



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 297,431 jobs in California in 2008, accounting for about \$20.7 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 \$2.05 billion in 2009.

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 \$55.4 billion in 2009. In addition, premiums written by life/health insurance companies totaled \$59.3 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 2009 these payments in California, as measured by direct property/casualty incurred losses, were nearly \$28.7 billion. Life insurance claims and benefits payouts in California totaled almost 41.8 billion in 2009.

CATASTROPHES

- Seven of the 10 most costly U.S. earthquakes occurred in California, topped by the 1994 Northridge earthquake, which caused \$22.2 billion in insured damages in 2009 dollars, according to Munich Re.
- Eight of the 10 largest wildfires also occurred in California, topped by the 1991 Oakland fire, which caused \$2.5 billion in insured damages in 2009 dollars, according to ISO.

LEADING WRITERS IN CALIFORNIA

LEADING WRITERS OF PROPERTY/CASUALTY INSURANCE IN CALIFORNIA BY DIRECT PREMIUMS WRITTEN, 2009 (1)

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Zurich Financial Services Ltd	\$6,712,653	12.1%
2	State Farm Mutual Automobile Insurance	4,793,573	8.7
3	Liberty Mutual Holding Co.	2,693,675	4.9
4	American International Group	2,657,948	4.8
5	Allstate Corp.	2,557,338	4.6
6	Travelers Cos.	2,134,879	3.9
7	Auto Club Exchange Group	2,007,798	3.6
8	Mercury General Corp.	1,974,896	3.6
9	CA State Automobile Association	1,921,680	3.5
10	Nationwide Mutual Group	1,701,764	3.1

(1) Before reinsurance transactions.

Source: SNL Financial.

LEADING WRITERS OF LIFE INSURANCE AND ANNUITY CONSIDERATIONS IN CALIFORNIA BY DIRECT PREMIUMS WRITTEN, 2009 (1)

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Prudential Financial Inc.	\$5,159,540	11.0%
2	MetLife Inc.	3,294,698	7.1
3	Manulife Financial Corp.	3,144,676	6.7
4	New York Life Insurance Group	2,172,753	4.7
5	AEGON NV	2,139,751	4.6
6	ING Groep N.V.	1,882,989	4.0
7	Lincoln National Corp.	1,881,772	4.0
8	Great-West Insurance Group	1,692,102	3.6
9	American International Group	1,665,895	3.6
10	Jackson National Life Group	1,406,189	3.0

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

Source: SNL Financial.

**LEADING WRITERS OF HOMEOWNERS INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2009 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Farm Mutual Automobile Insurance	\$1,421,167	21.8%
2	Zurich Financial Services Ltd	1,220,003	18.7
3	Allstate Corp.	618,119	9.5
4	CA State Automobile Association	418,122	6.4
5	Liberty Mutual Holding Co.	339,112	5.2
6	Auto Club Exchange Group	317,512	4.9
7	USAA Insurance Group	316,805	4.9
8	Nationwide Mutual Group	249,230	3.8
9	Mercury General Corp.	196,091	3.0
10	Travelers Cos.	195,200	3.0

(1) Before reinsurance transactions.

Source: SNL Financial.

**LEADING WRITERS OF EARTHQUAKE INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2009 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	CA Earthquake Authority	\$607,677	38.4%
2	Zurich Financial Services Ltd .	185,427	11.7
3	GeoVera Insurance Holdings Ltd.	114,032	7.2
4	AXIS Capital Holdings Ltd.	77,325	4.9
5	State Farm Mutual Automobile Insurance	60,224	3.8
6	Endurance Specialty Holdings	54,005	3.4
7	ACE Ltd.	45,757	2.9
8	American International Group	41,342	2.6
9	ICW Group	40,586	2.6
10	Allianz SE	36,025	2.3

(1) Before reinsurance transactions. Includes state funds.

Source: SNL Financial.

**LEADING WRITERS OF PRIVATE PASSENGER AUTO INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2009 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Zurich Financial Services Ltd	\$2,876,228	15.1%
2	State Farm Mutual Automobile Insurance	2,488,428	13.1
3	Allstate Corp.	1,664,229	8.7
4	Auto Club Exchange Group	1,661,781	8.7
5	Mercury General Corp.	1,652,889	8.7
6	CA State Automobile Association	1,433,000	7.5
7	Berkshire Hathaway Inc.	954,718	5.0
8	Progressive Corp.	760,424	4.0
9	USAA Insurance Group	702,005	3.7
10	Liberty Mutual Holding Co.	638,925	3.4

(1) Before reinsurance transactions.

Source: SNL Financial.

**LEADING WRITERS OF COMMERCIAL PROPERTY/CASUALTY INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2009 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Zurich Financial Services Ltd	\$2,608,229	9.5%
2	American International Group	2,488,098	9.1
3	Travelers Cos.	1,760,001	6.4
4	Liberty Mutual Holding Co.	1,710,489	6.3
5	Hartford Financial Services	950,332	3.5
6	Chubb Corp.	912,377	3.3
7	Nationwide Mutual Group	812,477	3.0
8	Allianz SE	809,708	3.0
9	ACE Ltd.	802,301	2.9
10	State Farm Mutual Automobile Insurance	789,131	2.9

(1) Before reinsurance transactions.

Source: SNL Financial.

**LEADING WRITERS OF WORKERS COMPENSATION INSURANCE IN CALIFORNIA
BY DIRECT PREMIUMS WRITTEN, 2009 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Compensation Insurance Fund	\$1,287,041	18.7%
2	Zurich Financial Services Ltd	562,070	8.2
3	American International Group	541,902	7.9
4	Travelers Cos	508,150	7.4
5	Liberty Mutual Holding Co. (SNL P&C Group)	363,156	5.3
6	Fairfax Financial Holdings Ltd (SNL P&C Group)	342,272	5.0
7	Hartford Financial Services (SNL P&C Group)	338,577	4.9
8	Berkshire Hathaway Inc. (SNL P&C Group)	235,577	3.4
9	Everest Re Group Ltd. (SNL P&C Group)	204,779	3.0
10	Employers Insurance Group (SNL P&C Group)	184,447	2.7

(1) Before reinsurance transactions.

Source: SNL Financial.

CONTRIBUTION TO THE CALIFORNIA ECONOMY IN COMPARISON WITH OTHER STATES

EMPLOYMENT/COMPENSATION

INSURANCE CARRIERS AND RELATED ACTIVITIES, EMPLOYMENT, 2007-2008

State	Number of employees	
	2007	2008
Alabama	34,068	34,798
Alaska	2,652	2,605
Arizona	49,613	49,852
Arkansas	18,673	18,798
California	298,728	297,431
Colorado	50,426	50,305
Connecticut	74,654	75,265
Delaware	9,128	9,307
D.C.	3,760	3,586
Florida	181,730	181,757
Georgia	86,782	88,576
Hawaii	9,641	9,858
Idaho	12,217	11,986
Illinois	143,109	143,255
Indiana	57,661	59,111
Iowa	54,289	55,828
Kansas	33,355	33,945
Kentucky	35,860	36,818
Louisiana	31,512	31,846
Maine	13,311	13,501
Maryland	46,353	46,552
Massachusetts	77,888	79,023
Michigan	75,674	75,274
Minnesota	72,225	75,176
Mississippi	18,080	18,307
Missouri	61,657	62,068
Montana	8,304	8,586
Nebraska	33,209	33,859
Nevada	15,872	15,940
New Hampshire	16,110	16,298
New Jersey	93,086	93,522
New Mexico	11,011	11,116
New York	185,772	186,019

