



A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE CALIFORNIA ECONOMY



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INTRODUCTION

The insurance industry in California has a significant impact on the state's economy that extends well beyond its responsibilities to collect premiums and settle claims. It employs licensed professionals, pays taxes, owns municipal bonds and serves people in their times of greatest need.

EMPLOYMENT

U.S. Bureau of Labor Statistics data show the insurance industry provided 296,380 jobs in California in 2007, accounting for about \$21.4 billion in compensation.

GROSS STATE PRODUCT

The insurance industry contributed over \$30.1 billion to the California gross state product (GSP) in 2007, accounting for about 2 percent of the state GSP.

TAXES

Premium taxes paid by insurance companies in California totaled about \$2.17 billion in 2008.

MUNICIPAL BONDS

Insurance companies invest the premiums they collect in state and local municipal bonds, helping to fund the building of roads, schools and other public projects. They provide businesses with capital for research, expansions and other ventures through their investments in corporate equities and bonds. According to a 2007 Insurance Research Council study, property/casualty insurers held over \$25 billion in California municipal bonds in 2005, with education projects accounting for the largest share, or 30 percent of the total combined value of all municipal bonds held by P/C insurers in the state.

PREMIUMS

Direct premiums written by property/casualty insurance companies in California totaled \$56.1 billion in 2008. In addition, premiums written by life/health insurance companies totaled \$68.0 billion (including life insurance, annuities, accident and health insurance, deposit type funds, and other considerations).

CLAIMS PAYMENTS

Insurance company claims payments help ensure the economic security of individuals and businesses and help sustain a number of related industries. In 2008 these payments in California, as measured by direct property/casualty incurred losses, were nearly \$32.8 billion. Life insurance claims and benefits payouts in California totaled almost 44.0 billion in 2008.

CATASTROPHES

- Insurers help defray the cost of natural disasters. Eight of the 10 most costly U.S. earthquakes occurred in California, topped by the 1994 Northridge earthquake, which caused \$18.2 billion in insured damages in 2008 dollars.
- Eight of the 10 largest wildfires also occurred in California, topped by the 1991 Oakland fire, which caused \$2.7 billion in insured damages in 2008 dollars.

LEADING WRITERS IN CALIFORNIA

LEADING WRITERS OF PROPERTY/CASUALTY INSURANCE IN CALIFORNIA BY DIRECT PREMIUMS WRITTEN, 2008

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	Zurich Insurance Group	\$6,032,233,465	10.8%
2	State Farm IL Group	4,724,082,422	8.4
3	American International Group	4,327,692,501	7.7
4	Liberty Mutual Insurance Group	2,958,617,158	5.3
5	Allstate Insurance Group	2,679,085,498	4.8
6	Mercury General Group	2,169,704,900	3.9
7	Travelers Group	2,103,166,245	3.7
8	AUTO Club Enterprises Ins. Group	2,088,719,227	3.7
9	California State Auto Group	1,967,127,102	3.5
10	Nationwide Group	1,695,215,176	3.0

(1) Before reinsurance transactions, excluding state funds.

Source: National Association of Insurance Commissioners (NAIC) Annual Statement Database, via Highline Data, LLC. Copyrighted information. No portion of this work may be copied or redistributed without the express written permission of Highline Data, LLC.

LEADING WRITERS OF LIFE INSURANCE AND ANNUITY CONSIDERATIONS IN CALIFORNIA BY DIRECT PREMIUMS WRITTEN, 2008 (1)

Rank	Company/Group	Direct premiums written (2)	Market share (percent)
1	Metropolitan Group	\$79,838,563,962	13.0%
2	American International Group	49,723,134,739	8.1
3	Prudential of America Group	38,999,737,237	6.4
4	Ing America Ins Holding Group	34,540,524,540	5.6
5	Aegon Usa Group	30,375,475,012	5.0
6	John Hancock Group	30,137,601,445	4.9
7	New York Life Group	27,401,784,608	4.5
8	Principal Financial Group	22,678,812,960	3.7
9	Hartford Fire and Casualty Group	21,862,126,526	3.6
10	Lincoln National Group	19,984,567,566	3.3

(1) Includes life insurance, annuity consideration, deposit-type contract funds, other considerations; also includes accident and health insurance from life/health insurers.

(2) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF HOMEOWNERS INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Farm IL Group	\$1,293,201,600	20.3%
2	Zurich Insurance Group	1,118,711,222	17.6
3	Allstate Insurance Group	728,992,502	11.4
4	California State Auto Group	418,615,774	6.6
5	Liberty Mutual Insurance Group	318,455,645	5.0
6	AUTO Club Enterprises Ins. Group	299,242,266	4.7
7	USAA Group	288,903,563	4.5
8	Nationwide Group	239,433,312	3.8
9	Mercury General Group	196,542,677	3.1
10	Travelers Group	169,058,249	2.7

(1) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF PRIVATE PASSENGER AUTO INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Farm IL Group	\$2,536,911,673	12.9%
2	Zurich Insurance Group	2,158,743,480	11.0
3	Mercury General Group	1,842,129,384	9.3
4	AUTO Club Enterprises Insurance Group	1,762,682,270	8.9
5	Allstate Insurance Group	1,646,883,307	8.4
6	California State Auto Group	1,486,429,584	7.5
7	American International Group	1,251,694,950	6.4
8	Berkshire Hathaway Ins. Group	822,336,044	4.2
9	Progressive Group	803,406,888	4.1
10	USAA Group	693,545,425	3.5

(1) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF COMMERCIAL AUTO INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008 (1)**

Rank	Company/Group	Direct premiums written (2)	Market share (percent)
1	Zurich Insurance Group	\$272,895,747	9.8%
2	Liberty Mutual Insurance Group	246,390,049	8.9
3	Progressive Group	200,416,115	7.2
4	Nationwide Group	190,068,126	6.9
5	Travelers Group	184,615,963	6.7
6	American International Group	163,912,820	5.9
7	QBE Insurance Group	83,377,127	3.0
8	Balboa Insurance Group	74,991,939	2.7
9	Hartford Fire & Casualty Group	72,680,854	2.6
10	Mercury General Group	72,049,761	2.6

(1) Property/casualty lines.

(2) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF WORKERS COMPENSATION INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Comp Insurance Fund	\$1,725,240,012	22.6%
2	American International Group	576,494,565	7.5
3	Zurich Insurance Group	568,232,737	7.4
4	Liberty Mutual Insurance Group	510,200,566	6.7
5	Travelers Group	482,722,660	6.3
6	Berkshire Hathaway Ins. Group	438,598,671	5.7
7	Zenith National Insurance Group	325,369,490	4.3
8	Hartford Fire & Casualty Group	268,021,541	3.5
9	Endurance Group	232,827,682	3.0
10	Employers Insurance Group	222,408,061	2.9

(1) Before reinsurance transactions, including state funds.

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**LEADING WRITERS OF EARTHQUAKE INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	California Earthquake Authority	\$521,509,899	35.0%
2	Zurich Insurance Group	130,024,685	8.7
3	Geovera Holdings Group	116,249,227	7.8
4	American International Group	75,505,054	5.1
5	AXIS Capital Group	74,146,406	5.0
6	State Farm IL Group	61,457,206	4.1
7	ICW Group	54,532,296	3.7
8	Liberty Mutual Insurance Group	51,116,109	3.4
9	ACE Ltd Group	50,259,485	3.4
10	Endurance Group	45,292,363	3.0

(1) Before reinsurance transactions, including state funds.

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**LEADING WRITERS OF COMMERCIAL LINES IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2008**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	American International Group	\$2,800,678,436	9.3%
2	Zurich Insurance Group	2,673,455,572	8.9
3	Liberty Mutual Insurance Group	1,897,659,104	6.3
4	State Comp Ins Fund	1,725,240,012	5.7
5	Travelers Group	1,685,181,835	5.6
6	Hartford Fire & Casualty Group	954,612,158	3.2
7	Chubb & Son Group	881,587,230	2.9
8	Nationwide Group	880,997,325	2.9
9	Allianz Insurance Group	864,940,559	2.9
10	State Farm IL Group	811,875,809	2.7

(1) Before reinsurance transactions, including state funds.

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CONTRIBUTION TO THE CALIFORNIA ECONOMY IN COMPARISON WITH OTHER STATES

EMPLOYMENT/COMPENSATION

INSURANCE CARRIERS AND RELATED ACTIVITIES, EMPLOYMENT, 2006-2007

State	Number of employees	
	2006	2007
Alabama	33,823	34,389
Alaska	2,784	2,582
Arizona	49,291	49,870
Arkansas	18,549	18,621
California	300,777	296,380
Colorado	51,312	49,943
Connecticut	75,719	74,550
Delaware	8,744	9,108
D.C.	3,723	3,780
Florida	180,684	180,231
Georgia	84,877	86,461
Hawaii	9,877	9,563
Idaho	12,119	12,476
Illinois	145,172	142,503
Indiana	57,897	57,762
Iowa	54,097	55,491
Kansas	33,031	33,547
Kentucky	34,050	35,755
Louisiana	32,597	31,977
Maine	13,661	13,299
Maryland	47,310	46,121
Massachusetts	79,005	78,069
Michigan	77,246	75,270
Minnesota	72,264	72,291
Mississippi	17,890	17,883
Missouri	62,789	61,808
Montana	8,476	7,799
Nebraska	33,291	33,323
Nevada	15,544	15,885
New Hampshire	16,317	16,112
New Jersey	94,820	93,053
New Mexico	11,110	10,967
New York	188,745	185,858

North Carolina	67,578	67,719
North Dakota	9,296	9,659
Ohio	127,626	126,761
Oklahoma	31,060	29,647
Oregon	33,611	33,421
Pennsylvania	145,923	142,612
Rhode Island	11,009	10,979
South Carolina	37,907	37,856
South Dakota	9,883	10,209
Tennessee	55,330	56,141
Texas	216,233	217,823
Utah	22,820	23,418
Vermont	5,146	4,996
Virginia	57,566	57,138
Washington	51,330	50,727
West Virginia	12,456	12,364
Wisconsin	80,658	80,294
Wyoming	3,177	3,009
United States	2,906,200	2,887,500

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce.

