



A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE OHIO ECONOMY



*Representing Ohio's property/casualty
insurance industry*



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LEADING WRITERS IN OHIO

LEADING WRITERS OF PROPERTY/CASUALTY INSURANCE IN OHIO BY DIRECT PREMIUMS WRITTEN, 2007

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Farm Mutual Group	\$1,513,745,836	11.6%
2	Nationwide Group	989,526,908	7.6
3	Allstate Insurance Co Group	761,182,078	5.8
4	Progressive Casualty Group	657,661,214	5.0
5	Cincinnati Insurance Group	632,951,499	4.8
6	Ohio Farmers Insurance Group	517,974,143	4.0
7	American International Group	512,481,361	3.9
8	Liberty Mutual Group	505,589,744	3.9
9	Grange Mutual Casualty Group	486,001,691	3.7
10	Travelers Group	402,267,904	3.1

(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 IN OHIO BY DIRECT PREMIUMS WRITTEN, 2007

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	ING America Insurance Holding Group	\$1,542,487,020	7.4%
2	Western-Southern Life Group	1,260,353,261	6.0
3	Prudential of America Group	1,153,588,749	5.5
4	Metropolitan Group	1,148,461,050	5.5
5	John Hancock Group	1,101,379,479	5.3
6	Principal Financial Group	878,840,477	4.2
7	Lincoln National Group	849,179,833	4.1
8	Hartford Fire And Casualty Group	837,000,383	4.0
9	Jackson National Group	801,028,310	3.8
10	American International Group	766,398,025	3.7

(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 HOMEOWNERS INSURANCE IN OHIO
BY DIRECT PREMIUMS WRITTEN, 2007**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Farm Mutual Group	\$413,917,521	22.4%
2	Allstate Insurance Co Group	208,846,600	11.3
3	Nationwide Group	200,744,885	10.9
4	Grange Mutual Casualty Group	105,074,580	5.7
5	Cincinnati Insurance Group	93,197,926	5.0
6	Ohio Farmers Insurance Group	79,557,919	4.3
7	Liberty Mutual Group	75,420,074	4.1
8	Erie Insurance Exchange Group	69,806,610	3.8
9	Motorists Mutual Group	59,505,264	3.2
10	Auto Owners Insurance Company & Affiliates	59,227,167	3.2

(1) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF PRIVATE PASSENGER AUTO INSURANCE IN OHIO
BY DIRECT PREMIUMS WRITTEN, 2007**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	State Farm IL Group	\$943,179,739	18.6%
2	Progressive Group	599,481,434	11.8
3	Nationwide Group	587,313,385	11.6
4	Allstate Insurance Group	509,666,723	10.1
5	Grange Mutual Casualty Group	299,513,814	5.9
6	Westfield Group	178,219,935	3.5
7	Berkshire Hathaway Insurance Group	151,888,349	3.0
8	Liberty Mutual Insurance Group	143,960,915	2.8
9	American Family Insurance Group	136,176,753	2.7
10	Cincinnati Financial Group	132,047,431	2.6

(1) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF COMMERCIAL MULTIPLE PERIL INSURANCE IN OHIO
BY DIRECT PREMIUMS WRITTEN, 2007**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	Cincinnati Insurance Group	\$161,568,435	14.4%
2	Ohio Farmers Insurance Group	90,756,860	8.1
3	Liberty Mutual Group	75,289,343	6.7
4	Nationwide Group	67,629,522	6.0
5	Travelers Cos & Affiliates	66,702,955	5.9
6	Combined Federal Insurance Company & Affiliates	59,841,386	5.3
7	Erie Insurance Exchange Group	55,584,832	5.0
8	State Farm Mutual Group	48,323,994	4.3
9	Auto Owners Insurance Company & Affiliates	46,031,551	4.1
10	Hartford Fire Group	30,845,262	2.7

(1) Before reinsurance transactions, excluding state funds.

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**LEADING WRITERS OF WORKERS COMPENSATION INSURANCE IN OHIO
BY DIRECT PREMIUMS WRITTEN, 2007**

Rank	Company/Group	Direct premiums written (1)	Market share (percent)
1	American International Group	\$13,034,450	46.0%
2	Ohio Farmers Insurance Group	4,044,343	14.3
3	Liberty Mutual Group	3,887,858	13.7
4	Hartford Fire Group	1,623,755	5.7
5	Millea Holdings Inc	1,234,406	4.4
6	Ace American Insurance Company	1,223,572	4.3
7	Combined Federal Insurance Company & Affiliates	969,351	3.4
8	Acuity A Mutual Insurance Company	572,783	2.0
9	Mitsui Sumitomo Insurance Group	375,346	1.3
10	Zurich Insurance Company Group	261,029	0.9

(1) Before reinsurance transactions, excluding state funds.

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CONTRIBUTION TO THE OHIO ECONOMY IN COMPARISON WITH OTHER STATES

EMPLOYMENT/COMPENSATION

INSURANCE CARRIERS AND RELATED ACTIVITIES, EMPLOYMENT, 2005-2006

State	Number of employees	
	2005	2006
Alabama	32,711	33,823
Alaska	2,753	2,784
Arizona	49,081	49,291
Arkansas	17,437	18,549
California	298,478	300,777
Colorado	49,501	51,312
Connecticut	74,238	75,719
Delaware	8,083	8,744
D.C.	3,783	3,723
Florida	172,249	180,684
Georgia	80,761	84,877
Hawaii	9,577	9,877
Idaho	11,245	12,119
Illinois	140,256	145,172
Indiana	55,959	57,897
Iowa	51,605	54,097
Kansas	31,173	33,031
Kentucky	31,037	34,050
Louisiana	32,812	32,597
Maine	13,405	13,661
Maryland	46,847	47,310
Massachusetts	76,842	79,005
Michigan	75,343	77,246
Minnesota	69,975	72,264
Mississippi	17,632	17,890
Missouri	59,750	62,789
Montana	8,100	8,476
Nebraska	32,452	33,291
Nevada	17,283	15,544
New Hampshire	15,934	16,317
New Jersey	91,888	94,820
New Mexico	10,880	11,110
New York	184,745	188,745

North Carolina	63,651	67,578
North Dakota	8,984	9,296
Ohio	122,464	127,626
Oklahoma	30,085	31,060
Oregon	32,138	33,611
Pennsylvania	141,882	145,923
Rhode Island	10,683	11,009
South Carolina	36,371	37,907
South Dakota	9,192	9,883
Tennessee	52,767	55,330
Texas	207,313	216,233
Utah	21,335	22,820
Vermont	4,947	5,146
Virginia	55,246	57,566
Washington	49,757	51,330
West Virginia	11,396	12,456
Wisconsin	78,764	80,658
Wyoming	3,010	3,177
United States	2,813,800	2,906,200

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

INSURANCE CARRIERS AND RELATED ACTIVITIES, COMPENSATION, 2005-2006

(\$000)