North Carolina	68,504	69,894
North Dakota	9,576	9,909
Ohio	126,705	127,401
Oklahoma	29,819	30,262
Oregon	33,604	34,158
Pennsylvania	142,717	144,720
Rhode Island	11,056	11,328
South Carolina	38,151	38,906
South Dakota	10,155	10,438
Tennessee	56,365	58,122
Texas	216,165	221,075
Utah	23,576	23,201
Vermont	5,000	4,987
Virginia	56,755	56,886
Washington	50,848	50,997
West Virginia	12,406	12,695
Wisconsin	80,326	81,189
Wyoming	3,062	3,264
United States	2,891,200	2,919,600

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

INSURANCE CARRIERS AND RELATED ACTIVITIES, COMPENSATION, 2007-2008

(\$000)

State	Annual payroll	
	2007	2008
Alabama	\$1,969,781	\$2,039,351
Alaska	138,843	135,605
Arizona	2,670,988	2,806,924
Arkansas	739,853	825,310
California	21,422,374	20,727,682
Colorado	2,901,846	3,068,766
Connecticut	8,615,135	8,098,286
Delaware	632,895	660,140
D.C.	412,774	393,438
Florida	10,170,837	10,713,518
Georgia	5,495,937	5,950,895
Hawaii	494,275	513,556
Idaho	489,898	493,879
Illinois	10,178,959	10,599,337
Indiana	3,083,254	3,245,011
Iowa	3,316,124	3,445,251
Kansas	1,623,940	1,739,519
Kentucky	2,089,480	2,129,762
Louisiana	1,485,146	1,623,575
Maine	811,515	881,483
Maryland	3,159,926	3,316,344
Massachusetts	6,699,271	6,908,539
Michigan	4,160,204	4,308,086
Minnesota	5,718,927	5,783,899
Mississippi	670,939	722,939
Missouri	3,234,912	3,401,108
Montana	312,898	355,219
Nebraska	1,658,491	1,822,009
Nevada	793,861	819,231
New Hampshire	1,168,442	1,219,098
New Jersey	8,465,770	8,622,684
New Mexico	465,810	498,126
New York	17,195,946	17,112,182
North Carolina	3,570,289	3,818,002
North Dakota	365,563	401,091
Ohio	7,525,187	7,837,324

Oklahoma	1,205,011	1,315,203
Oregon	1,869,295	2,006,145
Pennsylvania	9,466,570	9,823,891
Rhode Island	681,658	747,787
South Carolina	1,882,986	2,000,163
South Dakota	369,056	390,025
Tennessee	2,996,255	3,115,022
Texas	12,243,590	12,663,702
Utah	1,035,189	1,080,880
Vermont	294,611	309,945
Virginia	3,271,373	3,402,056
Washington	3,212,058	3,445,218
West Virginia	451,194	486,220
Wisconsin	4,614,978	4,940,936
Wyoming	113,886	123,638
United States	\$187,618,000	\$192,888,000

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, 2009 (1)

(\$ millions)

State	Life insurance	Annuities	Accident and health insurance (2)	Deposit-type contract funds	Other considerations	Total
Alabama	\$1,845	\$2,746	\$1,553	\$219	\$460	\$6,823
Alaska	300	463	284	33	108	1,188
Arizona	1,876	4,598	3,444	213	1,201	11,332
Arkansas	901	1,430	1,448	85	276	4,140
California	13,073	23,514	12,627	1,962	8,170	59,345
Colorado	1,927	4,280	3,130	715	946	10,998
Connecticut	2,327	4,701	2,225	10,513	1,825	21,592
Delaware	853	1,346	429	26,784	260	29,671
D.C.	376	531	581	168	901	2,557
Florida	7,296	16,943	10,870	1,003	3,371	39,484
Georgia	3,946	4,778	5,033	598	1,084	15,439
Hawaii	610	1,348	632	58	311	2,958
Idaho	459	899	580	253	217	2,407
Illinois	5,897	9,620	6,660	1,090	2,814	26,081
Indiana	2,372	4,884	4,102	533	708	12,600
Iowa	1,422	2,601	1,579	2,083	701	8,385
Kansas	1,188	2,125	3,095	2,308	375	9,091
Kentucky	1,365	2,403	2,123	162	505	6,558
Louisiana	1,921	3,406	1,876	156	556	7,916
Maine	443	933	873	192	218	2,657
Maryland	2,499	4,920	2,609	725	1,517	12,270
Massachusetts	3,090	6,644	2,648	608	2,489	15,480
Michigan	3,657	9,950	4,058	827	1,395	19,887
Minnesota	2,924	4,730	2,011	498	3,033	13,196
Mississippi	1,066	1,332	1,653	93	165	4,309
Missouri	2,506	5,127	5,310	514	1,070	14,527
Montana	290	455	511	29	126	1,412
Nebraska	874	1,625	1,203	465	226	4,393
Nevada	801	1,303	1,144	243	387	3,878
New Hampshire	528	1,330	643	1,799	401	4,701
New Jersey	5,607	10,896	4,495	1,707	2,125	24,831
New Mexico	561	865	794	71	331	2,622
New York	10,266	18,425	7,007	25,801	8,210	69,708

North Carolina	3,955	7,218	5,202	2,942	1,866	21,183
North Dakota	278	518	316	22	102	1,236
Ohio	4,530	10,188	7,086	1,684	1,795	25,283
Oklahoma	1,198	1,852	1,767	188	401	5,406
Oregon	1,052	2,389	1,600	204	956	6,200
Pennsylvania	5,650	11,971	5,526	1,215	3,308	27,672
Rhode Island	444	963	513	106	210	2,237
South Carolina	1,693	3,065	2,186	167	342	7,453
South Dakota	508	493	390	44	74	1,509
Tennessee	2,583	4,141	3,105	478	871	11,178
Texas	8,685	14,770	13,861	1,049	2,852	41,218
Utah	1,018	1,702	1,122	141	441	4,424
Vermont	224	516	373	40	109	1,261
Virginia	3,536	5,686	4,062	630	1,162	15,076
Washington	1,877	4,031	2,539	282	1,367	10,096
West Virginia	588	1,150	819	93	167	2,817
Wisconsin	2,229	4,970	4,892	595	1,058	13,744
Wyoming	226	336	316	26	53	957
United States (3)	\$125,342	\$237,111	\$152,904	\$92,410	\$63,616	\$671,383

- (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 includes territories, dividends and other nonstate specific data.

Source: SNL Financial LC.

PREMIUMS – PROPERTY/CASUALTY

DIRECT PREMIUMS WRITTEN, P/C INSURANCE BY STATE, 2009 (1)

(\$000)

State	Total, all lines	State	Total, all lines
Alabama	\$6,430,648	Montana	\$1,665,429
Alaska	1,469,796	Nebraska	3,462,772
Arizona	7,953,135	Nevada	3,890,446
Arkansas	3,883,379	New Hampshire	1,929,856
California	55,424,194	New Jersey	16,445,901
Colorado	7,946,896	New Mexico	2,618,494
Connecticut	6,718,450	New York	34,899,839
D.C.	1,588,912	North Carolina	11,866,211
Delaware	2,387,852	North Dakota	1,722,641
Florida	35,742,614	Ohio	12,873,109
Georgia	13,248,597	Oklahoma	5,607,148
Hawaii	2,078,077	Oregon	5,118,735
Idaho	1,866,219	Pennsylvania	19,103,875
Illinois	20,496,418	Rhode Island	1,850,235
Indiana	8,376,438	South Carolina	6,522,268
Iowa	5,031,046	South Dakota	1,755,628
Kansas	4,954,780	Tennessee	8,145,271
Kentucky	5,642,438	Texas	36,400,135
Louisiana	9,211,053	Utah	3,344,922
Maine	1,826,064	Vermont	1,057,896
Maryland	8,488,168	Virginia	10,295,462
Massachusetts	10,758,639	Washington	8,862,268
Michigan	13,711,277	West Virginia	2,661,508
Minnesota	8,631,675	Wisconsin	7,993,211
Mississippi	4,085,533	Wyoming	907,823
Missouri	8,865,351	United States	\$467,818,732