INSURANCE CARRIERS AND RELATED ACTIVITIES, COMPENSATION, 2006-2007

(\$000)

State	Annual payroll	
	2006	2007
Alabama	\$2,136,761	\$1,969,781
Alaska	139,579	138,843
Arizona	2,687,902	2,670,988
Arkansas	726,521	739,853
California	21,993,456	21,422,374
Colorado	2,876,814	2,901,846
Connecticut	8,129,976	8,615,135
Delaware	586,075	632,895
D.C.	406,542	412,774
Florida	10,015,478	10,170,837
Georgia	5,265,940	5,495,937
Hawaii	500,719	494,275
Idaho	477,090	489,898
Illinois	9,846,922	10,178,959
Indiana	3,084,051	3,083,254
Iowa	3,179,539	3,316,124
Kansas	1,540,185	1,623,940
Kentucky	1,925,213	2,089,480
Louisiana	1,507,969	1,485,146
Maine	793,904	811,515
Maryland	3,119,264	3,159,926
Massachusetts	6,340,671	6,699,271
Michigan	4,212,553	4,160,204
Minnesota	5,173,416	5,718,927
Mississippi	685,787	670,939
Missouri	3,177,908	3,234,912
Montana	333,210	312,898
Nebraska	1,596,704	1,658,491
Nevada	799,420	793,861
New Hampshire	1,160,825	1,168,442
New Jersey	8,223,152	8,465,770
New Mexico	469,393	465,810
New York	16,409,833	17,195,946
North Carolina	3,457,303	3,570,289
North Dakota	335,786	365,563
Ohio	7,307,984	7,525,187

Oklahoma	1,208,464	1,205,011
Oregon	1,814,773	1,869,295
Pennsylvania	9,322,745	9,466,570
Rhode Island	658,553	681,658
South Carolina	1,848,280	1,882,986
South Dakota	349,076	369,056
Tennessee	2,856,128	2,996,255
Texas	11,919,419	12,243,590
Utah	978,584	1,035,189
Vermont	288,458	294,611
Virginia	3,260,450	3,271,373
Washington	3,244,895	3,212,058
West Virginia	446,447	451,194
Wisconsin	4,462,387	4,614,978
Wyoming	106,496	113,886
United States	\$183,389,000	\$187,618,000

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce.

PREMIUMS – LIFE/HEALTH

LIFE/HEALTH INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS BY STATE, 2008 (1)

(\$ millions)

State	Life insurance	Annuities	Accident and health insurance (2)	Deposit-type contract funds	Other considerations	Total
Alabama	\$1,826	\$3,036	\$1,539	\$291	\$711	\$7,403
Alaska	330	406	253	32	124	1,144
Arizona	1,907	4,913	3,535	368	1,503	12,227
Arkansas	883	1,529	1,416	94	392	4,313
California	13,780	23,824	15,518	3,658	11,188	67,967
Colorado	1,917	4,447	3,033	2,885	1,072	13,354
Connecticut	2,232	5,681	2,224	7,896	1,704	19,738
Delaware	1,437	2,185	418	29,515	759	34,315
D.C.	408	636	574	273	1,034	2,926
Florida	7,533	19,023	10,316	1,576	4,877	43,324
Georgia	4,025	5,204	4,735	1,232	1,523	16,719
Hawaii	669	1,414	393	79	470	3,026
Idaho	451	962	526	80	196	2,214
Illinois	5,937	10,334	6,319	1,694	3,694	27,978
Indiana	2,368	5,216	3,981	1,746	1,210	14,521
Iowa	1,400	2,941	1,564	9,490	712	16,107
Kansas	1,160	2,117	2,957	2,919	549	9,704
Kentucky	1,338	2,542	1,956	200	731	6,767
Louisiana	1,979	3,908	1,818	212	787	8,705
Maine	418	996	812	213	248	2,688
Maryland	2,627	5,143	2,408	857	1,496	12,531
Massachusetts	3,129	7,497	2,624	2,929	4,049	20,228
Michigan	3,705	10,167	3,885	1,061	2,286	21,104
Minnesota	2,931	5,193	1,982	544	1,617	12,266
Mississippi	1,033	1,458	1,621	78	268	4,459
Missouri	2,434	5,503	5,131	711	1,125	14,905
Montana	278	497	486	45	137	1,443
Nebraska	891	1,645	1,182	458	290	4,466
Nevada	818	1,403	1,105	295	467	4,089
New Hampshire	528	1,325	600	1,906	501	4,859
New Jersey	5,471	11,559	4,188	3,573	3,462	28,253
New Mexico	541	953	721	92	384	2,691
New York	10,323	20,283	6,462	27,657	10,015	74,740

North Carolina	3,927	7,228	5,143	746	2,026	19,070
North Dakota	264	521	307	29	156	1,278
Ohio	4,598	10,715	6,902	1,646	2,635	26,496
Oklahoma	1,224	1,980	1,717	394	610	5,926
Oregon	1,081	2,427	1,516	287	1,395	6,705
Pennsylvania	5,961	12,462	5,084	1,607	5,011	30,125
Rhode Island	445	1,059	388	97	308	2,297
South Carolina	1,743	3,182	2,137	187	703	7,953
South Dakota	481	545	366	48	105	1,545
Tennessee	2,527	4,584	3,041	515	1,314	11,981
Texas	8,684	16,112	13,857	1,340	3,926	43,920
Utah	1,043	1,913	1,080	209	461	4,706
Vermont	243	529	357	72	157	1,358
Virginia	3,379	6,181	3,876	1,065	1,993	16,494
Washington	1,972	4,155	2,411	591	1,568	10,696
West Virginia	579	1,203	783	105	293	2,964
Wisconsin	2,220	5,359	4,718	744	1,252	14,293
Wyoming	206	380	289	25	64	965
United States (3)	\$127,287	\$254,477	\$150,252	\$114,368	\$83,560	\$729,944

- (1) Direct premiums written before reinsurance transactions, excluding state funds.
(2) Does not include A/H premiums reported on p/c and health annual statements.
(3) Totals here do not include territories, dividends and other nonstate specific data.

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PREMIUMS – PROPERTY/CASUALTY

DIRECT PREMIUMS WRITTEN, P/C INSURANCE BY STATE, 2008 (1)

(\$000)

State	Total, all lines	State	Total, all lines
Alabama	\$6,669,237	Montana	\$1,727,291
Alaska	1,465,325	Nebraska	3,617,360
Arizona	8,563,784	Nevada	4,333,579
Arkansas	3,945,186	New Hampshire	1,993,095
California	56,097,766	New Jersey	16,759,734
Colorado	7,708,908	New Mexico	2,660,878
Connecticut	6,833,169	New York	34,849,755
Delaware	2,506,551	North Carolina	12,248,095
D.C.	1,666,267	North Dakota	2,038,619
Florida	35,441,189	Ohio	13,063,242
Georgia	13,700,177	Oklahoma	5,544,598
Hawaii	2,217,229	Oregon	5,379,603
Idaho	1,899,861	Pennsylvania	19,529,663
Illinois	20,780,172	Rhode Island	1,893,646
Indiana	8,504,134	South Carolina	6,706,111
Iowa	5,182,205	South Dakota	1,945,272
Kansas	5,096,736	Tennessee	8,473,140
Kentucky	5,697,839	Texas	36,983,783
Louisiana	9,099,422	Utah	3,485,412
Maine	1,863,755	Vermont	1,085,542
Maryland	8,761,396	Virginia	10,462,223
Massachusetts	11,115,083	Washington	9,120,753
Michigan	14,196,249	West Virginia	2,752,096
Minnesota	8,978,603	Wisconsin	8,037,150
Mississippi	4,193,206	Wyoming	924,203
Missouri	9,074,678	United States	\$476,872,967

(1) Before reinsurance transactions, excluding state funds, territories and possessions.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2008 (1)**

(\$000)

State	Private passenger auto		Commercial auto		Home-owners multiple peril	Farmowners multiple peril	Commercial multiple peril
	Liability	Coll./comp.	Liability	Coll./comp.			
Alabama	\$1,196,623	\$1,093,784	\$323,005	\$104,663	\$1,220,930	\$52,279	\$537,479
Alaska	245,325	156,895	51,285	20,183	127,320	507	110,206
Arizona	1,999,811	1,565,999	356,873	103,186	1,156,846	12,972	573,034
Arkansas	787,135	605,904	200,796	74,985	568,317	13,922	260,921
California	11,011,753	8,698,032	2,118,153	654,971	6,372,745	209,596	4,577,079
Colorado	1,563,145	1,129,318	302,501	119,439	1,227,969	57,648	627,414
Connecticut	1,447,284	881,850	294,771	65,963	1,037,569	3,557	548,684
Delaware	424,181	192,084	76,867	44,917	173,383	2,432	276,827
D.C.	132,779	121,422	36,448	4,856	120,398	0	139,946
Florida	8,589,534	3,725,189	1,405,593	356,431	6,210,742	26,458	2,009,499
Georgia	2,812,968	2,452,880	602,836	201,376	1,863,309	87,132	839,167
Hawaii	404,052	251,464	93,920	24,499	328,336	675	154,490
Idaho	391,434	284,887	95,515	43,894	224,581	44,112	181,172
Illinois	3,170,917	2,533,306	800,904	250,919	2,427,564	108,298	1,472,958
Indiana	1,526,759	1,183,312	370,688	151,318	1,273,394	129,891	676,591
Iowa	654,415	604,077	204,147	102,644	482,865	108,748	290,721
Kansas	706,355	664,845	153,356	85,824	705,992	128,701	308,114
Kentucky	1,367,861	754,859	252,647	86,124	725,705	111,129	418,702
Louisiana	1,853,107	1,314,880	449,966	102,482	1,279,290	9,588	452,804
Maine	343,341	274,340	85,063	31,329	289,052	2,804	183,168
Maryland	2,107,218	1,432,890	382,516	102,181	1,200,212	20,388	580,559
Massachusetts	2,306,260	1,410,710	554,087	172,042	1,660,692	2,273	956,956
Michigan	3,059,689	2,574,648	448,464	217,917	2,097,010	107,037	963,302
Minnesota	1,545,714	1,111,361	304,881	134,633	1,279,273	89,383	588,302
Mississippi	769,777	624,562	222,622	67,817	726,443	15,390	289,810
Missouri	1,541,588	1,238,106	358,026	135,984	1,268,575	109,146	640,673
Montana	308,937	220,177	84,220	46,330	193,206	45,545	145,359
Nebraska	464,707	366,040	117,211	69,038	396,609	117,850	245,984
Nevada	1,122,086	608,193	182,702	39,721	466,873	6,650	300,166
New Hampshire	371,003	313,242	86,340	32,188	292,422	1,560	196,572
New Jersey	3,820,080	1,939,624	917,821	180,698	1,877,038	2,882	1,256,621
New Mexico	644,325	431,270	124,449	45,566	349,478	21,706	200,208