State	Annual payroll	
	2005	2006
Alabama	\$1,834,915	\$2,136,761
Alaska	132,093	139,579
Arizona	2,598,284	2,687,902
Arkansas	661,151	726,521
California	21,162,271	21,993,456
Colorado	2,739,051	2,876,814
Connecticut	7,923,546	8,129,976
Delaware	520,981	586,075
D.C.	366,165	406,542
Florida	9,262,350	10,015,478
Georgia	4,856,861	5,265,940
Hawaii	462,483	500,719
Idaho	431,400	477,090
Illinois	8,906,450	9,846,922
Indiana	2,912,248	3,084,051
Iowa	2,844,386	3,179,539
Kansas	1,409,100	1,540,185
Kentucky	1,627,369	1,925,213
Louisiana	1,449,017	1,507,969
Maine	747,625	793,904
Maryland	2,984,680	3,119,264
Massachusetts	6,044,558	6,340,671
Michigan	4,063,358	4,212,553
Minnesota	4,923,112	5,173,416
Mississippi	656,534	685,787
Missouri	2,919,676	3,177,908
Montana	294,902	333,210
Nebraska	1,517,381	1,596,704
Nevada	970,242	799,420
New Hampshire	1,086,673	1,160,825
New Jersey	7,704,292	8,223,152
New Mexico	446,672	469,393
New York	15,350,127	16,409,833
North Carolina	3,110,545	3,457,303
North Dakota	316,805	335,786
Ohio	6,779,467	7,307,984

Oklahoma	1,132,210	1,208,464
Oregon	1,689,335	1,814,773
Pennsylvania	8,720,787	9,322,745
Rhode Island	627,008	658,553
South Carolina	1,682,910	1,848,280
South Dakota	321,561	349,076
Tennessee	2,583,388	2,856,128
Texas	11,123,778	11,919,419
Utah	904,042	978,584
Vermont	271,492	288,458
Virginia	3,037,078	3,260,450
Washington	3,012,327	3,244,895
West Virginia	387,220	446,447
Wisconsin	4,113,758	4,462,387
Wyoming	96,336	106,496
United States	\$171,720,000	\$183,389,000

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, 2007 (1)

(\$ millions)

State	Life insurance	Annuities	Accident and health insurance (2)	Deposit-type contract funds	Other considerations	Total
Alabama	\$2,431	\$2,711	\$1,493	\$234	\$876	\$7,746
Alaska	291	450	227	48	128	1,145
Arizona	2,041	4,409	3,398	379	1,517	11,745
Arkansas	886	1,484	1,364	219	423	4,375
California	14,755	22,085	14,546	2,963	11,564	65,914
Colorado	1,923	4,302	2,811	2,560	1,202	12,798
Connecticut	2,520	5,237	2,272	8,186	2,482	20,697
Delaware	3,513	1,396	413	16,868	784	22,974
D.C.	415	463	536	193	992	2,598
Florida	7,935	17,385	9,727	1,710	5,641	42,398
Georgia	4,251	4,716	4,329	1,249	1,604	16,149
Hawaii	711	1,265	352	63	673	3,064
Idaho	460	868	492	167	224	2,211
Illinois	6,344	9,486	6,338	1,725	3,690	27,584
Indiana	2,584	5,190	3,704	2,001	1,398	14,877
Iowa	1,516	2,856	1,485	8,748	705	15,310
Kansas	1,246	2,082	2,753	7,254	816	14,151
Kentucky	1,376	2,277	1,760	170	932	6,515
Louisiana	1,834	3,436	1,731	456	1,085	8,542
Maine	401	818	703	75	327	2,323
Maryland	2,529	4,460	2,209	3,488	2,057	14,743
Massachusetts	3,265	6,707	2,432	1,979	3,283	17,667
Michigan	3,747	9,980	3,726	1,185	2,318	20,957
Minnesota	3,260	4,931	1,872	998	2,009	13,070
Mississippi	977	1,272	1,557	143	335	4,283
Missouri	2,524	4,587	4,728	722	1,276	13,837
Montana	271	479	456	55	128	1,389
Nebraska	853	1,713	1,158	509	420	4,653
Nevada	821	1,341	989	332	486	3,970
New Hampshire	531	1,226	547	770	364	3,438
New Jersey	7,378	10,226	3,911	3,627	3,564	28,706
New Mexico	543	879	644	81	397	2,544
New York	10,641	17,390	6,153	18,137	9,182	61,503

North Carolina	3,971	6,469	4,713	1,806	2,133	19,093
North Dakota	265	539	278	29	154	1,264
Ohio	4,874	9,754	5,708	3,311	2,896	26,543
Oklahoma	1,210	1,771	1,651	297	713	5,641
Oregon	1,080	2,190	1,455	286	1,068	6,080
Pennsylvania	6,093	11,462	4,444	1,633	4,545	28,176
Rhode Island	473	912	361	139	297	2,182
South Carolina	1,743	2,885	1,957	185	668	7,437
South Dakota	441	571	342	50	140	1,545
Tennessee	2,735	4,297	2,856	395	1,588	11,871
Texas	8,814	15,217	13,218	2,252	4,757	44,257
Utah	969	1,810	916	325	540	4,560
Vermont	237	470	356	106	250	1,420
Virginia	3,441	5,314	3,560	1,951	2,315	16,581
Washington	2,158	3,654	2,147	601	1,680	10,239
West Virginia	590	1,068	716	66	358	2,798
Wisconsin	2,558	5,288	4,482	901	1,432	14,661
Wyoming	196	357	280	134	80	1,045
United States (3)	\$136,618	\$232,134	\$140,260	\$101,760	\$88,498	\$699,268

- (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, 2007 (1)

(\$000)

State	Total, all lines	State	Total, all lines
Alabama	\$6,689,133	Montana	\$1,642,046
Alaska	1,514,096	Nebraska	3,325,609
Arizona	8,501,575	Nevada	4,622,315
Arkansas	3,917,494	New Hampshire	2,034,169
California	59,096,390	New Jersey	17,107,869
Colorado	7,730,388	New Mexico	2,637,400
Connecticut	7,041,383	New York	35,244,421
Delaware	2,525,805	North Carolina	12,274,492
D.C.	1,701,235	North Dakota	1,471,042
Florida	38,293,959	Ohio	13,076,439
Georgia	13,971,161	Oklahoma	5,368,523
Hawaii	2,338,783	Oregon	5,643,900
Idaho	1,897,011	Pennsylvania	20,030,752
Illinois	21,095,721	Rhode Island	1,927,628
Indiana	8,554,355	South Carolina	6,842,051
Iowa	4,820,940	South Dakota	1,694,478
Kansas	4,781,367	Tennessee	8,586,817
Kentucky	5,806,948	Texas	36,006,765
Louisiana	9,186,316	Utah	3,436,183
Maine	1,908,944	Vermont	1,128,486
Maryland	8,908,320	Virginia	10,621,110
Massachusetts	11,737,435	Washington	9,161,722
Michigan	14,739,781	West Virginia	3,003,244
Minnesota	8,848,413	Wisconsin	8,109,973
Mississippi	4,232,739	Wyoming	890,825
Missouri	9,030,816	United States	\$484,763,527

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

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.