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

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2009 (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	\$1,196,967	\$1,052,539	\$280,601	\$90,190	\$1,255,910	\$52,281	\$528,630
Alaska	248,792	158,502	51,523	18,924	132,299	458	109,471
Arizona	1,976,306	1,476,246	297,634	82,696	1,186,547	13,051	521,665
Arkansas	797,028	619,741	187,807	69,356	612,633	14,409	264,588
California	10,796,135	8,278,183	1,937,673	542,367	6,533,514	214,634	4,316,686
Colorado	1,665,326	1,087,894	279,925	100,781	1,301,035	59,177	598,470
Connecticut	1,451,222	875,224	268,285	60,439	1,065,532	3,795	519,668
Delaware	437,039	188,024	73,287	15,862	182,337	2,642	271,587
D.C.	134,277	121,346	33,727	6,717	123,335	0	138,917
Florida	8,393,157	3,544,111	1,252,996	289,622	6,932,094	25,783	1,976,445
Georgia	2,927,532	2,308,707	550,484	162,931	1,923,900	89,283	818,167
Hawaii	394,415	243,572	85,541	21,866	341,175	634	144,531
Idaho	398,445	276,373	89,951	38,975	243,179	44,519	168,380
Illinois	3,283,950	2,501,450	713,421	233,089	2,596,696	114,531	1,441,208
Indiana	1,572,283	1,166,816	350,855	135,937	1,366,385	136,910	675,644
Iowa	679,477	622,690	163,251	95,635	509,659	115,331	290,680
Kansas	725,253	678,391	151,767	84,933	759,232	139,152	315,424
Kentucky	1,390,669	745,615	235,968	78,509	770,597	116,186	421,238
Louisiana	1,875,409	1,309,989	438,492	96,253	1,412,130	10,466	479,461
Maine	333,695	266,876	83,819	31,409	306,520	2,859	175,690
Maryland	2,154,195	1,438,943	349,933	91,446	1,248,213	21,108	553,279
Massachusetts	2,184,604	1,371,859	505,092	151,644	1,680,657	2,224	917,686
Michigan	3,125,412	2,510,540	397,806	201,656	2,145,535	110,471	896,377
Minnesota	1,558,368	1,106,096	283,652	125,608	1,392,706	94,212	590,273
Mississippi	756,805	598,619	208,592	62,627	751,510	16,065	289,024
Missouri	1,570,388	1,255,486	329,886	122,070	1,380,723	113,665	633,152
Montana	305,657	222,026	80,984	42,669	204,233	47,857	138,519
Nebraska	484,252	378,649	118,252	65,685	415,491	126,087	200,410
Nevada	1,092,541	567,673	165,153	30,421	473,816	6,765	265,438
New Hampshire	360,454	301,550	80,981	29,402	308,254	1,578	190,119
New Jersey	3,956,755	1,911,810	847,124	158,573	1,957,270	2,855	1,204,386
New Mexico	652,048	429,337	114,099	41,792	374,781	21,822	198,276

New York	6,588,062	3,360,184	1,567,234	251,448	4,238,743	33,935	3,096,679
North Carolina	2,683,688	1,782,711	490,699	140,638	1,816,556	45,964	769,687
North Dakota	147,479	171,465	48,266	33,551	127,562	64,644	94,861
Ohio	2,840,594	2,147,348	540,667	175,822	2,043,116	112,009	1,067,418
Oklahoma	1,075,221	801,176	239,792	90,699	974,003	101,629	394,281
Oregon	1,325,099	669,970	211,635	61,713	611,659	53,769	397,872
Pennsylvania	4,182,436	2,801,148	822,724	273,609	2,457,231	82,334	1,442,352
Rhode Island	437,743	219,677	70,438	16,641	286,363	182	132,658
South Carolina	1,534,730	935,130	230,240	76,734	1,211,038	5,606	421,762
South Dakota	189,392	178,519	53,419	56,814	137,066	70,261	102,114
Tennessee	1,554,524	1,193,307	327,239	132,107	1,291,361	107,780	587,217
Texas	7,374,123	5,819,451	1,507,164	457,297	5,612,411	141,453	2,031,466
Utah	796,293	496,936	168,127	68,534	372,946	9,023	212,694
Vermont	158,186	144,068	41,872	18,281	160,424	11,483	137,921
Virginia	2,350,951	1,701,554	386,959	119,149	1,553,223	48,778	668,563
Washington	2,472,509	1,282,756	353,426	104,801	1,256,747	55,558	690,958
West Virginia	654,414	416,572	91,983	37,657	324,657	10,845	166,983
Wisconsin	1,259,525	1,003,626	329,957	133,226	950,779	120,209	572,968
Wyoming	155,258	157,640	47,229	27,877	126,344	24,100	84,057
United States	96,659,083	64,898,113	18,537,627	5,656,681	67,440,126	2,820,374	33,325,999

(1) Excludes state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2009 (1) (Cont'd)**

(\$000)

State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
Alabama	\$317,546	\$12,960	\$154,269	\$32,840	\$469,290	\$185,500	\$137,950
Alaska	255,649	6,762	22,801	6,443	121,795	32,373	18,107
Arizona	609,259	6,768	263,605	28,414	594,473	139,333	92,881
Arkansas	223,867	2,863	80,264	16,643	276,124	131,263	110,262
California	6,885,439	201,651	840,476	370,465	5,687,753	1,546,775	1,125,126
Colorado	662,784	9,357	168,884	53,435	854,787	153,806	143,230
Connecticut	593,398	13,286	209,892	40,120	812,441	121,308	89,901
Delaware	135,669	785	41,332	4,720	225,005	22,738	17,230
D.C.	132,472	3,225	40,982	6,582	305,100	36,119	26,927

Florida	1,700,422	55,976	568,547	155,211	2,442,856	1,658,834	2,809,876
Georgia	1,034,407	29,261	304,191	69,180	1,079,201	317,931	216,807
Hawaii	189,808	4,123	33,191	8,159	242,395	74,833	84,739
Idaho	118,843	987	42,424	8,370	129,889	30,236	33,456
Illinois	2,348,943	42,352	621,344	119,634	2,391,990	386,136	302,407
Indiana	621,187	9,350	127,332	46,266	634,235	215,175	130,937
Iowa	536,192	4,843	83,777	30,014	459,579	74,043	142,275
Kansas	412,286	8,479	81,925	27,374	314,754	86,343	142,649
Kentucky	539,816	12,530	157,023	27,264	361,520	110,557	80,491
Louisiana	748,142	42,304	104,265	38,444	712,512	266,936	278,983
Maine	200,217	3,353	51,088	6,027	125,835	41,436	26,695
Maryland	543,488	7,653	295,046	44,601	686,444	155,063	102,065
Massachusetts	813,002	17,989	322,507	85,228	1,388,578	300,109	183,647
Michigan	859,044	30,089	211,055	67,113	1,133,116	323,799	197,798
Minnesota	731,401	1,857	87,511	66,490	827,387	148,711	212,808
Mississippi	292,219	12,742	58,359	18,218	258,979	132,590	122,459
Missouri	743,944	19,857	202,757	40,983	927,598	192,209	148,171
Montana	118,188	6,427	45,841	6,840	114,234	26,154	22,785
Nebraska	314,389	5,454	36,401	19,583	242,919	45,246	149,834
Nevada	298,746	14,392	95,318	14,099	317,282	102,625	76,781
New Hampshire	220,770	1,314	43,152	11,223	160,659	32,809	23,691
New Jersey	1,779,193	23,076	526,306	168,942	1,980,074	333,534	219,554
New Mexico	231,884	6,285	46,963	10,537	174,681	38,881	33,095
New York	3,423,319	53,610	1,641,492	181,504	5,248,869	767,144	447,712
North Carolina	1,161,288	15,286	252,363	76,809	856,196	260,856	220,120
North Dakota	2,642	1	11,788	8,165	92,629	19,443	91,468
Ohio	18,225	54,804	384,589	87,213	1,370,750	344,512	202,466
Oklahoma	486,315	6,669	127,305	37,139	410,467	117,984	113,498
Oregon	551,210	6,401	106,696	26,197	403,103	89,285	61,489
Pennsylvania	2,003,487	35,997	731,084	125,730	1,948,884	421,830	242,693
Rhode Island	155,908	2,274	40,736	9,645	187,508	39,835	31,331
South Carolina	587,027	6,660	57,247	28,554	386,180	172,012	158,156
South Dakota	136,206	1,583	21,261	6,767	88,218	17,660	51,889
Tennessee	709,892	14,934	279,887	47,434	635,730	217,086	130,797
Texas	2,185,468	27,734	333,393	198,216	3,404,022	1,456,038	993,781
Utah	345,826	3,235	72,188	24,557	304,948	75,757	42,630
Vermont	147,835	1,064	22,096	5,999	94,837	19,191	11,960
Virginia	782,728	16,887	238,061	49,321	954,190	203,247	144,888
Washington	20,502	25,707	201,154	50,172	835,900	183,517	122,429
West Virginia	406,039	3,809	76,674	11,127	193,429	56,787	32,414

