

### Overview of the 2010 Insurance Market In West Virginia

Type	Number	State Rank	% of All U.S. Insurers
Domestic	24	48	0.31%
Total Insurers	1,432	40	18.21%

*Source: National Association of Insurance Commissioners*

Description	Amount	State Rank	% of U.S.
Total Taxes:	\$143,795,000	31	0.97%
Total Revenue:	\$474,879,000	10	2.56%
Total Budget:	\$12,141,880	27	0.98%
Total Employment:	401	6	3.46%
Total Complaints & Inquiries:	32,771	20	1.34%

*Source: NAIC Insurance Department Resources Report*

Year	Insurance Carriers and Related Activities	Insurance Carriers	Agents Brokers and Other Related Activities
2004	8,054	2,883	5,171
2005	8,026	2,884	5,142
2006	8,639	3,319	5,320
2007	8,696	3,339	5,357
2008	8,857	3,435	5,422
2009	8,426	3,363	5,063
2010	8,059	3,197	4,862

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

Premiums	State Rank	% of U.S.
\$7,637,002,286	41	0.49%

*Source: National Association of Insurance Commissioners*

Statement Type	Premium Written	State Rank	% of U.S.
Fraternal	\$36,467,057	40	0.36%
Health	\$1,767,330,490	41	0.45%
Life, Accident, and Health	\$3,132,502,356	39	0.47%
Property and Casualty	\$2,685,467,813	37	0.57%
Title	\$15,234,570	49	0.16%
<b>Total West Virginia</b>	<b>\$7,637,002,286</b>	<b>41</b>	<b>0.49%</b>

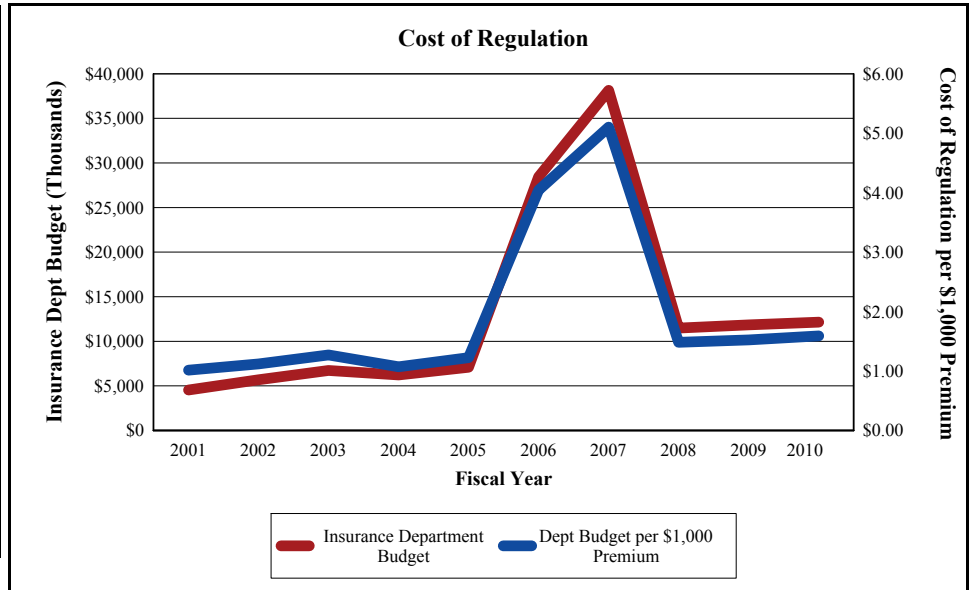
*Source: National Association of Insurance Commissioners*

	2007	2008	2009	2010
<b>Finance and insurance</b>	<b>\$2,453</b>	<b>\$2,650</b>	<b>\$2,755</b>	<b>\$2,824</b>
Federal Reserve banks, credit intermediation and related services	\$1,298	\$1,509	\$1,502	N/A
Securities, commodity contracts, investments	\$117	\$114	\$120	N/A
Insurance carriers and related activities	\$1,027	\$1,012	\$1,108	N/A
Funds, trusts, and other financial vehicles	\$11	\$15	\$25	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	\$4,539.05	\$1.015
2002	\$5,694.08	\$1.119
2003	\$6,736.39	\$1.270
2004	\$6,228.39	\$1.071
2005	\$7,085.39	\$1.224
2006	\$28,443.68	\$4.043
2007	\$38,152.03	\$5.102
2008	\$11,490.60	\$1.484
2009	\$11,841.22	\$1.524
2010	\$12,141.88	\$1.590

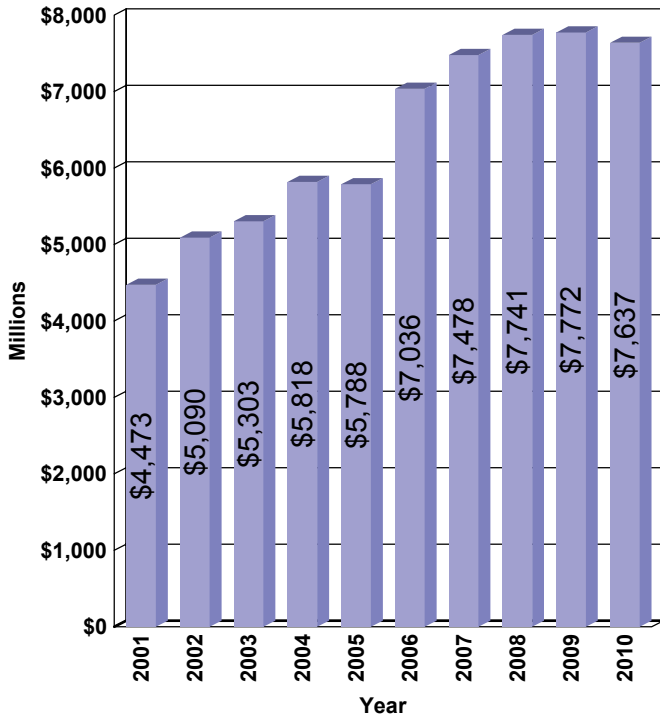
*Source: NAIC Insurance Department Resources Report*