- In 2007 California accounted for the largest amount of direct premiums written, followed by Florida, Texas, New York and Illinois.
- Direct premiums written in 2007 fell 1.2 percent in California and 1.9 percent in Florida, rose 3.7 percent in Texas and 1.5 percent in New York and fell 0.3 percent in Illinois. This compares with 0.7 percent growth nationally.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2007 (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	\$1,194,156	\$1,093,951	\$345,151	\$121,738	\$1,146,955	\$53,151	\$549,694
Alaska	242,898	156,139	54,698	21,595	126,312	457	111,568
Arizona	2,000,842	1,594,232	386,642	121,525	1,158,875	12,450	597,474
Arkansas	786,142	604,408	212,321	81,871	532,840	13,704	256,760
California	11,293,951	9,009,027	2,294,860	783,126	6,477,808	203,138	4,700,146
Colorado	1,543,056	1,133,961	323,962	123,796	1,181,544	55,261	640,503
Connecticut	1,468,736	881,286	308,203	73,234	981,115	3,240	562,580
Delaware	420,421	199,056	85,046	79,117	163,337	2,496	281,764
D.C.	132,729	123,933	34,916	5,862	118,443	0	142,816
Florida	8,515,352	3,831,828	1,612,282	435,801	7,083,011	27,307	2,204,970
Georgia	2,846,061	2,500,235	671,242	226,815	1,776,025	84,265	873,031
Hawaii	415,357	251,589	96,067	27,553	316,997	615	158,213
Idaho	387,794	282,647	101,732	46,559	215,223	42,929	191,202
Illinois	3,169,951	2,565,102	854,876	279,441	2,355,606	103,663	1,529,225
Indiana	1,540,937	1,182,810	420,143	163,589	1,232,424	128,338	706,422
Iowa	651,951	596,733	212,156	105,150	468,960	100,926	295,162
Kansas	688,454	645,765	165,143	86,255	680,142	121,109	310,915
Kentucky	1,396,232	762,139	268,772	91,084	691,137	107,328	412,230
Louisiana	1,813,519	1,304,867	473,177	110,099	1,218,088	9,026	464,813
Maine	354,459	277,679	93,328	35,716	279,082	2,826	193,184
Maryland	2,105,282	1,452,813	412,134	114,903	1,190,758	20,103	598,774
Massachusetts	2,541,575	1,491,634	595,684	184,111	1,616,147	2,128	987,626
Michigan	3,161,113	2,646,034	498,486	241,410	2,109,335	105,144	1,011,106
Minnesota	1,590,560	1,118,196	327,782	146,343	1,216,578	84,034	619,974
Mississippi	774,723	638,790	236,456	75,123	670,359	14,777	296,113
Missouri	1,536,546	1,221,812	365,063	149,069	1,192,476	103,630	658,704
Montana	310,136	217,175	85,027	48,614	180,168	44,262	145,532
Nebraska	467,134	365,109	124,020	73,115	386,881	112,571	252,839
Nevada	1,128,582	613,203	199,260	46,112	476,081	6,612	310,322
New Hampshire	378,444	318,943	95,180	35,545	282,169	1,502	203,439
New Jersey	3,852,296	1,991,407	996,067	195,805	1,803,837	2,765	1,291,773
New Mexico	637,623	418,586	130,031	48,908	326,209	20,497	207,279

New York	6,451,822	3,342,663	1,713,879	295,796	3,924,821	33,987	3,143,974
North Carolina	2,521,056	1,767,825	586,500	190,907	1,645,599	43,661	846,952
North Dakota	147,296	158,760	50,207	32,500	113,881	59,077	87,383
Ohio	2,930,977	2,140,291	645,510	211,418	1,849,309	105,385	1,122,078
Oklahoma	1,012,661	757,741	264,442	100,772	882,818	97,200	370,578
Oregon	1,310,833	675,770	247,173	74,283	564,150	50,282	444,948
Pennsylvania	4,168,890	2,829,265	937,619	316,711	2,355,423	79,476	1,502,412
Rhode Island	453,761	234,654	84,328	22,113	260,504	141	140,170
South Carolina	1,538,485	970,787	292,308	94,569	1,093,434	5,033	455,364
South Dakota	188,414	173,392	55,989	97,723	125,756	64,827	101,612
Tennessee	1,523,618	1,257,687	381,385	158,509	1,158,702	99,256	612,560
Texas	6,611,805	5,388,039	1,684,433	506,855	5,097,166	123,157	1,921,731
Utah	729,822	492,259	174,549	75,865	331,930	8,181	227,752
Vermont	164,916	150,572	49,753	20,101	153,206	10,939	137,121
Virginia	2,290,865	1,687,954	465,477	152,805	1,428,927	44,844	719,988
Washington	2,416,701	1,361,940	399,060	123,968	1,155,326	50,969	746,672
West Virginia	647,655	416,663	136,059	43,351	311,734	10,469	175,293
Wisconsin	1,236,957	987,451	347,200	152,433	851,758	109,706	599,529
Wyoming	153,277	151,996	52,191	29,770	110,777	22,548	82,222
United States	96,808,344	66,967,397	21,845,513	7,153,098	63,243,727	2,519,464	35,789,361

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2007 (1) (Cont'd)**

(\$000)

State	Workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines	Inland marine
Alabama	\$399,361	\$159,891	\$51,555	\$555,295	\$162,714	\$130,828	\$234,120
Alaska	331,018	24,602	6,774	129,072	28,967	15,301	105,504
Arizona	398,555	293,216	66,605	858,801	126,824	88,161	238,495
Arkansas	286,866	82,576	19,230	343,939	128,158	101,517	163,603
California	6,593,558	909,208	594,577	7,327,410	1,450,082	941,033	2,032,868
Colorado	405,143	182,820	87,481	943,589	122,454	116,766	228,767
Connecticut	731,246	217,422	48,256	863,313	108,370	83,417	203,693
Delaware	266,018	42,567	9,636	199,254	21,743	18,539	48,157
D.C.	163,228	41,563	5,134	306,144	29,355	25,820	65,247