Wisconsin	1,547,896	6,679	95,550	59,817	761,551	133,784	109,848
Wyoming	3,074	18	26,815	6,667	79,546	20,346	17,254
United States	39,887,502	901,704	10,689,212	2,690,497	44,710,443	12,079,721	10,730,440

(1) Excludes state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2009 (1) (Cont'd)**

(\$000)

State	Inland marine	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty
Alabama	\$216,418	\$33,581	\$71,828	\$11,851	\$1,729	\$23,732	\$18,495
Alaska	124,864	29,125	32,401	1,908	243	5,609	2,268
Arizona	195,654	12,824	98,305	10,205	1,769	17,943	6,420
Arkansas	147,913	14,188	37,428	7,759	1,631	13,099	7,033
California	1,675,195	228,043	658,136	114,306	18,698	119,584	90,901
Colorado	191,291	10,981	100,712	17,610	2,704	18,810	11,972
Connecticut	213,434	48,112	61,933	31,210	3,257	15,477	11,499
Delaware	42,097	5,782	15,385	4,741	1,819	3,325	71,363
D.C.	65,004	3,118	102,950	14,249	1,502	4,185	2,279
Florida	793,740	264,340	319,283	52,065	9,725	65,308	44,303
Georgia	423,857	57,741	147,653	28,673	4,791	31,143	8,116
Hawaii	40,194	13,641	43,056	4,249	400	5,245	5,845
Idaho	50,165	3,364	19,231	2,445	346	6,184	49
Illinois	533,471	65,320	177,212	56,693	8,747	52,572	37,867
Indiana	207,883	23,172	74,219	15,457	2,487	34,980	8,532
Iowa	155,347	7,105	39,356	9,775	1,421	19,455	4,280
Kansas	130,029	7,142	48,306	10,306	1,245	17,470	7,590
Kentucky	192,384	19,526	69,065	8,668	1,219	19,592	7,301
Louisiana	318,087	244,916	117,136	12,050	1,932	24,026	25,083
Maine	49,471	28,258	14,671	3,181	635	7,883	1,129
Maryland	206,488	81,605	150,060	20,043	2,788	18,351	16,231
Massachusetts	256,676	89,075	99,950	34,533	4,751	30,396	17,867
Michigan	295,256	40,862	67,446	31,652	4,663	43,507	10,328
Minnesota	200,502	21,794	62,712	24,082	2,953	27,120	18,723
Mississippi	115,816	20,375	52,107	6,940	1,110	11,198	4,280
Missouri	218,191	33,423	77,768	20,198	3,208	20,961	6,463

Montana	43,198	3,715	23,675	2,665	335	4,601	464
Nebraska	116,445	3,223	27,368	7,092	965	12,276	4,449
Nevada	100,759	6,429	80,540	6,914	1,307	10,519	5,493
New Hampshire	47,029	11,718	15,711	3,026	604	5,351	991
New Jersey	378,611	125,855	150,907	43,091	5,880	38,842	27,704
New Mexico	68,972	1,518	45,015	3,813	557	6,498	1,534
New York	978,460	450,468	344,863	142,067	18,451	90,297	1,030,131
North Carolina	349,047	33,748	119,107	26,579	4,001	31,953	21,976
North Dakota	37,983	979	15,112	1,954	215	5,851	172
Ohio	389,263	35,290	118,899	36,247	7,640	52,070	17,141
Oklahoma	163,351	17,620	61,855	8,454	1,545	16,002	2,548
Oregon	136,885	26,653	63,645	8,296	1,698	15,245	1,050
Pennsylvania	406,945	45,654	187,610	47,362	5,498	56,555	51,625
Rhode Island	49,933	24,114	14,886	4,028	609	3,910	8,371
South Carolina	187,161	24,624	62,216	8,623	1,468	17,859	6,644
South Dakota	36,077	743	15,320	2,990	373	4,284	1,335
Tennessee	285,294	39,834	74,736	15,857	3,491	21,472	7,422
Texas	1,183,993	360,875	446,524	66,702	9,675	122,788	71,614
Utah	80,540	5,528	64,202	6,082	695	7,492	3,439
Vermont	23,388	10,572	7,205	2,640	383	3,059	4,041
Virginia	274,116	53,590	163,390	28,491	5,460	27,391	29,304
Washington	276,093	124,049	137,393	15,229	2,965	28,690	3,799
West Virginia	54,223	3,086	36,497	3,875	464	5,613	445
Wisconsin	224,641	25,034	43,656	18,940	2,558	32,997	1,849
Wyoming	37,137	805	24,725	1,352	187	5,907	142
United States	12,988,975	2,843,136	5,103,369	1,067,218	162,795	1,284,675	1,749,901

(1) Excludes state funds.

Source: SNL Financial.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2009 (1) (Cont'd)**

(\$000)

State	Aircraft	Earthquake	Federal flood	Credit	Warranty	Accident and health	Multiple peril crop
Alabama	\$15,707	\$7,238	\$30,055	\$15,278	\$14,847	\$41,793	\$50,223
Alaska	33,712	20,840	2,074	1,104	2,781	9,368	71
Arizona	63,164	6,774	18,032	11,088	7,618	61,291	11,369
Arkansas	17,643	19,113	9,469	8,305	8,222	33,663	99,562
California	182,273	1,584,405	179,462	98,774	82,473	369,104	254,431
Colorado	46,460	8,351	13,479	16,123	19,499	69,728	166,111
Connecticut	34,017	5,140	33,764	24,027	8,552	27,091	4,811
Delaware	13,698	747	14,079	26,133	1,605	531,299	12,306
D.C.	9,857	1,782	580	6,079	141	116,890	0
Florida	113,674	31,645	913,924	151,494	272,383	252,531	93,331
Georgia	74,250	13,713	55,399	36,153	38,976	135,287	106,410
Hawaii	10,279	7,878	27,680	4,140	2,650	16,317	1,337
Idaho	13,870	2,372	3,866	3,537	3,072	23,837	79,726
Illinois	65,161	49,999	30,471	68,385	1,014,887	244,096	704,196
Indiana	22,022	31,161	20,754	23,920	27,623	176,316	376,490
Iowa	11,054	3,629	9,891	9,802	4,373	97,605	744,267
Kansas	20,214	5,564	6,918	8,816	58,490	60,766	583,237
Kentucky	9,812	35,141	13,214	14,053	6,464	44,026	101,267
Louisiana	69,377	8,430	288,276	30,737	7,645	52,721	76,006
Maine	4,255	1,428	6,579	5,701	6,988	10,438	7,948
Maryland	20,361	6,559	31,754	12,489	9,473	65,324	30,562
Massachusetts	19,709	15,207	42,667	25,744	11,168	63,400	3,633
Michigan	36,068	6,265	16,266	54,614	384,192	120,376	152,329
Minnesota	26,799	4,242	6,446	30,084	24,949	137,347	627,216
Mississippi	12,062	17,851	35,542	17,422	2,955	60,041	96,112
Missouri	29,409	88,542	16,230	35,679	25,544	226,117	266,723
Montana	9,706	3,460	2,428	1,629	1,394	13,730	156,132
Nebraska	9,840	2,385	7,298	7,928	6,223	59,373	555,774
Nevada	25,869	17,708	7,903	5,506	8,924	20,554	2,465
New Hampshire	7,952	2,217	6,069	5,670	14,711	11,124	314
New Jersey	53,542	12,147	167,361	88,638	21,851	83,375	6,031
New Mexico	8,195	1,857	9,693	3,451	11,100	20,413	17,985
New York	120,225	29,825	121,443	109,683	47,792	246,285	27,565
North Carolina	55,007	9,053	76,740	72,202	17,768	129,315	157,106