New York	6,408,988	3,379,774	1,675,161	273,727	4,096,975	34,822	3,131,076
North Carolina	2,533,141	1,832,189	533,263	165,328	1,724,282	44,963	818,213
North Dakota	145,043	162,339	49,535	32,915	118,574	59,255	88,433
Ohio	2,850,985	2,145,736	596,414	192,214	1,919,272	109,138	1,078,008
Oklahoma	1,034,824	782,622	253,893	99,522	911,617	99,914	382,426
Oregon	1,318,532	686,344	233,780	70,263	583,285	51,533	424,346
Pennsylvania	4,167,941	2,818,815	859,474	297,803	2,365,182	81,485	1,470,149
Rhode Island	436,013	230,262	77,777	18,247	275,917	156	137,837
South Carolina	1,539,306	957,041	263,889	85,854	1,170,534	5,129	430,548
South Dakota	186,738	174,208	55,680	75,041	129,403	67,015	101,981
Tennessee	1,521,787	1,238,627	356,984	145,243	1,218,466	103,727	584,788
Texas	7,038,000	5,713,056	1,617,131	519,512	5,284,584	129,532	1,984,985
Utah	764,646	506,284	181,153	76,373	348,855	8,863	224,029
Vermont	161,583	149,374	44,699	18,991	155,881	11,383	137,774
Virginia	2,314,735	1,698,174	428,363	134,623	1,453,179	47,011	691,660
Washington	2,447,506	1,305,201	391,113	119,918	1,193,822	52,960	726,833
West Virginia	638,977	425,975	119,840	40,880	314,040	10,660	165,094
Wisconsin	1,229,830	1,000,472	327,682	138,543	885,364	114,517	589,018
Wyoming	155,262	157,641	50,758	30,863	117,858	23,189	86,448
United States	95,584,000	66,124,283	20,175,261	6,409,980	63,891,230	2,705,511	34,257,135

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2008 (1) (Cont'd)**

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State	Workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines	Inland marine
Alabama	\$367,997	\$153,135	\$46,736	\$522,702	\$174,381	\$125,649	\$239,686
Alaska	285,234	24,014	6,320	123,879	30,406	15,760	107,449
Arizona	422,510	283,729	40,939	698,414	131,987	93,414	221,989
Arkansas	260,010	83,574	16,970	322,832	129,483	116,101	156,962
California	5,915,597	888,533	453,408	6,354,452	1,616,213	1,042,430	1,818,387
Colorado	359,209	195,869	60,782	855,590	129,802	126,394	215,840
Connecticut	692,972	216,091	45,730	823,714	112,028	91,637	218,427
Delaware	195,593	40,675	8,923	247,580	21,567	18,118	45,080
D.C.	142,216	39,951	4,426	312,274	31,849	23,799	69,309

Florida	2,307,165	596,895	181,053	2,778,781	1,355,962	1,479,714	952,662
Georgia	1,251,028	326,910	81,846	1,177,019	286,158	189,876	444,821
Hawaii	238,767	36,075	13,137	272,125	72,052	79,465	48,359
Idaho	133,502	41,241	11,128	139,715	25,550	32,039	53,300
Illinois	2,591,046	653,354	144,750	2,349,285	359,585	285,346	540,534
Indiana	712,096	128,914	48,920	654,131	173,007	112,578	287,275
Iowa	563,533	77,591	35,744	427,202	69,796	142,651	158,203
Kansas	447,550	87,657	28,370	330,154	77,244	150,275	129,619
Kentucky	593,460	163,046	25,830	380,960	106,469	81,079	204,461
Louisiana	855,597	102,406	44,548	727,373	231,577	252,968	320,757
Maine	222,980	55,073	8,143	127,419	37,419	24,075	50,919
Maryland	651,973	302,983	49,443	798,679	144,121	94,676	236,802
Massachusetts	865,885	311,579	100,752	1,411,410	270,491	172,243	263,577
Michigan	990,129	233,265	74,285	1,159,266	322,206	178,359	318,799
Minnesota	791,511	96,492	92,161	828,080	146,300	215,229	200,181
Mississippi	331,611	50,531	21,628	292,546	125,143	109,710	135,317
Missouri	891,169	206,807	47,381	945,099	180,756	141,937	231,215
Montana	112,377	43,330	8,806	117,451	21,395	27,564	40,204
Nebraska	337,383	35,935	17,764	248,940	44,225	153,186	104,188
Nevada	430,557	98,825	14,173	393,663	101,955	70,847	119,008
New Hampshire	250,581	42,227	13,690	168,103	31,753	22,716	45,528
New Jersey	1,949,219	537,264	186,736	2,049,689	320,259	218,352	417,190
New Mexico	261,471	51,656	12,196	188,342	33,873	30,605	74,560
New York	2,146,285	1,666,737	202,502	5,715,566	797,810	470,253	987,741
North Carolina	1,405,034	276,453	82,773	952,010	239,761	208,751	391,744
North Dakota	2,964	14,468	7,441	82,139	19,868	88,270	34,301
Ohio	18,300	421,158	93,458	1,439,303	345,849	196,385	397,635
Oklahoma	486,579	130,033	42,583	423,703	104,655	110,244	182,509
Oregon	714,612	113,141	34,206	425,861	81,602	58,126	142,971
Pennsylvania	2,213,535	727,168	137,134	2,058,321	399,601	238,111	429,371
Rhode Island	183,821	40,253	10,991	195,323	38,605	28,521	55,207
South Carolina	715,592	51,920	31,104	376,000	166,318	151,365	201,102
South Dakota	137,960	22,223	8,286	87,473	18,598	54,491	39,260
Tennessee	878,772	304,410	50,915	752,981	205,489	127,895	278,025
Texas	2,586,260	347,116	244,141	3,814,411	1,349,995	966,621	1,382,799
Utah	442,616	73,930	28,979	325,583	81,643	44,533	101,428
Vermont	173,589	26,551	6,928	83,970	19,372	11,956	23,298
Virginia	848,103	262,992	53,112	1,055,087	194,802	134,642	280,953
Washington	35,253	214,720	73,185	962,254	166,922	131,318	312,989
West Virginia	485,589	78,703	10,032	179,143	60,351	30,659	60,281

Wisconsin	1,617,204	103,349	70,000	742,013	123,102	103,796	219,019
Wyoming	5,668	26,572	9,872	88,770	16,664	14,356	44,829
United States	41,519,665	11,107,522	3,144,362	47,986,783	11,346,021	9,089,083	14,036,071

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2008 (1) (Cont'd)**

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State	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty	Aircraft
Alabama	\$40,738	\$79,931	\$12,258	\$1,513	\$19,728	\$11,951	\$20,280
Alaska	27,210	26,558	2,050	225	5,388	1,293	36,681
Arizona	15,879	111,485	11,018	2,267	17,446	13,309	61,355
Arkansas	17,544	34,344	8,184	1,661	12,797	8,464	19,963
California	284,520	711,499	114,620	22,623	108,446	179,952	199,984
Colorado	11,797	111,838	18,901	2,553	16,241	29,464	46,965
Connecticut	54,115	72,790	29,106	2,804	14,570	9,021	38,641
Delaware	7,101	19,655	10,399	1,503	3,002	81,832	13,962
D.C.	6,104	78,335	13,385	1,424	3,800	26,175	13,111
Florida	296,335	377,976	53,471	9,701	61,472	76,374	142,394
Georgia	58,720	163,161	26,055	4,847	28,003	13,884	69,526
Hawaii	14,021	47,967	4,320	485	4,685	6,800	14,894
Idaho	3,557	23,550	2,638	407	5,516	1,378	14,371
Illinois	70,855	157,951	59,959	8,502	50,139	89,927	75,019
Indiana	22,908	73,639	15,615	2,573	27,851	19,550	23,688
Iowa	6,875	34,816	9,324	1,309	18,750	10,449	12,714
Kansas	6,471	46,238	9,830	1,068	15,546	4,824	22,346
Kentucky	17,501	69,151	10,058	1,223	17,732	14,006	10,812
Louisiana	285,001	108,759	10,687	1,829	21,622	11,167	51,016
Maine	27,383	17,128	3,199	549	6,956	3,404	4,292
Maryland	83,232	148,812	19,315	2,576	18,346	33,762	22,759
Massachusetts	98,213	115,142	32,682	4,042	28,803	30,890	22,947
Michigan	43,088	78,357	31,730	4,282	40,226	51,192	42,308
Minnesota	25,377	68,826	25,972	3,192	25,177	42,981	35,973
Mississippi	19,864	50,193	7,637	1,336	11,395	2,116	11,737