Florida	3,116,699	662,822	254,166	3,170,709	1,223,199	1,435,812	1,126,330
Georgia	1,346,847	331,846	89,919	1,247,778	280,772	192,383	450,402
Hawaii	325,741	34,674	16,222	292,454	70,717	74,003	52,249
Idaho	137,128	44,378	12,706	156,077	25,397	26,763	61,914
Illinois	2,706,558	659,802	165,749	3,355,341	362,369	274,089	554,749
Indiana	791,347	130,612	60,300	711,444	179,331	116,489	292,330
Iowa	553,991	95,104	34,919	430,631	67,960	122,354	154,701
Kansas	429,708	98,117	28,852	346,841	77,904	128,988	136,360
Kentucky	637,084	173,862	31,638	404,019	119,605	83,755	228,569
Louisiana	956,353	107,557	50,274	755,374	249,440	249,583	329,632
Maine	240,399	57,726	6,550	134,978	36,311	22,421	52,966
Maryland	680,987	322,648	53,029	861,059	143,704	96,680	226,832
Massachusetts	1,122,074	301,379	106,002	1,418,391	282,490	176,062	274,699
Michigan	1,091,383	244,781	92,128	1,198,770	345,953	159,413	335,648
Minnesota	866,972	99,980	84,441	913,666	144,729	198,953	212,508
Mississippi	352,919	56,101	21,346	297,103	123,834	127,161	153,649
Missouri	989,295	216,599	60,730	940,808	183,867	142,098	252,361
Montana	113,175	48,791	8,414	120,980	20,453	23,798	44,389
Nebraska	342,121	36,965	16,114	252,297	42,267	110,628	94,215
Nevada	528,810	106,810	40,361	519,273	95,883	69,543	122,743
New Hampshire	271,363	43,132	16,205	159,433	31,246	21,236	54,489
New Jersey	1,977,758	590,154	211,976	2,206,834	316,116	212,130	415,775
New Mexico	280,394	50,626	13,871	189,749	32,794	29,721	75,526
New York	2,509,474	1,669,425	322,143	5,872,455	807,450	460,097	964,447
North Carolina	1,522,625	293,586	101,442	973,569	245,111	216,403	386,744
North Dakota	298	17,980	7,453	77,396	17,950	74,045	31,561
Ohio	28,362	469,392	110,823	1,451,114	323,228	186,633	397,334
Oklahoma	461,279	135,084	42,908	460,980	101,282	104,098	184,291
Oregon	953,971	110,687	45,634	450,900	87,571	58,186	146,859
Pennsylvania	2,302,573	712,621	165,934	2,351,466	409,070	255,005	415,628
Rhode Island	201,945	37,327	11,598	191,137	40,431	30,598	47,960
South Carolina	798,921	52,340	41,861	418,998	177,508	165,190	201,279
South Dakota	138,613	25,709	8,186	89,977	17,584	38,595	54,273
Tennessee	947,979	338,730	65,515	833,135	202,293	122,716	268,734
Texas	2,740,473	375,221	260,527	4,039,872	1,385,450	981,326	1,355,726
Utah	511,316	72,406	35,133	330,344	58,473	44,959	106,157
Vermont	190,069	19,753	6,325	107,363	19,088	12,246	29,682
Virginia	924,751	282,632	59,535	1,128,446	205,168	127,283	292,648
Washington	50,685	239,959	82,717	1,057,156	155,822	124,564	245,247
West Virginia	712,932	82,701	14,068	166,832	58,205	31,508	70,368

Wisconsin	1,756,490	108,041	71,505	770,650	114,644	100,059	210,275
Wyoming	9,895	24,375	9,193	88,193	15,873	12,473	41,893
United States	46,202,157	11,537,172	4,022,589	54,334,743	11,888,013	9,269,779	15,220,102

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2007 (1) (Cont'd)**

(\$000)

State	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty	Aircraft
Alabama	\$41,250	\$68,121	\$12,447	\$1,548	\$19,794	\$25,394	\$23,122
Alaska	26,985	27,453	2,054	179	5,209	4,662	36,575
Arizona	14,421	117,231	11,791	1,555	17,782	21,448	76,833
Arkansas	18,688	32,375	9,623	1,807	11,833	7,388	22,315
California	289,605	736,544	126,735	19,673	105,963	347,388	223,653
Colorado	13,642	107,987	18,146	2,163	16,629	48,455	44,311
Connecticut	72,776	67,778	31,066	4,088	14,664	24,343	43,695
Delaware	6,712	16,100	3,806	2,344	2,842	102,444	13,337
D.C.	6,988	71,595	12,792	1,448	3,955	24,851	17,944
Florida	313,146	432,569	56,886	9,491	54,875	116,102	150,246
Georgia	61,402	180,133	29,033	4,197	27,127	38,611	75,398
Hawaii	13,985	39,223	4,920	296	3,441	10,477	16,009
Idaho	2,783	22,311	2,891	373	5,695	2,026	16,545
Illinois	73,179	175,791	78,084	7,189	51,407	108,777	94,532
Indiana	24,549	73,033	16,494	2,430	26,861	21,278	25,966
Iowa	6,942	36,607	9,927	1,239	18,569	6,382	13,350
Kansas	6,318	47,215	9,880	1,227	14,950	13,821	23,875
Kentucky	24,980	72,501	9,872	1,342	18,958	12,245	14,028
Louisiana	315,425	98,582	11,465	1,660	19,524	27,640	65,298
Maine	24,393	13,869	3,256	436	6,443	3,039	4,954
Maryland	89,137	140,796	19,943	2,599	16,237	23,913	30,830
Massachusetts	92,340	109,643	33,972	3,506	27,770	62,712	24,572
Michigan	42,688	75,445	32,876	3,887	41,616	28,240	42,896
Minnesota	23,791	81,061	25,413	3,924	25,618	50,728	56,749
Mississippi	21,233	55,898	7,592	1,232	11,514	7,265	13,641
Missouri	38,298	86,738	21,943	3,208	21,468	22,655	34,509

Montana	2,114	18,308	2,798	295	3,731	3,621	12,585
Nebraska	3,979	28,173	7,324	1,214	10,957	10,841	11,443
Nevada	7,002	103,653	7,713	1,093	12,246	17,900	35,248
New Hampshire	14,034	18,417	2,969	515	4,381	1,605	9,690
New Jersey	130,709	166,730	47,068	5,187	34,009	58,678	69,480
New Mexico	1,594	40,498	3,965	477	6,203	4,317	10,319
New York	524,674	379,781	154,858	16,508	75,278	1,439,255	208,991
North Carolina	41,843	117,640	24,594	3,847	25,824	27,017	50,610
North Dakota	973	12,489	2,534	218	7,115	2,071	6,356
Ohio	35,797	122,442	41,748	6,864	47,017	33,804	63,011
Oklahoma	18,115	52,455	9,481	1,533	12,556	8,113	24,125
Oregon	29,209	60,964	9,516	1,851	14,354	6,963	39,799
Pennsylvania	51,206	193,941	48,845	7,512	51,521	137,583	66,740
Rhode Island	31,683	11,633	3,988	520	3,773	5,234	21,769
South Carolina	30,618	62,788	9,406	1,472	14,617	16,295	16,896
South Dakota	621	11,722	3,097	359	3,916	1,237	5,520
Tennessee	37,085	80,144	16,943	4,375	20,193	8,843	43,234
Texas	382,909	427,834	69,439	16,213	89,120	103,320	220,957
Utah	5,930	41,739	6,563	683	6,923	4,700	18,491
Vermont	8,204	5,723	2,742	253	2,850	4,555	3,420
Virginia	59,662	157,357	27,667	5,967	24,930	11,384	32,790
Washington	130,603	147,955	17,772	2,426	23,263	37,344	69,511
West Virginia	3,783	35,708	4,600	394	6,712	3,161	4,803
Wisconsin	24,542	40,551	21,208	2,356	31,294	9,574	28,013
Wyoming	734	23,106	1,357	156	4,582	137	6,054
United States	3,909,413	5,411,350	1,294,348	170,602	1,209,320	3,547,295	2,987,622

(1) Excludes state funds.