North Dakota	8,699	329	5,637	1,168	257	14,255	707,329
Ohio	46,109	26,665	25,741	42,458	20,907	165,156	261,188
Oklahoma	20,300	4,845	8,515	15,190	14,811	58,325	165,326
Oregon	35,428	53,777	20,005	18,733	4,091	45,550	43,062
Pennsylvania	40,164	13,303	47,752	55,009	32,807	257,427	49,326
Rhode Island	21,101	2,218	15,228	4,439	1,271	45,320	68
South Carolina	11,624	30,515	107,792	36,568	5,067	48,031	52,028
South Dakota	4,990	440	2,537	1,168	870	30,398	529,569
Tennessee	41,638	59,612	14,587	35,248	29,999	94,486	80,965
Texas	186,589	30,264	301,536	279,444	122,675	483,579	603,491
Utah	21,563	29,121	2,270	5,639	4,357	54,406	3,729
Vermont	2,504	860	3,053	5,762	1,317	4,556	1,648
Virginia	36,170	10,013	61,311	76,359	19,853	86,352	48,381
Washington	61,845	134,970	33,087	18,964	24,606	74,198	127,691
West Virginia	3,964	1,352	13,175	3,588	2,490	24,383	2,262
Wisconsin	20,575	3,796	9,543	19,091	32,724	157,956	208,455
Wyoming	5,069	2,902	1,810	1,318	546	16,647	16,373
United States	1,833,577	2,467,649	2,899,385	1,654,534	2,495,980	5,291,970	8,473,936

(1) Excludes state funds.

Source: SNL Financial.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2009 (1) (Cont'd)**

(\$000)

State	Mortgage guaranty	Misc.
Alabama	\$81,888	\$28,513
Alaska	17,458	2,070
Arizona	122,327	19,474
Arkansas	42,613	8,890
California	381,908	109,625
Colorado	105,521	8,655
Connecticut	58,688	12,927
Delaware	22,201	3,014
D.C.	148,894	1,676
Florida	423,504	135,434
Georgia	215,569	38,887
Hawaii	21,976	4,207
Idaho	28,332	1,797
Illinois	259,182	31,008
Indiana	129,710	12,400
Iowa	101,016	5,226
Kansas	52,730	7,994
Kentucky	47,449	5,272
Louisiana	80,868	39,975
Maine	19,732	2,248
Maryland	116,032	8,570
Massachusetts	102,242	16,792
Michigan	155,213	82,427
Minnesota	184,461	5,167
Mississippi	40,539	12,373
Missouri	101,934	14,070
Montana	13,376	2,508
Nebraska	33,216	6,267
Nevada	62,012	6,494
New Hampshire	27,183	4,234
New Jersey	158,171	14,439
New Mexico	33,694	9,721
New York	208,730	33,618
North Carolina	164,259	25,487
North Dakota	8,166	571

Ohio	196,244	42,564
Oklahoma	57,128	15,154
Oregon	55,742	12,775
Pennsylvania	214,289	21,010
Rhode Island	16,277	7,521
South Carolina	101,579	9,391
South Dakota	11,965	1,401
Tennessee	100,585	10,747
Texas	426,173	162,194
Utah	57,675	4,490
Vermont	10,517	1,172
Virginia	142,599	14,185
Washington	122,672	19,878
West Virginia	18,597	4,106
Wisconsin	95,367	10,614
Wyoming	15,818	860
United States	5,414,019	1,060,091

(1) Excludes state funds.

Source: SNL Financial.

GROSS STATE PRODUCT

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

(\$ millions)

State	Gross state product (GSP) (\$ millions)		As a percent of total 2007 GSP
	2006	2007	
Alabama	\$3,124	\$3,080	2.3%
Alaska	394	473	1.5
Arizona	4,515	4,561	2.2
Arkansas	1,139	1,205	1.5
California	29,805	30,125	2.0
Colorado	4,536	5,231	2.7
Connecticut	14,342	16,505	9.2
Delaware	5,711	7,326	14.6
D.C.	725	813	1.1
Florida	13,948	14,590	2.4
Georgia	6,891	7,456	2.3
Hawaii	868	902	1.8
Idaho	767	812	1.8
Illinois	21,779	22,485	4.4
Indiana	6,992	7,728	3.7
Iowa	8,097	8,972	8.3
Kansas	2,397	2,904	3.0
Kentucky	3,080	3,306	2.6
Louisiana	2,561	2,713	1.9
Maine	1,222	1,358	3.4
Maryland	5,118	5,817	2.7
Massachusetts	9,000	10,750	3.5
Michigan	11,837	11,219	3.4
Minnesota	8,827	9,635	4.5
Mississippi	1,238	1,286	1.8
Missouri	5,190	5,329	2.8
Montana	508	511	1.9
Nebraska	3,614	3,262	5.0
Nevada	1,409	1,472	1.4
New Hampshire	1,958	2,201	4.4
New Jersey	10,663	10,931	2.8
New Mexico	812	856	1.4
New York	29,001	32,438	3.4

North Carolina	5,653	5,676	1.7
North Dakota	563	628	2.8
Ohio	11,907	13,002	3.3
Oklahoma	2,217	2,346	2.3
Oregon	2,763	2,966	2.0
Pennsylvania	15,845	16,532	3.8
Rhode Island	1,594	1,728	4.5
South Carolina	2,805	2,987	2.4
South Dakota	611	651	2.2
Tennessee	4,304	4,712	2.3
Texas	19,291	19,520	2.2
Utah	1,595	1,882	2.2
Vermont	646	645	3.0
Virginia	5,091	5,493	1.7
Washington	4,946	5,243	2.0
West Virginia	842	899	2.0
Wisconsin	8,821	9,121	4.6
Wyoming	197	204	1.0
United States	\$311,757	\$332,486	2.9%
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, 2009

(\$000)

State	Amount	State	Amount
Alabama	\$269,808	Montana	\$66,755
Alaska	52,286	Nebraska	51,040
Arizona	439,132	Nevada	238,622
Arkansas	149,457	New Hampshire	81,543
California	2,053,850	New Jersey	507,344
Colorado	197,414	New Mexico	128,731
Connecticut	159,588	New York	1,111,852
Delaware	88,849	North Carolina	506,452
Florida	651,300	North Dakota	34,583
Georgia	314,583	Ohio	425,089
Hawaii	98,038	Oklahoma	157,894
Idaho	78,886	Oregon	57,050
Illinois	334,126	Pennsylvania	731,865
Indiana	187,410	Rhode Island	48,771
Iowa	90,035	South Carolina	125,797
Kansas	136,544	South Dakota	63,165
Kentucky	125,168	Tennessee	299,006
Louisiana	484,858	Texas	1,140,217
Maine	89,528	Utah	132,214
Maryland	390,848	Vermont	56,111
Massachusetts	335,646	Virginia	255,019
Michigan	257,563	Washington	408,464
Minnesota	330,206	West Virginia	113,528
Mississippi	188,256	Wisconsin	121,171
Missouri	292,412	Wyoming	29,845
		United States	\$14,687,919