Missouri	38,192	82,616	20,707	3,175	21,129	7,106	31,529
Montana	2,180	22,483	2,642	289	4,145	1,046	12,013
Nebraska	4,572	29,523	6,823	1,024	11,151	4,302	10,342
Nevada	9,806	123,480	6,856	1,333	12,303	4,231	28,073
New Hampshire	12,449	15,428	3,114	627	4,645	1,286	9,190
New Jersey	129,710	165,280	45,119	6,237	38,194	38,150	58,864
New Mexico	1,520	46,672	4,018	537	5,350	2,212	10,329
New York	513,898	393,452	147,694	19,335	87,213	1,842,788	-44,749
North Carolina	39,472	133,552	24,610	3,989	29,087	29,416	55,226
North Dakota	1,362	13,227	2,407	228	6,178	235	5,698
Ohio	34,794	127,240	40,151	7,408	48,930	21,693	55,800
Oklahoma	21,081	56,718	8,749	1,558	12,946	15,179	21,330
Oregon	26,617	60,606	9,421	1,744	14,149	4,328	37,992
Pennsylvania	46,151	198,305	48,257	6,973	51,987	98,359	47,240
Rhode Island	25,817	13,640	4,441	564	4,033	3,464	20,805
South Carolina	28,491	60,172	8,806	1,450	15,265	20,867	14,796
South Dakota	603	10,936	2,862	363	4,581	949	5,302
Tennessee	47,759	77,656	16,850	3,678	20,144	14,045	40,191
Texas	374,298	503,084	67,853	17,536	90,932	118,011	201,193
Utah	6,902	49,520	6,461	709	7,000	7,853	24,472
Vermont	10,953	6,107	2,535	255	2,636	4,465	2,470
Virginia	57,452	172,157	27,129	6,307	24,858	5,619	29,861
Washington	131,409	144,960	17,546	2,941	24,709	14,730	67,030
West Virginia	3,374	36,416	3,727	434	7,065	1,283	4,128
Wisconsin	24,502	45,200	21,067	2,413	29,335	14,455	24,398
Wyoming	1,133	23,640	1,307	194	6,718	84	5,689
United States	3,138,911	5,440,171	1,093,565	175,795	1,168,317	3,050,323	1,806,950

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2008 (1) (Cont'd)**

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State	Earthquake	Federal flood	Credit	Accident and health	Multiple peril crop	Mortgage guaranty	Misc.
Alabama	\$7,134	\$29,271	\$17,792	\$47,432	\$56,170	\$94,854	\$16,436
Alaska	19,398	2,004	859	9,362	42	18,819	1,440
Arizona	6,291	18,593	14,533	59,805	9,507	164,020	17,946
Arkansas	16,364	7,435	7,363	43,592	96,424	49,547	6,393
California	966,414	167,197	115,064	389,602	201,757	497,834	120,997
Colorado	8,158	13,784	17,761	73,244	221,799	125,771	6,546
Connecticut	5,152	32,429	-53,434	30,690	4,524	64,911	17,497
Delaware	1,169	13,360	52,302	489,969	13,690	24,046	2,841
D.C.	1,866	523	6,799	142,250	NA	187,908	1,802
Florida	31,857	908,728	52,256	261,522	119,258	548,762	96,154
Georgia	12,439	51,354	26,698	129,915	126,005	251,929	35,271
Hawaii	8,231	26,415	2,573	17,459	1,574	37,652	3,657
Idaho	2,205	3,864	1,838	20,971	69,700	36,336	1,822
Illinois	44,159	31,082	80,261	250,843	865,807	298,925	27,885
Indiana	29,980	19,236	20,532	181,156	451,254	143,978	16,210
Iowa	3,269	8,467	7,749	88,683	919,889	117,697	4,289
Kansas	4,785	6,322	8,632	59,446	762,476	60,481	6,078
Kentucky	37,053	12,777	10,648	41,716	103,620	53,041	5,489
Louisiana	6,474	276,668	18,460	52,889	63,811	89,069	40,064
Maine	1,501	6,297	4,871	11,106	6,506	22,046	2,385
Maryland	6,067	30,424	14,371	64,898	37,628	140,470	5,778
Massachusetts	15,131	40,059	31,603	68,350	3,373	114,008	10,451
Michigan	6,135	19,236	47,546	139,398	165,909	181,025	43,359
Minnesota	4,327	5,446	59,872	144,291	850,261	216,980	4,775
Mississippi	16,712	33,593	15,910	74,696	81,901	46,720	11,874
Missouri	84,351	15,735	61,774	264,706	304,651	117,918	12,334
Montana	3,361	2,326	1,602	13,781	219,021	14,935	3,325
Nebraska	2,281	6,529	8,206	58,653	699,082	35,883	4,146
Nevada	20,854	8,159	13,556	21,918	2,388	86,987	4,193
New Hampshire	2,154	5,884	4,788	11,574	401	31,401	1,644
New Jersey	12,062	161,410	80,069	107,970	5,895	175,928	15,208
New Mexico	1,719	9,358	2,098	21,816	21,563	38,659	8,515
New York	32,772	114,956	121,639	236,048	26,843	228,592	17,296
North Carolina	9,368	75,703	80,991	149,649	158,274	194,394	12,417

North Dakota	259	2,360	699	14,332	1,075,476	8,614	781
Ohio	27,075	24,538	37,332	175,153	300,386	217,859	36,623
Oklahoma	4,161	8,245	14,378	60,259	167,600	64,148	8,571
Oregon	54,478	19,395	19,290	47,570	37,679	65,575	11,271
Pennsylvania	11,774	45,273	47,611	246,316	57,558	218,080	14,713
Rhode Island	2,099	14,674	4,269	40,888	79	19,671	5,598
South Carolina	30,461	105,061	23,994	58,302	54,406	114,899	6,666
South Dakota	442	2,029	1,009	32,208	707,148	13,379	1,034
Tennessee	57,631	13,611	45,138	101,140	86,743	116,850	8,791
Texas	26,154	292,846	318,537	492,135	658,103	501,424	155,155
Utah	28,241	2,311	4,130	52,981	4,609	67,040	4,147
Vermont	827	2,900	4,869	5,181	1,556	11,444	448
Virginia	9,472	59,907	80,724	85,831	57,472	190,178	10,634
Washington	135,285	24,083	19,243	75,332	81,869	142,474	16,805
West Virginia	1,358	12,900	2,083	25,307	2,692	20,176	4,144
Wisconsin	3,583	8,699	31,742	166,250	239,610	102,897	10,151
Wyoming	2,274	1,853	1,279	14,250	17,603	17,434	1,156
United States	1,826,768	2,805,310	1,613,909	5,472,834	10,221,590	6,403,670	883,206

(1) Excludes state funds.

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GROSS STATE PRODUCT

GROSS STATE PRODUCT, INSURANCE CARRIERS AND RELATED ACTIVITIES, 2006-2007

(\$ millions)

State	Gross state product	
	2006	2007
Alabama	\$3,124	\$3,080
Alaska	394	473
Arizona	4,515	4,561
Arkansas	1,139	1,205
California	29,805	30,125
Colorado	4,536	5,231
Connecticut	14,342	16,505
Delaware	5,711	7,326
D.C.	725	813
Florida	13,948	14,590
Georgia	6,891	7,456
Hawaii	868	902
Idaho	767	812
Illinois	21,779	22,485
Indiana	6,992	7,728
Iowa	8,097	8,972
Kansas	2,397	2,904
Kentucky	3,080	3,306
Louisiana	2,561	2,713
Maine	1,222	1,358
Maryland	5,118	5,817
Massachusetts	9,000	10,750
Michigan	11,837	11,219
Minnesota	8,827	9,635
Mississippi	1,238	1,286
Missouri	5,190	5,329
Montana	508	511
Nebraska	3,614	3,262
Nevada	1,409	1,472
New Hampshire	1,958	2,201
New Jersey	10,663	10,931
New Mexico	812	856
New York	29,001	32,438
North Carolina	5,653	5,676

North Dakota	563	628
Ohio	11,907	13,002
Oklahoma	2,217	2,346
Oregon	2,763	2,966
Pennsylvania	15,845	16,532
Rhode Island	1,594	1,728
South Carolina	2,805	2,987
South Dakota	611	651
Tennessee	4,304	4,712
Texas	19,291	19,520
Utah	1,595	1,882
Vermont	646	645
Virginia	5,091	5,493
Washington	4,946	5,243
West Virginia	842	899
Wisconsin	8,821	9,121
Wyoming	197	204
United States	\$311,757	\$332,486

Source: U.S. Department of Commerce, Bureau of Economic Analysis.

STATE TAXES

All insurance companies pay a state tax based on their premiums. Other payments are made to states for licenses and fees, income and property taxes, sales and use taxes, unemployment compensation taxes and franchise taxes.

