

Overview of the 2010 Insurance Market In Vermont

Type	Number	State Rank	% of All U.S. Insurers
Domestic	600	2	7.63%
Total Insurers	1,625	19	20.67%

Source: National Association of Insurance Commissioners

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$55,825,492	45	0.38%
Total Revenue:	\$67,654,935	46	0.36%
Total Budget:	\$6,445,099	47	0.52%
Total Employment:	61	46	0.53%
Total Complaints & Inquiries:	3,126	43	0.13%

Source: NAIC Insurance Department Resources Report

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	3,804	2,093	1,712
2005	3,720	2,028	1,692
2006	3,800	2,120	1,680
2007	3,774	2,089	1,685
2008	3,723	2,119	1,604
2009	3,665	2,099	1,566
2010	3,588	2,040	1,548

Source: US Department of Labor, Bureau of Labor Statistics

Premiums	State Rank	% of U.S.
\$2,919,741,290	51	0.19%

Source: National Association of Insurance Commissioners

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$17,504,446	45	0.17%
Health	\$593,125,457	50	0.15%
Life, Accident, and Health	\$1,233,282,601	51	0.18%
Property and Casualty	\$1,062,495,749	51	0.23%
Title	\$13,333,037	50	0.14%
Total Vermont	\$2,919,741,290	51	0.19%

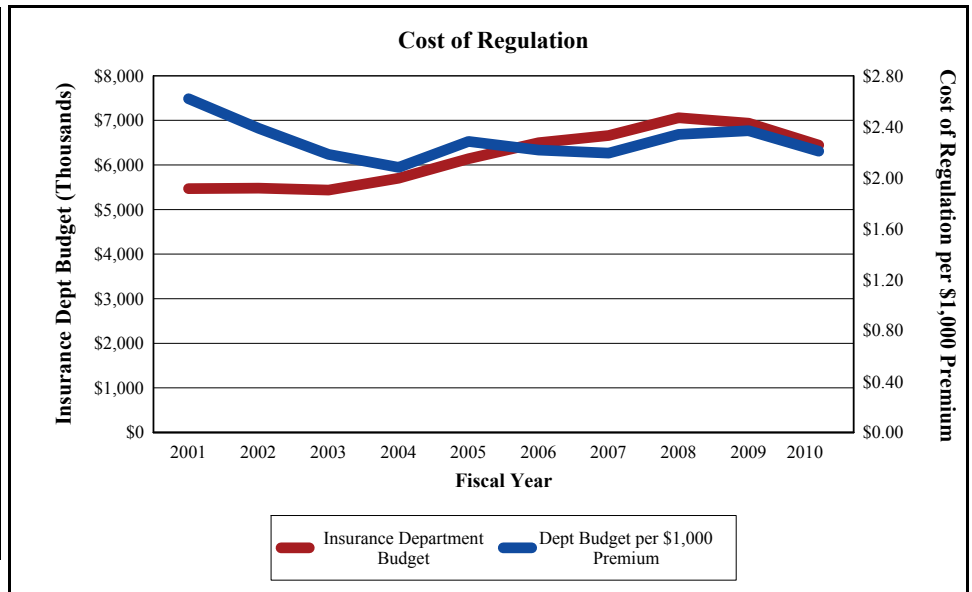
Source: National Association of Insurance Commissioners

	2007	2008	2009	2010
Finance and insurance	\$1,509	\$1,418	\$1,609	\$1,668
Federal Reserve banks, credit intermediation and related services	\$601	\$612	\$571	N/A
Securities, commodity contracts, investments	\$138	\$138	\$136	N/A
Insurance carriers and related activities	\$757	\$652	\$881	N/A
Funds, trusts, and other financial vehicles	\$14	\$16	\$22	N/A

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

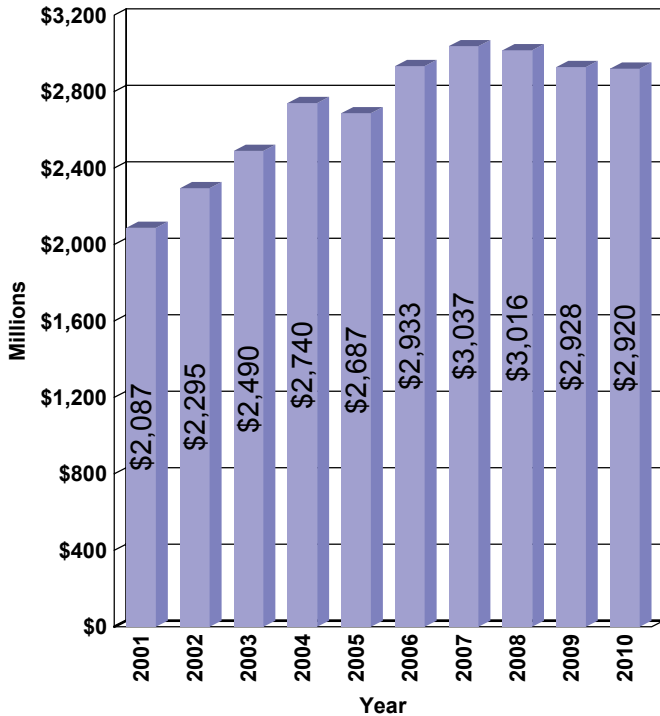
Year	Insurance Department Budget	Dept. Budget Per \$1,000 Premium
2001	\$5,467.64	\$2.620
2002	\$5,477.98	\$2.387
2003	\$5,434.89	\$2.183
2004	\$5,701.30	\$2.081
2005	\$6,139.24	\$2.285
2006	\$6,500.21	\$2.216
2007	\$6,660.94	\$2.193
2008	\$7,058.54	\$2.340
2009	\$6,935.08	\$2.369
2010	\$6,445.10	\$2.207