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, 2009

State	Property/ casualty	Life/ health	State	Property/ casualty	Life/ health
Alabama	20	10	Montana	4	3
Alaska	5	0	Nebraska	29	32
Arizona	49	154	Nevada	15	3
Arkansas	12	31	New Hampshire	41	2
California	121	15	New Jersey	74	3
Colorado	15	10	New Mexico	11	3
Connecticut	66	27	New York	208	81
Delaware	86	29	North Carolina	69	5
D.C.	8	3	North Dakota	17	3
Florida	145	12	Ohio	134	40
Georgia	34	16	Oklahoma	39	27
Hawaii	18	3	Oregon	13	4
Idaho	9	1	Pennsylvania	189	33
Illinois	197	60	Rhode Island	24	4
Indiana	80	31	South Carolina	24	10
Iowa	59	25	South Dakota	7	12
Kansas	24	14	Tennessee	20	13
Kentucky	8	7	Texas	230	139
Louisiana	35	47	Utah	10	15
Maine	19	2	Vermont	14	2
Maryland	38	6	Virginia	16	11
Massachusetts	53	16	Washington	20	10
Michigan	75	30	West Virginia	17	0
Minnesota	46	12	Wisconsin	179	22
Mississippi	16	20	Wyoming	3	0
Missouri	54	30	United States (1)	2,737	1,106

(1) Includes U.S. territories and possessions.

Source: Insurance Department Resources Report, 2009, published by the National Association of Insurance Commissioners. Reprinted with permission. Further reprint or redistribution strictly prohibited without written permission of NAIC.

TORNADOES AND RELATED DEATHS BY STATE, 2009

State	Tornadoes	Fatalities
Alabama	105	1
Alaska	0	0
Arizona	4	0
Arkansas	35	3
California	2	0
Colorado	58	0
Connecticut	3	0
Delaware	0	0
D.C.	0	0
Florida	34	0
Georgia	72	1
Hawaii	0	0
Idaho	2	0
Illinois	52	0
Indiana	13	0
Iowa	42	0
Kansas	87	0
Kentucky	38	2
Louisiana	102	0
Maine	12	0
Maryland	8	0
Massachusetts	1	0
Michigan	3	0
Minnesota	31	0
Mississippi	50	1
Missouri	63	3
Montana	7	0
Nebraska	46	0
Nevada	2	0
New Hampshire	0	0
New Jersey	1	0
New Mexico	4	0
New York	11	0
North Carolina	40	0
North Dakota	33	0
Ohio	16	0
Oklahoma	34	8
Oregon	4	0

Pennsylvania	7	0
Rhode Island	0	0
South Carolina	17	0
South Dakota	35	0
Tennessee	57	2
Texas	125	0
Utah	3	0
Vermont	2	0
Virginia	11	0
Washington	2	0
West Virginia	0	0
Wisconsin	19	0
Wyoming	12	0
United States	1,305 (1)	21

(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

The 1994 Northridge earthquake caused \$15.3 billion in insured damages when it occurred (\$22.2 billion in 2009 dollars). It ranks as the fourth costliest U.S. disaster, based on insured property losses (in 2009 dollars), topped only by Hurricane Katrina, Hurricane Andrew and the attacks on the World Trade Center. The earthquake and fire that devastated San Francisco on April 18, 1906 was one of the worst natural disasters in the United States. A 2009 study by AIR Worldwide estimates the insured loss at \$96 billion, were the quake to hit under current economic and demographic conditions.

THE TEN MOST COSTLY U.S. EARTHQUAKES (1)

(\$ millions)

Rank	Year	Location	Overall losses when occurred	Insured losses			Rank based on insured losses in 2009 dollars
				When occurred	In 2009 dollars (2)	Fatalities	
1	Jan. 17, 1994	California: Northridge, Los Angeles, San Fernando Valley, Ventura, Orange	\$44,000	\$15,300	\$22,200	60	1
2	Oct. 17, 1989	California: Loma Prieta, Santa Cruz, San Francisco, Oakland, Berkeley, Silicon Valley	10,000	960	1,660	70	3
3	Feb. 28, 2001	Washington: Olympia, Seattle, Tacoma; Oregon	2,000	305	370	1	5
4	Apr. 18, 1906	California: San Francisco, Santa Rosa, San Jose	524	180	3,901 (3)	3,000	2
5	Oct. 1-4, 1987	California: Los Angeles, Whittier	358	73	138	8	6
6	Oct. 15, 2006	Hawaii: Big Island, Kailua Kona, Oahu, Honolulu	200	50	53	NA	9
7	Sept. 3, 2000	California: Napa	80	50	62	NA	7
8	Mar. 27-28, 1964	Alaska: Anchorage, Kodiak Island, Seward, Valdez, Portage, Whittier, Cordova, Homer, Seldovia; Hawaii	540	45	312	130	4
9	Dec. 22, 2003	California: Paso Robles, San Simeon, San Luis Obispo, Atascadero	200	40	47	2	10
10	Jun. 28, 1992	California: San Bernardino County	100	40	61	1	8

(1) Costliest U.S. earthquakes occurring from 1900 to 2009, based on insured losses when occurred.

(2) Adjusted to 2009 dollars by Munich Re.

(3) Adjusted to 2009 dollars by the Insurance Information Institute based on 1913 Bureau of Labor Statistics data (earliest year available).

NA=Data not available.

Source: © 2010 Munich Re, Geo Risks Research, NatCatSERVICE.

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, conducted in 2009, is based on AIR Worldwide's U.S. earthquake model. It makes use of the firm's property exposure database and takes into account the current number and value of exposed properties.

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

(\$ billions)

Rank	Date	Location	Magnitude	Insured loss (current exposures)
1	Feb. 7, 1812	New Madrid, MO	7.7	\$100
2	Apr. 18, 1906	San Francisco, CA	7.8	96
3	Aug. 31, 1886	Charleston, SC	7.3	37
4	Jun. 1, 1838	San Francisco, CA	7.4	27
5	Jan. 17, 1994	Northridge, CA	6.7	21
6	Oct. 21, 1868	Hayward, CA	7.0	21
7	Jan. 9, 1857	Fort Tejon, CA	7.9	8
8	Oct. 17, 1989	Loma Prieta, CA	6.3	6
9	Mar. 10, 1933	Long Beach, CA	6.4	5
10	Jul. 1, 1911	Calaveras, CA	6.4	4

(1) Modeled loss to property, contents, and business interruption and additional living expenses for residential, mobile home, commercial and auto exposures as of December 31, 2008. Losses include demand surge and fire following earthquake. 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.

2009 WILDFIRES

Historically, the costliest U.S. wildfires have been in California, which saw an average of \$500 million per year in insured losses from 1990 to 2009. While there were a number of large wildfires in Southern California in 2009, damages were far below average. Munich Re put insured catastrophic wildfire losses at \$185 million in 2009, with the losses concentrated in California. 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 and 2009.

TOP TEN STATES FOR WILDLAND FIRES RANKED BY NUMBER OF FIRES, 2009

Rank	State	Number of fires	Number of acres burned
1	Texas	16,614	753,261
2	California	9,159	405,585
3	Georgia	3,732	13,714
4	North Carolina	3,344	25,142
5	Missouri	2,957	42,241
6	Florida	2,797	124,401
7	Arizona	2,371	263,358
8	Mississippi	2,366	31,280
9	Indiana	2,083	4,706
10	Washington	1,976	77,250

Source: National Interagency Coordination Center.