PREMIUM TAXES BY STATE, PROPERTY/CASUALTY AND LIFE/HEALTH INSURANCE, 2008

(\$000)

State	Amount	State	Amount
Alabama	\$293,955	Montana	\$65,419
Alaska	54,698	Nebraska	37,250
Arizona	470,297	Nevada	256,814
Arkansas	147,434	New Hampshire	85,820
California	2,172,936	New Jersey	542,920
Colorado	190,750	New Mexico	144,256
Connecticut	199,297	New York	1,137,058
Delaware	93,974	North Carolina	506,003
Florida	714,400	North Dakota	37,426
Georgia	348,218	Ohio	443,861
Hawaii	99,158	Oklahoma	146,982
Idaho	83,213	Oregon	50,034
Illinois	316,282	Pennsylvania	698,200
Indiana	188,794	Rhode Island	52,553
Iowa	111,647	South Carolina	125,696
Kansas	133,913	South Dakota	61,801
Kentucky	151,809	Tennessee	401,997
Louisiana	478,288	Texas	1,405,057
Maine	90,221	Utah	132,454
Maryland	414,233	Vermont	57,267
Massachusetts	396,196	Virginia	396,858
Michigan	223,198	Washington	415,028
Minnesota	347,045	West Virginia	114,156
Mississippi	193,872	Wisconsin	172,073
Missouri	283,960	Wyoming	26,040
		United States	\$15,710,811

(1) Based on data from the National Association of Insurance Commissioners.

Source: U.S. Department of Commerce, Bureau of the Census.

INSURANCE COMPANIES BY STATE

DOMESTIC INSURANCE COMPANIES BY STATE, PROPERTY/CASUALTY AND LIFE/HEALTH INSURANCE, 2008

State	Property/ casualty	Life/ health	State	Property/ casualty	Life/ health
Alabama	22	10	Montana	5	3
Alaska	6	0	Nebraska	31	29
Arizona	46	169	Nevada	15	3
Arkansas	12	31	New Hampshire	35	3
California	123	17	New Jersey	81	3
Colorado	16	11	New Mexico	9	3
Connecticut	65	26	New York	193	78
Delaware	86	33	North Carolina	69	6
D.C.	9	2	North Dakota	17	3
Florida	147	11	Ohio	136	41
Georgia	39	16	Oklahoma	39	29
Hawaii	18	3	Oregon	13	4
Idaho	9	1	Pennsylvania	190	35
Illinois	192	60	Rhode Island	25	4
Indiana	78	32	South Carolina	23	12
Iowa	60	28	South Dakota	20	2
Kansas	25	13	Tennessee	19	13
Kentucky	8	9	Texas	236	142
Louisiana	37	47	Utah	11	16
Maine	19	2	Vermont	14	2
Maryland	41	6	Virginia	14	11
Massachusetts	55	18	Washington	20	10
Michigan	75	28	West Virginia	17	0
Minnesota	47	12	Wisconsin	181	22
Mississippi	15	22	Wyoming	2	0
Missouri	52	30	United States (1)	2,741	1,128

(1) Total also includes territories and possessions.

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CATASTROPHES BY STATE

TORNADOES

TORNADOES AND RELATED DEATHS BY STATE, 2008

State	Tornadoes	Fatalities
Alabama	119	6
Alaska	0	0
Arizona	2	0
Arkansas	94	21
California	5	0
Colorado	61	1
Connecticut	0	0
Delaware	0	0
D.C.	0	0
Florida	90	1
Georgia	113	5
Hawaii	0	0
Idaho	1	0
Illinois	89	0
Indiana	25	4
Iowa	164	13
Kansas	199	4
Kentucky	42	7
Louisiana	112	3
Maine	0	0
Maryland	7	0
Massachusetts	0	0
Michigan	23	0
Minnesota	58	1
Mississippi	169	0
Missouri	153	19
Montana	4	0
Nebraska	75	0
Nevada	2	0
New Hampshire	12	1
New Jersey	0	0
New Mexico	10	0
New York	2	0
North Carolina	77	3
North Dakota	36	0

Ohio	16	0
Oklahoma	41	6
Oregon	0	0
Pennsylvania	5	0
Rhode Island	1	0
South Carolina	57	0
South Dakota	28	0
Tennessee	69	31
Texas	98	0
Utah	0	0
Vermont	0	0
Virginia	53	0
Washington	7	0
West Virginia	2	0
Wisconsin	47	0
Wyoming	24	0
United States	2,192 (1)	126

(1) Includes tornadoes that track from a touchdown state into another state.

Source: U.S. Department of Commerce, Storm Prediction Center, National Weather Service.

EARTHQUAKES

Since 1900, earthquakes have occurred in 39 states and have caused damage in all 50. About 5,000 quakes can be felt each year. The earthquake and fire that devastated San Francisco on April 18, 1906 was one of the worst natural disasters in the United States. It produced insured losses of \$235 million at the time, equivalent to \$5.4 billion in 2008 dollars. A 2006 study by AIR Worldwide estimated the loss at \$108 billion, were the quake to hit under current economic and demographic conditions. Eight of the ten most costly U.S. earthquakes occurred in California. The 1994 Northridge earthquake was the fourth costliest U.S. catastrophe, based on insured losses. It caused \$12.5 billion when occurred (\$18.2 billion in 2008 dollars).

THE TEN MOST COSTLY U.S. EARTHQUAKES

(\$ millions)

Rank	Year	Location	Magnitude	Estimated property damage	
				Dollars when occurred	In 2008 dollars (2)
1	1994	Northridge, CA	6.7	\$13-\$20,000	\$19-\$29,000
2	1989	San Francisco Bay area; Loma Prieta, CA	6.9	7,000	12,154
3	1964	Alaska and west coast of United States (tsunami damage from earthquake near Anchorage, Alaska)	9.2	500	3,473
4	1971	San Fernando, CA	6.5	553	2,940
5	2001	Washington, Oregon	6.8	2,305	2,802
6	1987	Southern California; primarily in Los Angeles–Pasadena–Whittier area	5.9	358	678
7	1933	Long Beach, CA	6.3	40	662
8	1952	Kern County, CA	7.5	60	487
9	1992	Southern California; Landers–Joshua Tree–Big Bear	7.6	92	141
10	1992	Northern California Coast; Petrolia–Eureka	7.1	66	101

(1) Includes insured and uninsured losses.

(2) Adjusted to 2008 dollars by the Insurance Information Institute.

Source: U.S. Department of the Interior, U.S. Geological Survey; Munich Re; Insurance Information Institute.

The previous chart ranks historic earthquakes based on their total property losses, adjusted for inflation. The chart below uses a computer model to measure the estimated impact of historical quakes according to current exposures. The analysis, based on AIR Worldwide's U.S. earthquake model, makes use of the firm's property exposure database and takes into account the current number and value of exposed properties in 2005, when the study was conducted.

**ESTIMATED INSURED LOSSES FOR THE TOP TEN HISTORICAL
EARTHQUAKES BASED ON CURRENT EXPOSURES**

(\$ billions)

Rank	Date	Location	Magnitude	Insured loss (current exposures)
1	Apr. 18, 1906	San Francisco, CA	7.9	\$108
2	Feb. 7, 1812	New Madrid, MO	7.7	88
3	Aug. 31, 1886	Charleston, SC	7.3	38
4	Jan. 9, 1857	Fort Tejon, CA	7.9	27
5	Oct. 21, 1868	Hayward, CA	6.8	25
6	Jan. 17, 1994	Northridge, CA	6.7	16
7	Jan. 5, 1843	Marked Tree, AR	6.5	12
8	Jun. 1, 1838	San Francisco, CA	7.2	11
9	Oct. 12, 1877	Portland, OR	6.3	11
10	Jul. 1, 1911	San Jose, CA	6.6	9

(1) Modeled loss to property, contents and direct business interruption and additional living expenses for residential, mobile home, commercial and auto exposures as of December 31, 2005. Losses include demand surge. Policy conditions and earthquake insurance take up rates are based on estimates by state insurance departments and client claims data.

Source: AIR Worldwide Corporation.

WILDFIRES

Fire plays an important role in the life of a forest, clearing away dead wood and undergrowth to make way for younger trees. But for much of the last century, fire-suppression policies have sought to extinguish wildfires as quickly as possible to preserve timber and real estate. This approach has led to the accumulation of brush and other vegetation that is easily ignited and serves as fuel for wildfires. Most of the large fires with significant property damage have occurred in California, where some of the fastest developing counties are in forest areas.

2008 WILDFIRES

In June 2008 a series of wildfires in the Lake Tahoe area burned 254 dwellings and other structures on the California side of Lake Tahoe. Known as the Angora fire, the disaster caused insured losses of \$100 million to \$150 million, as estimated by RMS. The Angora blaze did not meet ISO's catastrophe criteria in terms of the number of policyholders and insurers affected. While there were no wildfires in 2008 that met ISO's catastrophe definition, wildfires continued to plague many states. Although eight of the 10 costliest U.S. wildfires in history, based on insured losses, occurred in California, Texas had the greatest number of wildfires in 2008, with over 16,000 wildfires that burned nearly 1.6 million acres. Nine of the 10 largest wildfires, in terms of insured property losses, occurred prior to 2007, according to ISO data, with the October 2007 California Witch Fire the only exception (see pg 29).

TOP TEN STATES FOR WILDLAND FIRES RANKED BY NUMBER OF FIRES, 2008

Rank	State	Number of fires	Number of acres burned
1	Texas	16,713	1,570,586
2	California	5,812	1,339,839
3	Oklahoma	5,572	196,563
4	Georgia	5,454	23,081
5	North Carolina	4,414	95,938
6	Alabama	3,103	32,447
7	Florida	2,939	156,102
8	South Carolina	2,626	15,751
9	Mississippi	1,898	27,399
10	Arizona	1,850	85,496

Source: National Interagency Coordination Center.

TOP TEN STATES FOR WILDLAND FIRES BY ACRES BURNED, 2008

Rank	State	Number of fires	Number of acres burned
1	Texas	16,713	1,570,586
2	California	5,812	1,339,839
3	New Mexico	1,207	487,652
4	Oklahoma	5,572	196,563
5	Montana	1,424	166,842
6	Florida	2,939	156,102
7	Washington	1,303	147,264
8	Colorado	1,133	141,966
9	Oregon	1,766	136,572
10	Idaho	997	116,796

Source: National Interagency Coordination Center.