*Note: 2006 and 2007 include Workers' Compensation*

### Overview of the 2010 Insurance Market In West Virginia

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



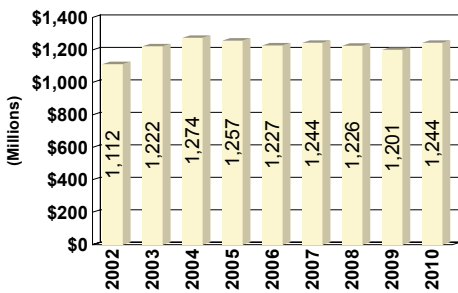
Source: National Association of Insurance Commissioners

**Premium by Line of Business in West Virginia**

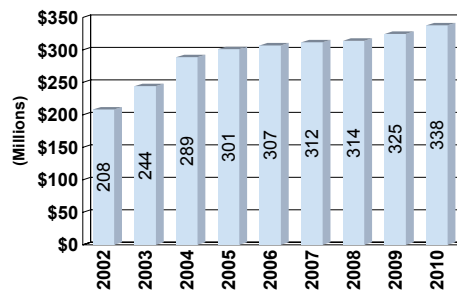
Line of Business	Premium Written	State Rank	% of U.S.
Automobile	\$1,243,808,710	36	0.66%
Workers' compensation	\$375,257,277	29	0.96%
Homeowners multiple peril	\$337,762,938	39	0.48%
Other	\$188,502,451	41	0.38%
Commercial multi peril	\$164,047,109	42	0.50%
Medical professional liability	\$82,529,700	31	0.78%
Fire	\$63,061,086	37	0.51%
Ocean & Inland Marine	\$58,960,673	43	0.37%
Surety	\$40,562,778	37	0.79%
Allied lines	\$31,867,424	45	0.28%
Accident & Health	\$24,778,578	41	0.45%
Mortgage guaranty	\$16,709,392	44	0.35%
Federal flood	\$14,069,038	31	0.46%
Farm	\$13,192,347	40	0.12%
Products liability	\$9,880,839	37	0.40%
Boiler and machinery	\$5,904,728	44	0.47%
Aircraft (all perils)	\$4,103,694	50	0.25%
Credit	\$3,777,386	45	0.20%
Fidelity	\$3,667,879	43	0.34%
Earthquake	\$1,561,880	50	0.08%
Financial guaranty	\$987,592	42	0.08%
Burglary and theft	\$474,313	46	0.26%
<b>Total</b>	<b>\$2,685,467,814</b>	<b>37</b>	<b>0.57%</b>

Source: National Association of Insurance Commissioners

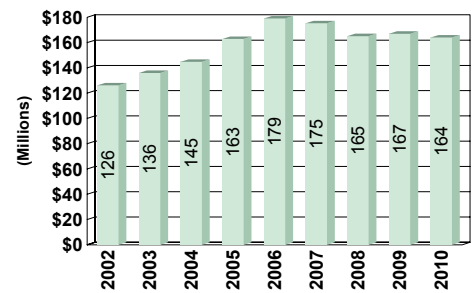
Premium Written for Automobile Insurance



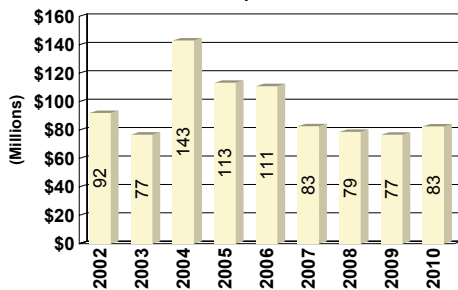
Premium Written for Homeowners Insurance



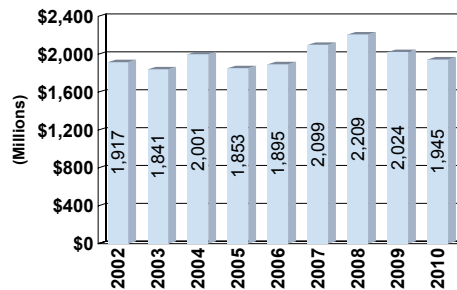
Premium Written for Commercial MP Insurance



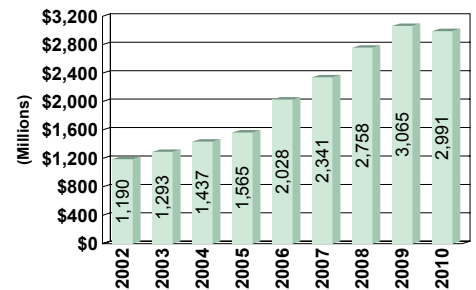
Premium Written for Medical Liability Insurance



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.