TOP TEN STATES FOR WILDLAND FIRES BY ACRES BURNED, 2009

Rank	State	Number of fires	Number of acres burned
1	Alaska	527	2,951,597
2	Texas	16,614	753,261
3	New Mexico	1,278	421,481
4	California	9,159	405,585
5	Arizona	2,371	263,358
6	Oklahoma	1,773	153,948
7	Florida	2,797	124,401
8	Utah	1,136	112,753
9	Oregon	1,488	100,668
10	Washington	1,976	77,250

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	\$2,496
2	Oct. 21-24, 2007	Witch Fire, CA	1,300	1,344
3	Oct. 25 - Nov.4, 2003	Cedar Fire, CA	1,060	1,237
4	Oct. 25 - Nov.3, 2003	Old Fire, CA	975	1,137
5	Nov. 2-3, 1993	Los Angeles County Fire, CA	375	526
6	Oct. 27-28, 1993	Orange County Fire, CA	350	491
7	Jun. 27 - Jul.2, 1990	Santa Barbara Fire, CA	265	403
8	May 10-16, 2000	Cerro Grande Fire, NM	140	173
9	Jun. 23-28, 2002	Rodeo Chediski Complex Fire, AZ	120	143
10	Sep. 22-30, 1970	Oakland and Berkeley Hills Fire, CA	25	112

(1) Property coverage only for catastrophic fires. Effective January 1, 1997, ISO's Property Claim Services (PCS) unit defines catastrophes as events that cause more than \$25 million in insured property damage and that affect a significant number of insureds 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 for inflation through 2009 by ISO using the GDP implicit price deflator.

Source: ISO's Property Claim Services (PCS) unit.

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.

INSURANCE PROVIDED BY FAIR PLANS BY STATE, FISCAL YEAR 2009 (1)

State	Number of			Direct written premiums (\$000)
	Habitational policies	Commercial policies	Exposure (\$000)	
California	138,891	7,520	\$41,598,445	\$65,946
Connecticut	3,436	179	639,694	3,784
Delaware	2,159	96	281,753	656
D.C.	NA	NA	NA	NA
Florida (2)	1,122,262	57,609	405,990,630	2,181,283
Georgia	22,646	1,851	3,912,725	18,093
Hawaii	NA	NA	NA	NA
Illinois	6,298	122	521,107	5,194
Indiana	2,045	74	162,146	1,313
Iowa	874	45	56,750	534
Kansas	9,330	195	472,318	4,302
Kentucky	9,986	596	NA	6,031
Louisiana (2)	140,964	6,380	28,366,895	222,251
Massachusetts	222,172	653	79,395,334	293,664
Michigan	40,812	1,266	5,474,271	40,369
Minnesota	6,776	4	610,310	5,510
Mississippi	11,286	(3)	680,848	7,509
Missouri	5,665	322	294,926	2,734
New Jersey	25,309	894	3,300,785	12,931
New York	54,895	5,081	13,880,554	35,601
Ohio	37,355	745	7,557,891	20,699
Oregon	2,965	122	220,601	1,165
Pennsylvania	27,009	1,820	1,791,047	9,459
Rhode Island	18,667	155	4,311,658	22,522
Texas	97,882	(3)	11,706,720	60,255
Virginia	30,623	665	3,624,475	14,969
Washington	39	38	20,259	154
West Virginia	786	87	33,409	496
Wisconsin	2,837	56	NA	1,288
Total	2,043,969	86,575	\$614,905,551	\$3,038,712

(1) Does not include the FAIR Plans of Arkansas, Hawaii and North Carolina.

- (2) Citizens Property Insurance Corporation, which combined the FAIR and Beach Plans.
- (3) 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, 2009 (1)

(\$000)

State	Incurred losses
Alabama	\$4,405,891
Alaska	705,971
Arizona	5,039,322
Arkansas	2,789,325
California	28,682,010
Colorado	5,870,205
Connecticut	3,756,345
D.C.	1,767,212
Delaware	1,684,267
Florida	18,597,980
Georgia	10,362,554
Hawaii	772,361
Idaho	1,104,112
Illinois	13,358,136
Indiana	5,070,432
Iowa	3,097,059
Kansas	3,085,693
Kentucky	4,084,636
Louisiana	4,247,860
Maine	924,452
Maryland	5,255,720
Massachusetts	5,357,345
Michigan	11,168,047
Minnesota	5,139,470
Mississippi	2,077,502
Missouri	5,165,394
Montana	1,124,460
Nebraska	2,013,018
Nevada	2,458,551
New Hampshire	1,088,021
New Jersey	10,020,839
New Mexico	1,388,529
New York	25,336,523
North Carolina	6,744,096
North Dakota	801,587

Ohio	7,439,699
Oklahoma	4,510,073
Oregon	3,095,544
Pennsylvania	10,843,097
Rhode Island	995,586
South Carolina	3,461,098
South Dakota	913,488
Tennessee	4,958,879
Texas	21,774,583
Utah	1,791,058
Vermont	488,801
Virginia	5,950,200
Washington	5,436,302
West Virginia	1,626,006
Wisconsin	4,613,838
Wyoming	498,524
United States	\$282,941,701

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

Source: SNL Financial LC.

INCURRED LOSSES BY STATE, PRIVATE PASSENGER AUTOMOBILE INSURANCE, 2009 (1)

(\$000)

State	Total incurred losses
Alabama	\$1,383,545
Alaska	\$229,229
Arizona	1,874,918
Arkansas	916,686
California	10,999,982
Colorado	1,803,734
Connecticut	1,427,885
D.C.	157,476
Delaware	417,703
Florida	8,437,605
Georgia	3,323,993
Hawaii	302,329
Idaho	352,901
Illinois	3,622,102
Indiana	1,735,551
Iowa	769,516
Kansas	892,914
Kentucky	1,509,196
Louisiana	1,929,164
Maine	313,699
Maryland	2,355,658
Massachusetts	2,323,814
Michigan	6,359,363
Minnesota	1,572,173
Mississippi	849,387
Missouri	1,716,942
Montana	287,538
Nebraska	533,760
Nevada	1,017,254
New Hampshire	373,282
New Jersey	4,304,740
New Mexico	602,968
New York	6,548,580
North Carolina	2,733,844
North Dakota	180,505
Ohio	2,906,043
Oklahoma	1,246,219

Oregon	1,214,399
Pennsylvania	4,367,498
Rhode Island	413,941
South Carolina	1,528,957
South Dakota	214,595
Tennessee	1,692,375
Texas	8,283,818
Utah	774,438
Vermont	167,635
Virginia	2,539,780
Washington	2,244,302
West Virginia	610,703
Wisconsin	1,300,391
Wyoming	182,196
United States	\$103,847,226

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

Source: SNL Financial LC.

INCURRED LOSSES BY STATE, HOMEOWNERS INSURANCE, 2009 (1)

(\$000)

State	Incurred losses
Alabama	\$1,186,716
Alaska	\$68,892
Arizona	550,776
Arkansas	648,221
California	2,218,837
Colorado	1,665,215
Connecticut	426,348
D.C.	58,157
Delaware	81,707
Florida	2,695,442
Georgia	2,814,124
Hawaii	56,463
Idaho	134,298
Illinois	1,713,755
Indiana	957,205
Iowa	319,769
Kansas	519,319
Kentucky	937,956
Louisiana	173,036
Maine	155,260
Maryland	598,728
Massachusetts	656,655
Michigan	1,458,632
Minnesota	704,341
Mississippi	342,437
Missouri	816,165
Montana	127,371
Nebraska	244,760
Nevada	174,456
New Hampshire	157,288
New Jersey	954,876
New Mexico	165,883
New York	1,695,691
North Carolina	1,001,454
North Dakota	57,013
Ohio	1,619,340
Oklahoma	1,198,492

Oregon	349,032
Pennsylvania	1,360,771
Rhode Island	102,959
South Carolina	547,927
South Dakota	103,426
Tennessee	1,109,993
Texas	3,642,231
Utah	183,730
Vermont	70,803
Virginia	730,301
Washington	738,924
West Virginia	218,360
Wisconsin	509,278
Wyoming	73,696
United States	\$39,022,812

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

Source: SNL Financial LC.