THE TEN MOST COSTLY WILDLAND FIRES IN THE UNITED STATES (1)

(\$ millions)

Rank	Date	Location	Estimated insured loss	
			Dollars when occurred	In 2008 dollars (2)
1	Oct. 20-21, 1991	Oakland Fire, CA	\$1,700	\$2,687
2	Oct. 21-24, 2007	Witch Fire, CA	1,300	1,350
3	Oct. 25-Nov. 4, 2003	Cedar Fire, CA	1,060	1,240
4	Oct. 25-Nov. 3, 2003	Old Fire, CA	975	1,141
5	Nov. 2-3, 1993	Los Angeles County Fire, CA	375	559
6	Oct. 27-28, 1993	Orange County Fire, CA	350	521
7	Jun. 27-Jul. 2, 1990	Santa Barbara Fire, CA	265	437
8	May 10-16, 2000	Cerro Grande Fire, NM	140	175
9	Jun. 23-28, 2002	Rodeo Chediski Complex Fire, AZ	120	144
10	Sep. 22-30, 1970	Oakland and Berkeley Hills Fire, CA	25	138

(1) Property coverage only for catastrophic fires. Effective January 1, 1997, Property Claim Services unit (PCS) defines catastrophes as events that cause more than \$25 million in insured property damage and that affect a significant number of insured and insurers. From 1982 to 1996, PCS used a \$5 million threshold in defining catastrophes. Before 1982, PCS used a \$1 million threshold.

(2) Adjusted to 2008 dollars by the Insurance Information Institute.

Source: ISO's Property Claim Services unit (PCS); Insurance Information Institute.

FAIR PLANS

Fair Access to Insurance Requirements (FAIR) Plans developed in the 1960s after the era of urban riots, to make property insurance available to those who had difficulty obtaining it in certain areas. The plans, run by the states, make insurance available to properties meeting established standards, regardless of location or exposure. All FAIR Plan policies insure for losses from fire, vandalism, riot and windstorm. In 2008 there were 57,542 habitational policies in the New York State Fair Plan and 5,776 commercial policies. The exposure was \$13.7 billion, and direct written premiums were \$34.6 million.

INSURANCE PROVIDED BY FAIR PLANS BY STATE, 2007 (1)

State	Number of		Exposure (\$000)	Direct written premiums (\$000)
	Habitational policies	Commercial policies		
California	177,838	11,034	\$48,095,190	\$76,867
Connecticut	4,207	232	746,121	4,464
Delaware	2,679	101	281,229	789
D.C.	733	180	206,384	818
Florida (CPIC) (2)	1,457,642	82,875	485,073,231	3,717,970
Georgia (3)	26,590	2,099	4,402,709	18,368
Illinois	8,235	169	642,244	6,048
Indiana	3,170	98	195,823	1,646
Iowa	1,127	45	75,902	722
Kansas	10,095	68	449,665	4,557
Kentucky	11,633	761	207,973	7,126
Maryland	7,210	146	630,283	2,894
Massachusetts	233,712	870	79,533,541	303,939
Michigan	55,421	1,698	7,383,508	56,659
Minnesota	8,361	3	1,575,394	6,085
Mississippi	12,789	(4)	730,213	8,422
Missouri	7,685	450	374,174	2,755
New Jersey	37,284	1,330	4,378,941	17,279
New Mexico	11,983	365	650,317	3,656
New York (3)	59,920	6,628	13,487,465	35,280
Ohio	49,966	1,124	9,091,984	25,781
Oregon	3,664	159	280,563	1,678
Pennsylvania	33,246	2,340	1,890,142	11,471
Rhode Island	20,984	174	4,941,896	25,337
Texas	125,242	(4)	15,538,484	73,058
Virginia	35,715	828	3,896,820	15,121
Washington	82	44	27,116	157
West Virginia	1,119	107	42,355	721
Wisconsin	3,920	125	NA	1,713
Total	2,412,252	114,053	\$684,829,667	\$4,431,381

- (1) Does not include the FAIR Plans of Arkansas, Hawaii, North Carolina and Louisiana Citizens.
- (2) Citizens Property Insurance Corporation, which combined the FAIR and Beach Plans.
- (3) Includes a wind and hail option for any dwelling including those in coastal communities.
- (4) The Mississippi and Texas FAIR Plans do not offer a commercial policy.

NA=Data not available.

Source: Property Insurance Plans Service Office (PIPSO).

CLAIMS/LOSSES BY LINE BY STATE - PROPERTY/CASUALTY

INCURRED LOSSES BY STATE, PROPERTY/CASUALTY INSURANCE, 2008 (1)

(\$000)

State	Incurred losses
Alabama	\$4,256,138.3
Alaska	563,111.2
Arizona	4,903,927.8
Arkansas	3,270,757.3
California	32,798,754.2
Colorado	4,483,896.5
Connecticut	3,453,449.3
Delaware	3,346,888.3
D.C.	1,078,995.7
Florida	19,126,713.0
Georgia	9,631,708.0
Hawaii	771,836.1
Idaho	1,100,829.0
Illinois	13,672,529.2
Indiana	6,289,081.1
Iowa	4,199,609.5
Kansas	3,386,853.1
Kentucky	3,917,405.0
Louisiana	7,111,547.2
Maine	1,014,123.1
Maryland	5,165,295.7
Massachusetts	6,183,006.5
Michigan	10,717,788.3
Minnesota	7,232,504.9
Mississippi	2,667,849.1
Missouri	5,880,390.4
Montana	1,044,438.7
Nebraska	2,622,662.5
Nevada	2,870,813.2
New Hampshire	1,191,882.8
New Jersey	10,230,453.9
New Mexico	1,475,003.7
New York	34,157,316.3
North Carolina	6,659,498.7
North Dakota	1,467,316.3

Ohio	8,287,902.9
Oklahoma	4,219,349.0
Oregon	3,310,198.6
Pennsylvania	12,294,691.9
Rhode Island	868,300.5
South Carolina	3,496,420.4
South Dakota	1,105,657.3
Tennessee	5,425,392.3
Texas	32,126,997.2
Utah	1,859,115.2
Vermont	652,587.0
Virginia	5,925,206.8
Washington	4,969,047.0
West Virginia	1,558,310.1
Wisconsin	5,069,595.5
Wyoming	487,911.8
United States	\$327,255,993.8

(1) Losses occurring within a fixed period whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

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INCURRED LOSSES BY STATE, PRIVATE PASSENGER AUTOMOBILE INSURANCE, 2008 (1)

(\$000)

State	Total incurred losses
Alabama	\$1,329,323.9
Alaska	236,438.8
Arizona	2,114,929.0
Arkansas	961,419.2
California	11,549,981.8
Colorado	1,598,189.9
Connecticut	1,391,320.1
Delaware	423,992.1
D.C.	157,106.9
Florida	8,263,882.3
Georgia	3,250,696.8
Hawaii	311,513.7
Idaho	371,988.2
Illinois	3,726,033.9
Indiana	1,809,878.8
Iowa	789,188.9
Kansas	923,893.4
Kentucky	1,379,073.5
Louisiana	2,043,816.8
Maine	327,392.7
Maryland	2,299,342.7
Massachusetts	2,232,769.9
Michigan	4,940,334.9
Minnesota	1,713,033.3
Mississippi	853,222.7
Missouri	1,814,977.9
Montana	338,214.8
Nebraska	562,562.2
Nevada	1,101,134.4
New Hampshire	375,793.1
New Jersey	4,050,713.1
New Mexico	608,059.4
New York	6,230,474.1
North Carolina	2,773,550.1
North Dakota	174,986.6
Ohio	2,972,480.7
Oklahoma	1,300,380.7

Oregon	1,235,150.7
Pennsylvania	4,280,060.0
Rhode Island	394,884.6
South Carolina	1,513,215.1
South Dakota	221,322.3
Tennessee	1,703,403.4
Texas	8,386,732.9
Utah	797,211.6
Vermont	168,312.4
Virginia	2,433,371.3
Washington	2,298,970.7
West Virginia	648,498.4
Wisconsin	1,425,596.4
Wyoming	189,258.4
United States	\$104,670,065.4

(1) Losses occurring within a fixed period whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

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INCURRED LOSSES BY STATE, HOMEOWNERS INSURANCE, 2008 (1)

(\$000)

State	Incurred losses
Alabama	\$749,366.5
Alaska	62,199.4
Arizona	560,414.1
Arkansas	842,132.0
California	3,493,883.0
Colorado	704,585.8
Connecticut	394,204.4
Delaware	72,481.2
D.C.	48,177.7
Florida	2,157,748.3
Georgia	2,096,827.3
Hawaii	44,949.5
Idaho	157,425.5
Illinois	1,895,627.2
Indiana	1,253,204.9
Iowa	451,143.6
Kansas	617,822.9
Kentucky	826,860.0
Louisiana	1,994,287.2
Maine	190,923.1
Maryland	599,152.9
Massachusetts	612,035.2
Michigan	1,530,097.0
Minnesota	1,959,807.5
Mississippi	496,489.2
Missouri	1,040,799.6
Montana	108,436.8
Nebraska	523,163.1
Nevada	209,062.8
New Hampshire	237,963.7
New Jersey	870,690.4
New Mexico	197,704.8
New York	1,603,434.4
North Carolina	901,533.7
North Dakota	84,218.1
Ohio	1,956,342.7
Oklahoma	1,186,492.8

Oregon	334,916.2
Pennsylvania	1,158,803.9
Rhode Island	100,377.0
South Carolina	539,438.8
South Dakota	96,850.7
Tennessee	974,198.9
Texas	6,631,234.1
Utah	194,048.1
Vermont	77,053.3
Virginia	740,255.4
Washington	656,559.5
West Virginia	172,057.5
Wisconsin	718,941.5
Wyoming	87,534.8
United States	\$45,509,490.1

(1) Losses occurring within a fixed period whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