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**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2007 (1) (Cont'd)
(\$000)**

State	Earthquake	Federal flood	Credit	Accident and health	Multiple peril crop	Mortgage guaranty	Misc.
Alabama	\$6,849	\$25,417	\$22,986	\$47,967	\$41,242	\$91,527	\$62,909
Alaska	18,994	1,769	847	10,436	35	18,017	5,976
Arizona	7,166	16,926	17,356	58,354	7,602	147,283	43,130
Arkansas	16,398	6,419	6,717	42,893	64,981	47,037	15,085
California	1,061,401	153,900	112,821	348,418	190,234	477,991	291,272
Colorado	8,315	11,230	13,789	74,588	140,714	110,507	30,812
Connecticut	5,386	28,021	82,295	31,150	4,185	57,789	40,036
Delaware	969	12,052	63,574	428,357	8,780	21,030	6,304
D.C.	1,916	438	4,833	138,032	0	218,943	2,307
Florida	35,432	861,970	67,181	272,124	127,318	523,633	572,697
Georgia	13,076	47,155	29,407	129,449	92,908	230,974	94,671
Hawaii	8,307	22,954	3,031	20,209	2,199	50,298	10,981
Idaho	2,426	3,145	1,953	16,284	43,836	35,005	9,292
Illinois	44,740	27,725	75,995	272,726	624,545	272,866	251,643
Indiana	30,648	16,484	21,623	170,499	301,231	135,885	30,859
Iowa	3,014	6,540	6,854	78,050	601,657	123,817	17,295
Kansas	4,910	5,559	8,042	62,385	494,394	56,012	88,229
Kentucky	37,759	11,659	11,185	43,433	64,415	49,647	27,471
Louisiana	6,385	246,381	20,549	52,370	50,697	81,377	97,162
Maine	1,718	5,344	4,027	16,287	5,450	20,294	11,808
Maryland	7,264	27,129	17,260	66,756	24,503	133,102	29,144
Massachusetts	16,288	35,068	29,870	59,743	2,932	102,423	36,592
Michigan	6,491	13,993	49,181	142,795	118,774	178,703	721,492
Minnesota	4,395	5,022	46,904	138,361	518,021	209,780	33,931
Mississippi	17,162	29,994	17,547	76,005	61,109	43,281	30,811
Missouri	80,539	13,761	33,883	284,680	191,202	110,610	74,263
Montana	3,424	1,875	1,990	12,404	146,189	12,999	8,798
Nebraska	2,140	6,509	6,375	56,335	453,315	32,434	18,293
Nevada	13,958	7,279	26,035	19,146	915	79,082	27,450
New Hampshire	1,957	4,736	4,859	13,410	377	32,399	12,496
New Jersey	12,244	146,039	49,160	100,134	4,138	158,025	61,575
New Mexico	1,844	7,797	3,180	23,820	15,759	34,052	21,759
New York	36,518	94,092	133,268	287,673	21,948	246,295	112,848
North Carolina	10,129	69,969	76,542	123,035	107,554	196,413	57,494
North Dakota	252	2,363	764	14,429	535,494	7,713	2,484

Ohio	26,600	21,722	29,316	166,749	195,901	211,897	101,716
Oklahoma	4,100	7,247	12,336	56,122	96,133	57,389	32,684
Oregon	54,206	16,941	21,532	48,923	25,576	55,211	37,608
Pennsylvania	13,303	40,731	48,803	252,765	45,050	223,479	47,180
Rhode Island	2,385	12,706	4,120	41,954	73	19,541	11,581
South Carolina	30,158	100,725	28,583	55,623	39,607	107,403	21,783
South Dakota	398	1,402	1,043	33,082	434,514	12,089	4,828
Tennessee	53,726	12,224	48,187	100,080	48,866	106,368	35,732
Texas	29,386	263,208	317,610	452,502	460,152	442,517	259,818
Utah	25,224	1,968	3,249	50,991	2,869	55,470	12,236
Vermont	974	2,504	4,371	4,721	1,434	11,562	4,040
Virginia	10,326	53,338	73,900	88,953	38,086	182,273	43,160
Washington	124,869	19,731	19,374	79,988	60,496	123,568	94,033
West Virginia	1,654	11,341	2,636	22,317	1,848	18,801	7,648
Wisconsin	3,919	7,249	23,180	183,919	162,595	97,742	57,134
Wyoming	2,185	1,710	1,324	11,743	16,554	14,639	1,868
United States	2,036,513	2,567,040	1,762,325	7,199,378	6,171,702	6,117,034	4,240,327

(1) Excludes state funds.

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GROSS STATE PRODUCT

GROSS STATE PRODUCT, INSURANCE CARRIERS AND RELATED ACTIVITIES, 2005-2006

(\$ millions)

State	Gross state product	
	2005	2006
Alabama	\$2,453	\$2,892
Alaska	404	328
Arizona	4,221	4,538
Arkansas	966	1,045
California	26,131	28,176
Colorado	4,108	4,056
Connecticut	14,761	15,247
Delaware	3,880	3,988
D.C.	626	585
Florida	11,960	13,168
Georgia	5,958	6,508
Hawaii	770	744
Idaho	678	701
Illinois	16,333	17,998
Indiana	5,706	5,685
Iowa	7,555	8,169
Kansas	2,142	2,121
Kentucky	2,491	2,750
Louisiana	2,315	2,327
Maine	1,133	1,109
Maryland	4,906	4,654
Massachusetts	8,796	9,226
Michigan	7,894	9,019
Minnesota	7,914	7,636
Mississippi	1,091	1,121
Missouri	4,578	4,614
Montana	434	474
Nebraska	3,440	3,711
Nevada	1,308	1,286
New Hampshire	1,495	1,751
New Jersey	9,850	10,325
New Mexico	723	713
New York	22,881	24,440
North Carolina	4,680	5,100

North Dakota	472	501
Ohio	10,438	11,165
Oklahoma	1,885	2,038
Oregon	2,452	2,398
Pennsylvania	12,201	13,849
Rhode Island	1,203	1,319
South Carolina	2,474	2,553
South Dakota	527	555
Tennessee	3,564	3,932
Texas	16,079	17,202
Utah	1,278	1,427
Vermont	550	544
Virginia	4,165	4,574
Washington	4,237	4,440
West Virginia	679	750
Wisconsin	7,506	7,233
Wyoming	164	174
United States	\$264,457	\$280,862

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, 2007

(\$000)

State	Amount	State	Amount
Alabama	\$276,814	Montana	\$63,060
Alaska	55,402	Nebraska	36,625
Arizona	440,696	Nevada	259,329
Arkansas	138,612	New Hampshire	87,346
California	2,178,336	New Jersey	444,535
Colorado	182,111	New Mexico	104,215
Connecticut	233,942	New York	1,172,298
Delaware	110,167	North Carolina	487,119
Florida	785,875	North Dakota	30,168
Georgia	343,000	Ohio	449,767
Hawaii	99,079	Oklahoma	197,026
Idaho	85,622	Oregon	56,167
Illinois	308,637	Pennsylvania	693,984
Indiana	190,811	Rhode Island	56,581
Iowa	105,223	South Carolina	123,003
Kansas	129,841	South Dakota	58,981
Kentucky	148,247	Tennessee	374,502
Louisiana	402,298	Texas	1,292,460
Maine	85,026	Utah	123,665
Maryland	385,026	Vermont	55,131
Massachusetts	397,280	Virginia	384,894
Michigan	223,754	Washington	391,949
Minnesota	318,179	West Virginia	111,176
Mississippi	191,973	Wisconsin	156,765
Missouri	294,947	Wyoming	23,701
		United States	\$15,345,345

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

- Insurance companies, including life/health and property/casualty companies, paid \$15.3 billion in premium taxes to the 50 states in 2007. On a per capita basis, this works out to \$51 for every person living in the United States.
- Premium taxes accounted for 2.0 percent of all taxes collected by the states in 2007.