Source: NAIC Insurance Department Resources Report



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



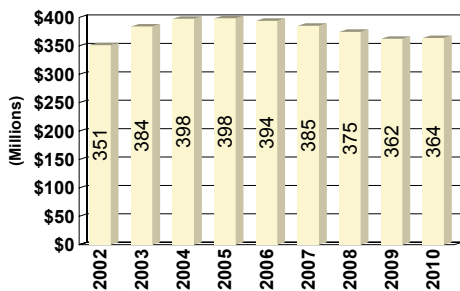
Source: National Association of Insurance Commissioners

Premium by Line of Business in Vermont

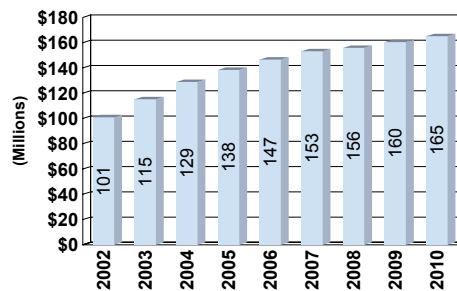
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$363,778,015	51	0.19%
Homeowners multiple peril	\$165,134,943	46	0.23%
Workers' compensation	\$143,084,525	43	0.37%
Commercial multi peril	\$142,339,080	44	0.43%
Other	\$97,532,974	49	0.20%
Ocean & Inland Marine	\$34,090,856	52	0.22%
Medical professional liability	\$22,263,556	50	0.21%
Fire	\$19,354,992	51	0.16%
Farm	\$13,887,538	39	0.13%
Allied lines	\$11,388,400	53	0.10%
Mortgage guaranty	\$9,581,321	51	0.20%
Credit	\$7,111,948	38	0.38%
Surety	\$6,961,929	52	0.14%
Products liability	\$5,612,228	49	0.23%
Financial guaranty	\$4,055,208	24	0.31%
Accident & Health	\$3,507,476	54	0.06%
Federal flood	\$3,262,209	47	0.11%
Aircraft (all perils)	\$3,174,441	52	0.19%
Boiler and machinery	\$2,730,423	52	0.22%
Fidelity	\$2,520,226	49	0.23%
Earthquake	\$811,214	52	0.04%
Burglary and theft	\$312,251	52	0.17%
Total	\$1,062,495,749	51	0.23%

Source: National Association of Insurance Commissioners

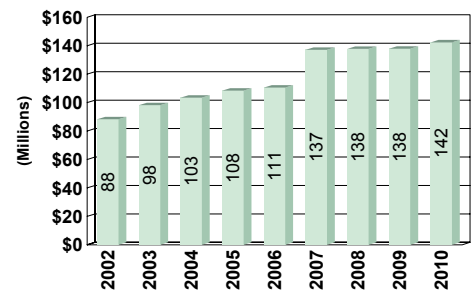
Premium Written for Automobile Insurance



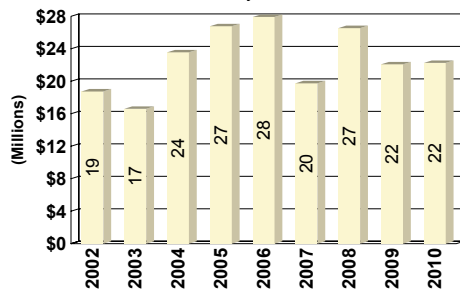
Premium Written for Homeowners Insurance



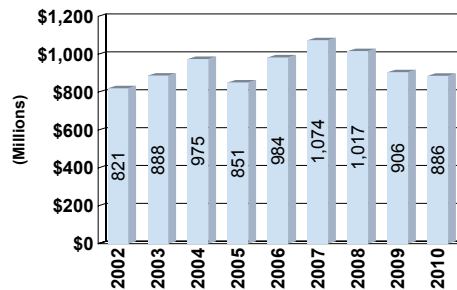
Premium Written for Commercial MP Insurance



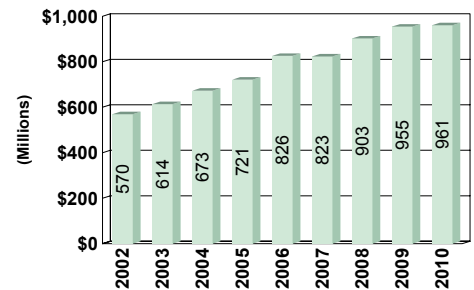
Premium Written for Medical Liability Insurance



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.