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INCURRED LOSSES BY STATE, COMMERCIAL MULTIPLE PERIL, 2008 (1)

(\$000)

State	Liability	Nonliability	Total incurred losses
Alabama	\$66,429	\$169,532	\$235,960
Alaska	12,572	26,594	39,166
Arizona	80,560	169,741	250,301
Arkansas	32,463	304,816	337,279
California	747,133	1,083,589	1,830,722
Colorado	113,085	220,310	333,395
Connecticut	116,996	129,265	246,261
Delaware	18,415	397,407	415,822
D.C.	16,532	29,787	46,319
Florida	281,750	300,092	581,842
Georgia	132,279	502,007	634,287
Hawaii	-5,114	10,195	5,081
Idaho	32,048	78,043	110,091
Illinois	281,228	566,730	847,958
Indiana	147,346	359,786	507,132
Iowa	47,777	268,884	316,660
Kansas	33,576	231,713	265,289
Kentucky	72,953	288,521	361,474
Louisiana	45,509	486,048	531,557
Maine	25,270	90,042	115,312
Maryland	79,402	147,712	227,113
Massachusetts	86,135	211,972	298,107
Michigan	136,739	421,576	558,315
Minnesota	96,044	453,761	549,805
Mississippi	26,758	112,783	139,541
Missouri	88,729	245,812	334,542
Montana	30,068	40,131	70,198
Nebraska	26,098	180,044	206,142
Nevada	77,445	79,766	157,211
New Hampshire	45,354	75,480	120,834
New Jersey	253,630	231,896	485,526
New Mexico	48,176	52,727	100,903
New York	673,269	637,973	1,311,242
North Carolina	104,565	215,155	319,720
North Dakota	11,255	39,402	50,657
Ohio	144,520	594,467	738,987

Oklahoma	39,741	202,065	241,806
Oregon	120,981	131,274	252,255
Pennsylvania	350,229	435,412	785,641
Rhode Island	20,590	14,533	35,122
South Carolina	82,226	145,545	227,772
South Dakota	8,055	52,284	60,339
Tennessee	75,661	394,758	470,419
Texas	268,183	2,427,014	2,695,198
Utah	41,154	31,664	72,818
Vermont	17,551	93,787	111,338
Virginia	69,536	195,474	265,011
Washington	120,036	221,925	341,960
West Virginia	29,581	38,669	68,250
Wisconsin	68,205	253,505	321,710
Wyoming	13,046	52,060	65,106
United States	\$5,535,459	\$14,179,790	\$19,715,248

(1) Losses occurring within a fixed period whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

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INCURRED LOSSES BY STATE, WORKERS COMPENSATION, 2008 (1)

(\$000)

State	Incurred losses
Alabama	\$220,068.4
Alaska	101,897.2
Arizona	250,087.2
Arkansas	136,578.0
California	3,225,802.8
Colorado	223,746.8
Connecticut	496,336.8
Delaware	142,054.0
D.C.	53,784.8
Florida	1,066,478.9
Georgia	889,380.7
Hawaii	102,676.7
Idaho	93,334.6
Illinois	2,006,424.0
Indiana	468,298.8
Iowa	421,343.4
Kansas	270,480.2
Kentucky	370,376.7
Louisiana	451,928.3
Maine	139,271.1
Maryland	453,304.7
Massachusetts	593,394.6
Michigan	630,960.4
Minnesota	550,916.3
Mississippi	201,592.6
Missouri	556,887.6
Montana	79,066.8
Nebraska	208,203.8
Nevada	181,098.8
New Hampshire	162,871.3
New Jersey	1,271,944.3
New Mexico	186,659.7
New York	1,585,962.2
North Carolina	940,496.3
North Dakota	620.8
Ohio	27,522.5
Oklahoma	356,115.3

Oregon	594,800.0
Pennsylvania	1,425,726.5
Rhode Island	100,789.7
South Carolina	428,876.4
South Dakota	99,413.9
Tennessee	579,866.5
Texas	1,214,499.6
Utah	262,724.0
Vermont	113,982.4
Virginia	618,085.9
Washington	34,534.9
West Virginia	269,427.4
Wisconsin	1,074,703.6
Wyoming	3,118.7
United States	\$26,000,876.1

(1) Losses occurring within a fixed period whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

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CLAIMS/LOSSES BY LINE BY STATE - LIFE/HEALTH

LIFE INSURANCE CLAIMS AND BENEFITS PAID BY STATE, 2008 (1)

(\$000)

State	Claims and benefits paid
Alabama	\$4,685,966.1
Alaska	592,871.2
Arizona	7,518,749.3
Arkansas	2,444,863.9
California	44,003,122.9
Colorado	6,962,668.1
Connecticut	14,190,462.1
Delaware	6,804,403.0
D.C.	1,596,564.9
Florida	27,685,112.8
Georgia	9,574,417.3
Hawaii	1,984,342.9
Idaho	1,723,244.7
Illinois	18,084,007.2
Indiana	7,915,549.3
Iowa	8,130,131.5
Kansas	3,755,639.7
Kentucky	3,824,273.1
Louisiana	5,200,188.6
Maine	1,540,754.7
Maryland	9,941,309.8
Massachusetts	13,592,842.2
Michigan	14,762,894.4
Minnesota	8,504,629.0
Mississippi	2,337,287.2
Missouri	7,705,405.3
Montana	932,608.3
Nebraska	2,620,122.5
Nevada	2,868,969.4
New Hampshire	2,009,651.1
New Jersey	18,881,453.5
New Mexico	2,274,043.8
New York	34,670,958.2
North Carolina	11,903,555.2
North Dakota	812,537.8

Ohio	16,200,743.4
Oklahoma	3,602,701.2
Oregon	4,707,871.1
Pennsylvania	19,662,081.0
Rhode Island	1,696,419.6
South Carolina	4,981,885.0
South Dakota	1,019,473.3
Tennessee	7,515,416.3
Texas	23,394,661.8
Utah	2,938,432.9
Vermont	947,233.9
Virginia	9,041,667.9
Washington	7,762,387.5
West Virginia	1,892,163.7
Wisconsin	7,887,076.3
Wyoming	554,531.8
United States	\$425,840,347.6

(1) On a direct basis before reinsurance. Includes life insurance, death benefits, matured endowments, annuity benefits, and other life insurance benefits. Does not include accident and health.

Source: National Association of Insurance Commissioners (NAIC) Annual Statement Database, via Highline Data, LLC. Copyrighted information. No portion of this work may be copied or redistributed without the express written permission of Highline Data, LLC.

NUMBER OF VEHICLES BY STATE

All states and the District of Columbia use special systems to guarantee that auto insurance is available to those who cannot obtain it in the private market. Each type of system is commonly known as an assigned risk plan, although the term technically applies to only one type of plan. The assigned risk and other plans are known in the insurance industry as the shared, or residual, market. Policyholders in assigned risk plans are, as the name suggests, assigned to various insurance companies doing business in the state. Hence the term voluntary (regular) market, where auto insurers are free to select policyholders rather than have them assigned. The chart below shows the number of vehicles insured by state, including those in the voluntary and residual markets.

PRIVATE PASSENGER CARS INSURED IN THE SHARED AND VOLUNTARY MARKETS, 2007

State	Voluntary	Shared market	Total	Shared market as a percent of total
Alabama	3,263,498	10	3,263,508	(1)
Alaska	424,290	252	424,542	0.059%
Arizona	4,063,514	49	4,063,563	0.001
Arkansas	2,028,273	1	2,028,274	(1)
California	24,187,996	11,915	24,199,911	0.049
Colorado	3,588,408	3	3,588,411	(1)
Connecticut	2,421,935	958	2,422,893	0.040
Delaware	605,226	84	605,310	0.014
D.C.	223,379	943	224,322	0.420
Florida	11,250,398	21	11,250,419	(1)
Georgia	6,694,814	2	6,694,816	(1)
Hawaii	786,973	5,003	791,976	0.632
Idaho	1,187,889	51	1,187,940	0.004
Illinois	7,780,889	1,853	7,782,742	0.024
Indiana	4,370,136	5	4,370,141	(1)
Iowa	2,383,327	13	2,383,340	0.001
Kansas	2,324,407	1,477	2,325,884	0.064
Kentucky	2,970,884	281	2,971,165	0.009
Louisiana	2,787,136	38	2,787,174	0.001
Maine	1,022,473	58	1,022,531	0.006
Maryland	3,770,632	76,658	3,847,290	1.993
Massachusetts	3,999,112	177,402	4,176,514	4.248
Michigan	6,217,059	1,766	6,218,825	0.028
Minnesota	3,703,118	4	3,703,122	(1)
Mississippi	1,998,203	78	1,998,281	0.004
Missouri	4,151,162	85	4,151,247	0.002
Montana	772,037	265	772,302	0.034

- In 2006 (latest data available) 1.2 percent of vehicles were insured in the shared market, compared with 2.9 percent in 1996.
- The number of vehicles in the shared market nationwide fell 7.5 percent in 2006.
- North Carolina has the highest percentage of cars in the shared market, 23 percent, followed by Massachusetts with 5 percent and Rhode Island with 4 percent.
- While North Carolina, Massachusetts and New York have the most vehicles in shared market plans, the number of cars fell in 2006 by 28.3 percent in New York and 19.5 percent in Massachusetts compared with 2005. The number of cars in North Carolina's plan rose 2.4 percent from 2005 to 2006.