INSURANCE COMPANIES BY STATE

DOMESTIC INSURANCE COMPANIES BY STATE, PROPERTY/CASUALTY AND LIFE/HEALTH INSURANCE, 2007

State	Property/ casualty	Life/ health	State	Property/ casualty	Life/ health
Alabama	22	10	Montana	5	3
Alaska	6	0	Nebraska	31	27
Arizona	47	186	Nevada	13	3
Arkansas	11	33	New Hampshire	32	3
California	119	19	New Jersey	81	4
Colorado	16	11	New Mexico	8	4
Connecticut	69	27	New York	194	78
Delaware	86	33	North Carolina	69	6
D.C.	9	2	North Dakota	17	3
Florida	144	39	Ohio	132	38
Georgia	38	17	Oklahoma	47	26
Hawaii	19	3	Oregon	13	4
Idaho	9	1	Pennsylvania	194	37
Illinois	190	61	Rhode Island	25	4
Indiana	72	38	South Carolina	24	12
Iowa	60	26	South Dakota	19	2
Kansas	24	12	Tennessee	19	14
Kentucky	8	9	Texas	231	144
Louisiana	37	48	Utah	11	15
Maine	17	2	Vermont	14	2
Maryland	42	6	Virginia	15	10
Massachusetts	52	19	Washington	20	10
Michigan	75	29	West Virginia	17	1
Minnesota	47	12	Wisconsin	183	28
Mississippi	15	21	Wyoming	2	0
Missouri	51	31	United States (1)	2,723	1,190

Source: Insurance Department Resources Report, 2004, published by the National Association of Insurance Commissioners (NAIC). Reprinted with permission. Further reprint or redistribution strictly prohibited without written permission of NAIC.

- According to the National Association of Insurance Commissioners (NAIC), there were 2,723 P/C companies in the United States in 2007, compared with 2,648 in 2006.
- The L/H insurance industry consisted of 1,190 companies in 2007, compared with 1,257 in 2006, according to the NAIC.
- Many insurance companies are part of larger organizations. According to A.M. Best, in 2006 the P/C insurance industry consisted of 967 organizations, including 584 stock (or public) companies and 315 mutual organizations (firms owned by their policyholders). The remainder consisted of 57 reciprocals, 8 Lloyd's organizations and 19 state funds.

CATASTROPHES

TORNADOES AND RELATED DEATHS BY STATE, 2007 (1)

State	Tornadoes	Fatalities
Alabama	41	10
Alaska	0	0
Arizona	0	0
Arkansas	16	0
California	6	0
Colorado	55	2
Connecticut	2	0
Delaware	0	0
D.C.	0	0
Florida	49	21
Georgia	42	10
Hawaii	0	0
Idaho	3	0
Illinois	23	0
Indiana	18	0
Iowa	42	0
Kansas	137	14
Kentucky	30	0
Louisiana	23	3
Maine	1	0
Maryland	2	0
Massachusetts	1	0
Michigan	23	3
Minnesota	18	0
Mississippi	33	0
Missouri	42	3
Montana	5	0
Nebraska	47	0
Nevada	0	0
New Hampshire	0	0
New Jersey	0	0
New Mexico	23	2
New York	3	0
North Carolina	12	0
North Dakota	38	1
Ohio	12	0
Oklahoma	50	2

Oregon	2	0
Pennsylvania	7	0
Puerto Rico	1	0
Rhode Island	0	0
South Carolina	18	1
South Dakota	44	0
Tennessee	10	0
Texas	197	9
Utah	1	0
Vermont	0	0
Virginia	2	0
Washington	0	0
West Virginia	1	0
Wisconsin	18	0
Wyoming	5	0
United States	1,103 (2)	81

(1) Data not yet final.

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

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

CLAIMS/LOSSES BY LINE BY STATE - PROPERTY/CASUALTY**INCURRED LOSSES BY STATE, PROPERTY/CASUALTY INSURANCE, 2007 (1)**

(\$000)

State	Incurred losses
Alabama	\$3,610,793.1
Alaska	634,095.4
Arizona	5,072,772.0
Arkansas	1,909,265.8
California	30,684,758.3
Colorado	4,134,916.7
Connecticut	3,825,781.6
Delaware	1,411,854.5
District of Columbia	750,436.5
Florida	17,267,136.7
Georgia	8,133,502.8
Hawaii	977,547.2
Idaho	956,663.6
Illinois	12,103,288.4
Indiana	4,633,110.1
Iowa	2,243,025.6
Kansas	2,978,252.1
Kentucky	3,308,833.6
Louisiana	4,492,650.0
Maine	997,619.8
Maryland	4,558,276.6
Massachusetts	5,622,681.5
Michigan	9,399,163.4
Minnesota	6,027,761.3
Mississippi	2,089,345.9
Missouri	4,694,622.0
Montana	926,922.0
Nebraska	1,575,084.3
Nevada	2,698,055.2
New Hampshire	1,070,403.6
New Jersey	9,451,160.2
New Mexico	1,499,712.9
New York	20,863,867.7
North Carolina	6,276,217.2
North Dakota	849,853.5

Ohio	6,937,699.7
Oklahoma	3,265,348.6
Oregon	3,152,284.1
Pennsylvania	11,897,767.2
Rhode Island	1,033,505.8
South Carolina	3,324,322.9
South Dakota	1,101,731.1
Tennessee	4,299,311.2
Texas	17,181,614.0
Utah	1,826,916.0
Vermont	559,165.3
Virginia	5,600,646.1
Washington	4,823,798.4
West Virginia	1,407,312.6
Wisconsin	4,814,703.7
Wyoming	433,947.9
United States	\$265,566,153.5

(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, 2007 (1)

(\$000)

