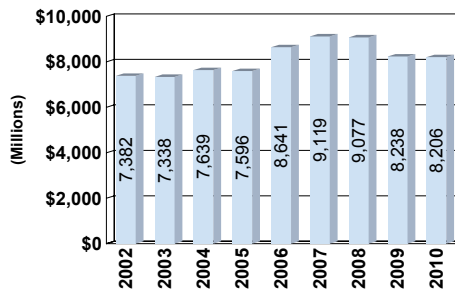
Premium Written for Commercial MP Insurance



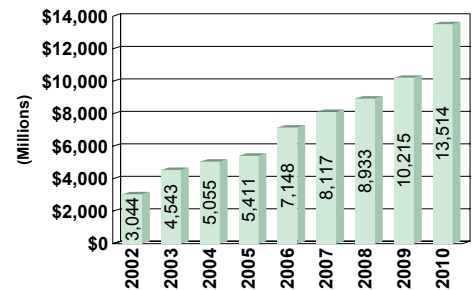
Premium Written for Medical Liability Insurance



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.