INCURRED LOSSES BY STATE, COMMERCIAL LINES, 2009 (1)

(\$000)

State	Total incurred losses
Alabama	\$1,761,786
Alaska	\$402,949
Arizona	2,572,598
Arkansas	1,195,220
California	14,197,778
Colorado	2,068,187
Connecticut	1,882,885
D.C.	1,480,762
Delaware	1,012,929
Florida	7,147,301
Georgia	4,042,945
Hawaii	405,621
Idaho	575,309
Illinois	7,741,747
Indiana	2,150,235
Iowa	1,866,628
Kansas	1,505,682
Kentucky	1,470,308
Louisiana	2,110,296
Maine	450,993
Maryland	2,255,380
Massachusetts	2,327,602
Michigan	3,190,375
Minnesota	2,719,922
Mississippi	842,446
Missouri	2,401,968
Montana	671,491
Nebraska	1,101,796
Nevada	1,254,499
New Hampshire	550,347
New Jersey	4,711,413
New Mexico	599,586
New York	15,719,444
North Carolina	2,923,885
North Dakota	518,042
Ohio	2,739,963

Oklahoma	1,922,424
Oregon	1,470,556
Pennsylvania	4,919,575
Rhode Island	448,594
South Carolina	1,349,297
South Dakota	523,759
Tennessee	2,005,459
Texas	9,428,906
Utah	790,605
Vermont	243,351
Virginia	2,602,300
Washington	2,346,060
West Virginia	771,452
Wisconsin	2,626,250
Wyoming	211,705
United States	\$132,230,611

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

Source: SNL Financial LC.

INCURRED LOSSES BY STATE, WORKERS COMPENSATION, 2009 (1)

(\$000)

State	Incurred losses
Alabama	\$210,865
Alaska	\$145,921
Arizona	488,844
Arkansas	111,305
California	4,678,729
Colorado	447,401
Connecticut	498,053
D.C.	86,366
Delaware	116,021
Florida	970,420
Georgia	718,749
Hawaii	84,200
Idaho	92,010
Illinois	1,995,413
Indiana	350,062
Iowa	414,769
Kansas	252,206
Kentucky	401,413
Louisiana	477,995
Maine	145,976
Maryland	401,955
Massachusetts	593,626
Michigan	540,297
Minnesota	544,517
Mississippi	163,594
Missouri	411,267
Montana	111,667
Nebraska	200,564
Nevada	144,008
New Hampshire	185,057
New Jersey	1,276,657
New Mexico	162,751
New York	2,868,190
North Carolina	850,366
North Dakota	NA
Ohio	21,349
Oklahoma	370,624

Oregon	467,530
Pennsylvania	1,345,585
Rhode Island	104,462
South Carolina	388,353
South Dakota	91,206
Tennessee	469,241
Texas	1,009,735
Utah	220,846
Vermont	97,103
Virginia	479,182
Washington	37,031
West Virginia	275,348
Wisconsin	1,046,326
Wyoming	547
United States	\$27,565,704

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

NA=Data not available.

Source: SNL Financial LC.

CLAIMS/LOSSES BY LINE BY STATE - LIFE/HEALTH

LIFE INSURANCE CLAIMS AND BENEFITS PAID BY STATE, 2009 (1)

(\$000)

State	Claims and benefits paid
Alabama	\$4,936,933
Alaska	\$620,687
Arizona	6,740,966
Arkansas	2,191,180
California	41,781,956
Colorado	6,293,627
Connecticut	16,182,062
D.C.	1,705,980
Delaware	10,275,358
Florida	25,191,445
Georgia	8,447,652
Hawaii	1,953,360
Idaho	1,459,957
Illinois	16,175,579
Indiana	7,031,993
Iowa	6,058,725
Kansas	3,419,561
Kentucky	3,422,080
Louisiana	4,317,581
Maine	1,470,232
Maryland	10,072,917
Massachusetts	12,322,392
Michigan	12,920,503
Minnesota	7,029,542
Mississippi	2,306,281
Missouri	6,979,799
Montana	792,553
Nebraska	2,421,391
Nevada	2,428,837
New Hampshire	1,824,912
New Jersey	16,906,629
New Mexico	2,067,945
New York	31,039,472
North Carolina	11,298,636
North Dakota	631,555

Ohio	14,921,891
Oklahoma	3,161,197
Oregon	4,173,204
Pennsylvania	18,055,614
Rhode Island	1,467,464
South Carolina	4,424,146
South Dakota	845,003
Tennessee	6,807,103
Texas	22,377,385
Utah	2,628,066
Vermont	775,396
Virginia	8,155,910
Washington	7,251,681
West Virginia	1,738,102
Wisconsin	6,811,566
Wyoming	498,020
United States	\$394,812,027

(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: SNL Financial LC.

VEHICLES BY STATE

PRIVATE PASSENGER CARS INSURED IN SHARED MARKETS 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	0.06%
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	0.04
Delaware	605,226	84	605,310	0.014
D.C.	223,379	943	224,322	0.42
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
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	0.51
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	2.55
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	1.06%

(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.

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 STATE INSURANCE ORGANIZATIONS

CALIFORNIA - DEPARTMENT OF INSURANCE

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

ASSOCIATION OF CALIFORNIA INSURANCE COMPANIES

1415 L Street, Suite 670
Sacramento, California 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
Web 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, California 95814
Key Executive: Brad Wenger
Phone: 916-442-3648
Fax: 916-442-1730
E-mail Address: Bwenger@aclhic.com
Web Address: <http://www.aclhic.com>
Membership: Domestic & Non-Domestic Life and Health Insurance Companies
Operations: Lobbying

INSURANCE BROKERS & AGENTS OF THE WEST (IBA WEST)

7041 Koll Center Parkway, Suite 290
Pleasanton, California 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;
Web Address: <http://www.ibawest.com>
Operations: Lobbying

INSURANCE INFORMATION NETWORK OF CALIFORNIA (IINC)

900 Wilshire Blvd., Suite 1414

Los Angeles, California 90017

Key Executive: Candysse Miller

Chief Communications Officer: Candysse Miller

Phone: 213-624-IINC

Fax: 213-624-4432

E-mail Address: cmiller@iinc.org

Web 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, California 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

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

PACIFIC ASSOCIATION OF DOMESTIC INSURANCE COMPANIES (PADIC)

1940 Burlin Way

Auburn, California 95603

Key Executive: Milo Pearson

Phone: 530-888-6045

Fax: 530-888-6435

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

Web Address: <http://www.padic.org>

PERSONAL INSURANCE FEDERATION OF CALIFORNIA

1201 K Street, Suite 1220

Sacramento, California 95814

Key Executive: Rex Frazier

Chief Communications Officer: Dan Edwards

Phone: 916-442-6646

Fax: 916-446-9548

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

SURPLUS LINE ASSOCIATION OF CALIFORNIA (STAMPING OFFICE)

50 California Street, 18th Fl.
San Francisco, California 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
Web Address: <http://www.slacal.org>

WESTERN INSURANCE AGENTS ASSOCIATION (WIAA)

(Serving Arizona, California, Nevada and New Mexico)
11190 Sun Center Drive, Suite 100
Rancho Cordova, California 95670
Chief Communications Officer: Nancy Garafano
Phone: 916-443-4221; 800-553-4221
Fax: 916-443-5559
E-mail Address: wiaa@wiaagroup.org
Web Address: <http://www.wiaagroup.org>