State	No-fault (PIP)	Physical damage	Other auto liability	Total incurred losses
Alabama	\$369.9	\$625,829.1	\$730,310.0	\$1,356,508.9
Alaska	71.8	76,021.6	157,460.6	233,553.9
Arizona	789.3	963,585.4	1,248,914.0	2,213,288.7
Arkansas	19,842.5	351,281.0	471,263.8	842,387.3
California	59,178.5	5,240,381.9	6,412,384.1	11,711,944.5
Colorado	12,945.2	649,299.8	881,004.3	1,543,249.3
Connecticut	14,998.3	497,701.5	931,929.7	1,444,629.5
Delaware	83,864.3	115,337.9	223,275.4	422,477.5
D.C.	5,505.2	66,937.1	81,382.2	153,824.5
Florida	1,648,995.3	2,269,625.1	4,259,327.7	8,177,948.1
Georgia	2,234.0	1,209,669.8	1,977,439.6	3,189,343.4
Hawaii	37,527.3	128,464.8	152,960.6	318,952.8
Idaho	948.7	152,921.0	237,350.8	391,220.5
Illinois	2,964.3	1,464,259.2	2,040,898.4	3,508,121.8
Indiana	4,335.9	691,675.5	975,838.6	1,671,850.0
Iowa	993.1	332,411.1	380,685.3	714,089.6
Kansas	64,684.3	358,500.9	370,259.9	793,445.1
Kentucky	173,208.8	417,655.8	720,411.8	1,311,276.5
Louisiana	13,596.3	713,447.0	1,155,239.2	1,882,282.4
Maine	107.0	138,991.1	196,607.0	335,705.1
Maryland	170,751.8	873,896.8	1,210,422.2	2,255,070.8
Massachusetts	117,027.8	869,532.6	1,249,735.3	2,236,295.8
Michigan	2,122,612.5	1,673,690.4	448,684.2	4,244,987.2
Minnesota	308,367.7	724,106.5	589,112.9	1,621,587.0
Mississippi	83.5	353,379.5	473,823.0	827,286.0
Missouri	637.4	719,149.7	986,225.7	1,706,012.9
Montana	96.5	126,041.1	167,258.0	293,395.6
Nebraska	-72.6	198,742.2	293,292.1	491,961.7
Nevada	1,845.1	380,047.2	787,868.1	1,169,760.4
New Hampshire	269.5	175,309.9	229,487.5	405,066.9
New Jersey	1,063,156.2	988,799.1	1,545,762.4	3,597,717.7
New Mexico	64.3	236,664.1	384,304.3	621,032.7
New York	1,293,992.3	1,933,235.7	2,816,275.9	6,043,504.0
North Carolina	2,037.0	1,015,928.1	1,770,492.4	2,788,457.5
North Dakota	18,824.7	87,846.5	55,437.2	162,108.4
Ohio	3,243.8	1,257,347.2	1,636,265.9	2,896,857.0

Oklahoma	3,133.2	435,325.5	655,094.1	1,093,552.8
Oregon	153,595.0	409,513.9	668,416.6	1,231,525.5
Pennsylvania	358,387.2	1,640,124.8	2,376,536.6	4,375,048.6
Rhode Island	235.5	109,921.7	247,846.1	358,003.3
South Carolina	16,863.4	541,325.3	949,925.5	1,508,114.3
South Dakota	571.4	107,075.9	102,497.5	210,144.7
Tennessee	-4,056.3	710,721.9	971,637.7	1,678,303.2
Texas	268,024.9	3,335,857.3	4,011,189.0	7,615,071.1
Utah	48,787.8	294,279.2	444,021.6	787,088.7
Vermont	1,547.0	76,326.1	92,507.4	170,380.6
Virginia	18,587.4	972,175.8	1,430,980.9	2,421,744.1
Washington	206,000.8	750,068.3	1,364,388.5	2,320,457.5
West Virginia	467.4	228,662.1	355,695.3	584,824.8
Wisconsin	2,344.3	611,258.3	814,752.3	1,428,354.9
Wyoming	66.1	88,227.4	92,977.8	181,271.3
United States	\$8,929,612.7	\$38,921,502.7	\$53,299,282.2	\$101,150,397.6

(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, 2007 (1)

(\$000)

State	Incurred losses
Alabama	\$640,002.7
Alaska	61,012.1
Arizona	533,773.5
Arkansas	242,919.9
California	4,723,054.3
Colorado	618,674.2
Connecticut	378,835.9
Delaware	65,602.4
D.C.	45,812.6
Florida	1,739,564.6
Georgia	1,106,084.0
Hawaii	60,021.7
Idaho	108,292.2
Illinois	1,453,917.8
Indiana	776,637.3
Iowa	234,369.8
Kansas	422,172.6
Kentucky	434,457.6
Louisiana	379,358.1
Maine	170,496.7
Maryland	472,224.8
Massachusetts	482,565.8
Michigan	1,304,103.4
Minnesota	1,530,273.7
Mississippi	378,224.4
Missouri	676,495.7
Montana	107,215.5
Nebraska	149,738.9
Nevada	199,558.5
New Hampshire	138,686.2
New Jersey	896,865.1
New Mexico	208,597.1
New York	1,541,218.6
North Carolina	711,621.9
North Dakota	109,325.9
Ohio	1,352,403.4
Oklahoma	583,527.2

Oregon	297,037.4
Pennsylvania	1,124,722.9
Rhode Island	92,005.1
South Carolina	332,374.2
South Dakota	96,792.5
Tennessee	610,164.8
Texas	1,822,756.9
Utah	156,727.4
Vermont	90,073.0
Virginia	567,992.8
Washington	636,001.5
West Virginia	147,125.5
Wisconsin	562,399.3
Wyoming	57,659.2
United States	\$31,807,890.0

(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, 2007 (1)

(\$000)

State	Liability	Nonliability	Total incurred losses
Alabama	\$74,637	\$130,758	\$205,396
Alaska	7,426	21,553	28,979
Arizona	103,069	148,506	251,575
Arkansas	25,001	74,130	99,131
California	642,261	1,133,835	1,776,096
Colorado	126,396	192,224	318,620
Connecticut	98,612	101,325	199,936
Delaware	15,675	78,080	93,755
D.C.	10,960	32,838	43,797
Florida	291,258	319,825	611,083
Georgia	109,011	424,002	533,013
Hawaii	20,256	17,301	37,557
Idaho	29,440	57,160	86,601
Illinois	245,486	445,202	690,687
Indiana	167,318	287,254	454,571
Iowa	24,128	102,275	126,402
Kansas	28,802	138,100	166,902
Kentucky	48,263	125,214	173,477
Louisiana	45,933	241,279	287,212
Maine	24,755	70,270	95,025
Maryland	60,711	180,853	241,564
Massachusetts	143,501	233,969	377,471
Michigan	106,255	322,543	428,798
Minnesota	98,895	358,975	457,870
Mississippi	27,479	71,570	99,049
Missouri	102,979	213,957	316,936
Montana	24,786	37,573	62,360
Nebraska	30,230	74,500	104,730
Nevada	92,682	98,370	191,052
New Hampshire	20,485	59,967	80,452
New Jersey	263,969	216,459	480,429
New Mexico	36,633	57,201	93,835
New York	693,555	451,823	1,145,377
North Carolina	68,748	204,985	273,733
North Dakota	12,615	41,856	54,471
Ohio	119,564	384,262	503,827

Oklahoma	36,334	139,342	175,676
Oregon	100,579	136,684	237,263
Pennsylvania	301,733	422,793	724,525
Rhode Island	21,531	29,474	51,005
South Carolina	58,396	109,400	167,796
South Dakota	9,337	23,040	32,377
Tennessee	65,087	159,718	224,805
Texas	188,708	515,202	703,911
Utah	38,299	46,700	84,999
Vermont	13,093	40,643	53,736
Virginia	58,327	143,149	201,476
Washington	135,884	192,386	328,270
West Virginia	37,179	51,644	88,823
Wisconsin	82,333	210,369	292,701
Wyoming	9,521	27,873	37,394
United States	\$5,466,900	\$9,661,077	\$15,127,977

(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, 2007 (1)

(\$000)