Nebraska	1,492,287	8	1,492,295	0.001
Nevada	1,754,997	29	1,755,026	0.002
New Hampshire	891,794	835	892,629	0.094
New Jersey	5,244,074	26,902	5,270,976	0.510
New Mexico	1,415,853	56	1,415,909	0.004
New York	9,154,980	112,518	9,267,498	1.214
North Carolina	5,470,099	1,506,510	6,976,609	21.594
North Dakota	580,287	3	580,290	0.001
Ohio	8,009,267	0	8,009,267	(1)
Oklahoma	2,713,011	87	2,713,098	0.003
Oregon	2,690,660	21	2,690,681	0.001
Pennsylvania	8,453,793	26,103	8,479,896	0.308
Rhode Island	657,417	17,203	674,620	2.550
South Carolina	3,233,090	1	3,233,091	(1)
South Dakota	664,233	0	664,233	(1)
Tennessee	4,149,908	38	4,149,946	0.001
Texas	NA	NA	NA	NA
Utah	1,764,823	-1 (2)	1,764,822	(1)
Vermont	473,219	754	473,973	0.159
Virginia	5,961,143	2,238	5,963,381	0.038
Washington	4,429,429	2	4,429,431	(1)
West Virginia	1,289,984	90	1,290,074	0.007
Wisconsin	3,664,374	1	3,664,375	(1)
Wyoming	490,907	0	490,907	(1)
United States	183,626,797	1,972,673	185,599,470	1.063%

(1) Less than 0.001 percent.

(2) Negative numbers represent vehicles owned by drivers who were rejected or cancelled.

NA=Data not available.

Source: Automobile Insurance Plans Service Office.

NUMBER OF HOMES BY STATE

The chart below shows the number of owned housing units by state. A 2006 Insurance Research Council poll found that 96 percent homeowners had homeowners insurance while 43 percent of renters had renters insurance.

OWNER OCCUPIED HOUSING BY STATE, 2006

(000)

State	Owner occupied housing by state
Alabama	1,289
Alaska	148
Arizona	1,523
Arkansas	753
California	7,102
Colorado	1,269
Connecticut	921
Delaware	238
D.C.	115
Florida	4,994
Georgia	2,285
Hawaii	258
Idaho	391
Illinois	3,301
Indiana	1,756
Iowa	886
Kansas	761
Kentucky	1,167
Louisiana	1,072
Maine	399
Maryland	1,450
Massachusetts	1,588
Michigan	2,908
Minnesota	1,558
Mississippi	760
Missouri	1,629
Montana	260
Nebraska	476
Nevada	581
New Hampshire	364
New Jersey	2,110
New Mexico	506

New York	3,941
North Carolina	2,351
North Dakota	182
Ohio	3,150
Oklahoma	950
Oregon	939
Pennsylvania	3,475
Rhode Island	255
South Carolina	1,165
South Dakota	216
Tennessee	1,660
Texas	5,291
Utah	586
Vermont	182
Virginia	2,030
Washington	1,620
West Virginia	555
Wisconsin	1,571
Wyoming	144
United States	75,086
Source: U.S. Census.	

BUSINESSES BY STATE

Nearly 98 percent of businesses either purchase business insurance or self-insure, according to a poll by the National Federation of Independent Businesses.

TOTAL FIRMS BY STATE, 2006 (1)

State	Firms by employment size of enterprise			
	Total	20+	100+	500+
Alabama	80,656	15.1%	5.2%	2.8%
Alaska	16,713	12.0	5.0	3.2
Arizona	110,401	14.8	5.2	2.6
Arkansas	53,491	13.9	5.2	3.0
California	723,880	11.9	2.6	0.8
Colorado	129,861	11.8	4.2	2.2
Connecticut	77,637	14.6	5.0	2.6
Delaware	21,140	18.9	9.7	6.5
D.C.	17,069	24.6	12.2	6.9
Florida	430,429	9.2	2.6	1.0
Georgia	181,300	13.3	4.4	2.1
Hawaii	26,723	15.4	5.7	3.1
Idaho	39,664	12.2	4.4	2.7
Illinois	262,870	13.4	4.0	1.6
Indiana	118,159	15.2	5.0	2.4
Iowa	65,829	14.3	4.9	2.6
Kansas	61,902	15.1	5.6	3.1
Kentucky	72,992	15.7	5.6	3.0
Louisiana	81,421	15.0	4.9	2.5
Maine	35,687	12.1	4.5	2.6
Maryland	115,149	14.5	4.7	2.3
Massachusetts	144,873	13.7	4.4	2.0
Michigan	190,411	13.1	3.7	1.6
Minnesota	124,237	13.9	4.2	2.0
Mississippi	48,011	14.7	5.6	3.3
Missouri	124,120	14.0	4.5	2.2
Montana	32,251	10.5	3.6	2.2
Nebraska	42,649	14.4	5.4	3.2
Nevada	50,657	16.9	7.4	4.1
New Hampshire	33,228	15.3	5.7	3.4
New Jersey	208,465	11.7	3.4	1.5
New Mexico	37,871	15.8	6.2	3.8
New York	444,728	10.3	2.6	0.9

North Carolina	176,815	13.3	4.1	1.9
North Dakota	17,872	15.2	6.0	3.5
Ohio	207,768	14.9	4.2	1.8
Oklahoma	72,863	13.6	4.7	2.6
Oregon	92,695	12.7	4.2	2.2
Pennsylvania	240,636	13.9	3.9	1.6
Rhode Island	26,691	14.7	5.7	3.5
South Carolina	83,945	14.2	4.9	2.7
South Dakota	21,925	14.0	5.5	3.2
Tennessee	103,559	15.7	5.5	2.9
Texas	391,527	13.2	3.5	1.3
Utah	58,463	13.6	5.1	3.0
Vermont	19,558	13.1	5.0	3.2
Virginia	156,240	13.9	4.4	2.1
Washington	150,604	12.1	3.8	1.8
West Virginia	32,334	14.9	5.9	3.6
Wisconsin	117,917	15.0	4.4	2.0
Wyoming	17,749	12.9	5.4	3.4
United States	6,022,127	10.7%	1.8%	0.3%

(1) These percentages are not designed to add to 100%, since "100 +" is a subset of "20 +", and "500 +" is a subset of the other two categories.

Source: U.S. Department of Commerce.

CALIFORNIA INSURANCE ORGANIZATIONS

ASSOCIATION OF CALIFORNIA INSURANCE COMPANIES

1415 L Street, Suite 670
Sacramento, CA 95814-3972
Key Executive: Samuel Sorich
Chief Communications Officer: Bill Packer
Phone: 916-449-1370
FAX: 916-449-1378
E-mail Address: samuel.sorich@acicnet.org
Internet Address: <http://www.acicnet.org>
Membership: Domestic & Non-Domestic Property/Casualty Companies
Operations: Lobbying

ASSOCIATION OF CALIFORNIA LIFE AND HEALTH INSURANCE COMPANIES

1201 K Street, Suite 1820
Sacramento, CA 95814
Key Executive: Brad Wenger
Phone: 916-442-3648
FAX: 916-442-1730
E-mail Address: bwenger@aclhic.com
Internet Address: <http://www.aclhic.com>
Membership: Domestic & Non-Domestic Life and Health Insurance Companies
Operations: Lobbying

CALIFORNIA - DEPARTMENT OF INSURANCE

300 South Spring Street, South Tower
Los Angeles, CA 90013
Phone: 213-897-8921
Web: <http://www.insurance.ca.gov>
Description: Steve Poizner, *Commissioner of Insurance*

INSURANCE BROKERS & AGENTS OF THE WEST (IBA WEST)

7041 Koll Center Parkway, Suite 290
Pleasanton, CA 94566
Key Executive: Clark Payan
Chief Communications Officer: David Benesh
Phone: 800-772-8998 or 925-426-3300
FAX: 925-484-6014
E-mail Address: info@ibawest.com
Internet Address: <http://www.ibawest.com>
Operations: Lobbying

INSURANCE INFORMATION NETWORK OF CALIFORNIA (IINC)

900 Wilshire Blvd., Suite 1414

Los Angeles, CA 90017

Key Executive: Candysse Miller

Chief Communications Officer: Candysse Miller

Phone: 213-624-IINC

FAX: 213-624-4432

E-mail Address: cmiller@iinc.org

Internet Address: <http://www.iinc.org>

Twitter: <http://www.twitter.com/iinc>

Membership: Domestic & Non-Domestic Property/Casualty Companies

Operations: Media and Public Relations

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS - CALIFORNIA (NAIFA – CALIFORNIA)

1451 River Park Drive, Suite 175

Sacramento, CA 95815-4520

Key Executive: David V. Dellinger

Chief Communications Officer: Carol J. Nicolaysen

Phone: 916-646-8600

FAX: 916-646-8130

E-mail Address: caroln@naifacalifornia.org

Internet Address: <http://www.naifacalifornia.org>

PACIFIC ASSOCIATION OF DOMESTIC INSURANCE COMPANIES (PADIC)

1940 Burlin Way

Auburn, CA 95603

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FAX: 530-888-6435

E-mail Address: milo@ISGinsuranceconsulting.com; milopearson@sbcglobal.net

PERSONAL INSURANCE FEDERATION OF CALIFORNIA

1201 K Street, Suite 1220

Sacramento, CA 95814

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E-mail Address: rfrazier@pifc.org ; dedwards@pifc.org

Internet Address: <http://www.pifc.org>

Membership: Domestic & Non-Domestic Personal Lines Property/Casualty Companies

Operations: Lobbying, Government Affairs and Public Relations

SCHUBERT FLINT PUBLIC AFFAIRS

1415 L Street, Suite 1250
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SURPLUS LINE ASSOCIATION OF CALIFORNIA

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50 California Street, 18th Fl.
San Francisco, CA 94111
Executive Director: Theodore M. Pierce
Director of Stamping Office: Joy Erven
Phone: 415-434-4900
FAX: 415-434-3716
E-mail Address: tedpierce@slacal.org
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WESTERN INSURANCE AGENTS ASSOCIATION (WIAA)

(Serving Arizona, California, Nevada and New Mexico)
11190 Sun Center Drive
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FAX: 916-266-2724
Web: <http://www.wiaagroup.org>