State	Incurred losses
Alabama	\$288,958.9
Alaska	153,393.3
Arizona	251,083.6
Arkansas	60,214.7
California	3,265,967.5
Colorado	245,179.5
Connecticut	589,984.8
Delaware	149,029.2
District of Columbia	81,285.4
Florida	1,517,365.3
Georgia	803,308.1
Hawaii	125,741.7
Idaho	92,621.8
Illinois	1,802,380.1
Indiana	494,822.4
Iowa	363,452.9
Kansas	283,875.1
Kentucky	411,151.3
Louisiana	452,448.3
Maine	168,686.2
Maryland	524,493.8
Massachusetts	713,407.1
Michigan	749,606.6
Minnesota	541,234.2
Mississippi	197,022.7
Missouri	534,628.1
Montana	76,284.4
Nebraska	198,263.0
Nevada	317,153.5
New Hampshire	144,644.4
New Jersey	1,253,562.7
New Mexico	183,359.9
New York	1,645,628.9
North Carolina	920,345.3
North Dakota	-82.7
Ohio	17,653.1
Oklahoma	315,487.6

Oregon	639,345.7
Pennsylvania	1,461,973.1
Rhode Island	125,517.3
South Carolina	418,602.6
South Dakota	116,475.1
Tennessee	556,682.6
Texas	1,386,313.2
Utah	296,556.4
Vermont	102,426.3
Virginia	616,176.7
Washington	43,674.2
West Virginia	286,930.8
Wisconsin	1,056,454.0
Wyoming	2,573.6
United States	\$26,800,411.6

(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, 2007 (1)**

(\$000)

State	Claims and benefits paid
Alabama	\$4,937,826.4
Alaska	764,788.3
Arizona	7,607,319.2
Arkansas	2,567,404.2
California	43,361,338.0
Colorado	8,550,188.7
Connecticut	17,393,469.9
Delaware	4,410,445.0
D.C.	1,935,230.2
Florida	28,094,999.3
Georgia	9,550,670.2
Hawaii	2,586,699.9
Idaho	1,502,618.8
Illinois	20,140,872.7
Indiana	8,598,544.1
Iowa	6,100,992.8
Kansas	4,157,152.4
Kentucky	4,347,078.9
Louisiana	5,284,606.0
Maine	1,612,045.4
Maryland	11,726,715.7
Massachusetts	14,643,093.8
Michigan	15,939,608.8
Minnesota	8,940,280.1
Mississippi	2,636,205.5
Missouri	7,766,747.8
Montana	988,497.4
Nebraska	2,848,011.6
Nevada	2,899,552.0
New Hampshire	2,122,489.6
New Jersey	19,044,071.1
New Mexico	2,240,316.6
New York	36,545,852.9
North Carolina	11,909,610.5
North Dakota	899,858.4

Ohio	19,604,281.2
Oklahoma	3,800,905.0
Oregon	4,821,337.0
Pennsylvania	20,848,027.1
Rhode Island	1,690,257.1
South Carolina	4,719,784.4
South Dakota	1,076,812.6
Tennessee	7,848,252.2
Texas	24,167,342.6
Utah	2,788,144.7
Vermont	922,448.8
Virginia	9,109,681.5
Washington	7,845,361.9
West Virginia	2,011,445.6
Wisconsin	10,034,888.4
Wyoming	632,773.5
United States	\$473,440,903.9

(1) On a direct basis before reinsurance.

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, 2005

State	Voluntary	Shared market	Total	Shared market as a percent of total
Alabama	3,176,976	39	3,177,015	0.001%
Alaska	391,726	936	392,662	0.238
Arizona	3,661,357	224	3,661,581	0.006
Arkansas	1,951,114	10	1,951,124	0.001
California	24,493,775	29,349	24,523,124	0.120
Colorado	3,345,472	5	3,345,477	(1)
Connecticut	2,400,289	3,473	2,403,762	0.144
Delaware	589,067	210	589,277	0.036
D.C.	214,919	1,298	216,217	0.600
Florida	10,879,337	238	10,879,575	0.002
Georgia	6,412,105	41	6,412,146	0.001
Hawaii	764,912	5,563	770,475	0.722
Idaho	1,099,670	106	1,099,776	0.010
Illinois	7,660,096	3,085	7,663,181	0.040
Indiana	4,266,377	19	4,266,396	(1)
Iowa	2,313,665	34	2,313,699	0.001
Kansas	2,265,849	2,061	2,267,910	0.091
Kentucky	2,870,315	708	2,871,023	0.025
Louisiana	2,664,598	349	2,664,947	0.013
Maine	1,022,983	345	1,023,328	0.034
Maryland	3,678,817	100,465	3,779,282	2.658
Massachusetts	3,899,990	246,772	4,146,762	5.951
Michigan	6,319,595	3,692	6,323,287	0.058
Minnesota	3,580,638	NA	3,580,634	NA
Mississippi	1,696,577	385	1,696,962	0.023
Missouri	3,984,312	148	3,984,460	0.004
Montana	728,196	425	728,621	0.058
Nebraska	1,426,135	11	1,426,146	0.001

- In 2005, 1.3 percent of vehicles were insured in the shared market, compared with 3.6 percent in 1995.
- The number of vehicles in the shared market nationwide fell 11.8 percent from 2004 to 2005.
- In North Carolina 23 percent of cars are insured in the shared market, the highest ratio in the United States, followed by Massachusetts with 6 percent and Rhode Island with 5 percent.
- While North Carolina, Massachusetts, and New York have the most vehicles in shared market plans, the number of cars in each of the states' plans fell in 2005—by 37.8 percent in New York, 8.4 percent in Massachusetts and 0.5 percent in North Carolina.

Nevada	1,631,359	42	1,631,401	0.003
New Hampshire	879,213	2,087	881,300	0.237
New Jersey	5,043,694	88,921	5,132,615	1.732
New Mexico	1,328,702	149	1,328,851	0.011
New York	8,887,213	213,655	9,100,868	2.348
North Carolina	5,083,738	1,546,437	6,630,175	23.324
North Dakota	562,102	1	562,103	(1)
Ohio	7,936,071	0	7,936,071	0.000
Oklahoma	2,552,269	277	2,552,546	0.011
Oregon	2,575,410	28	2,575,438	0.001
Pennsylvania	8,230,275	50,757	8,281,032	0.613
Rhode Island	641,028	32,331	673,359	4.801
South Carolina	3,040,916	2	3,040,918	(1)
South Dakota	642,607	0	642,607	0.000
Tennessee	3,999,819	96	3,999,915	0.002
Texas	NA	NA	NA	NA
Utah	1,620,366	3	1,620,369	(1)
Vermont	464,849	1,708	466,557	0.366
Virginia	5,795,282	7,490	5,802,772	0.129
Washington	4,225,103	3	4,225,106	(1)
West Virginia	1,236,758	579	1,237,337	0.047
Wisconsin	3,618,968	0	3,618,968	0.000
Wyoming	460,658	1	460,659	(1)
United States	178,215,262	2,344,554	180,559,816	1.298%

(1) Less than 0.001 percent.

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, 2004

(000)

State	Owner occupied housing by state
Alabama	1,263
Alaska	150
Arizona	1,464
Arkansas	720
California	7,012
Colorado	1,269
Connecticut	928
Delaware	226
D.C.	108
Florida	4,808
Georgia	2,172
Hawaii	252
Idaho	373
Illinois	3,227
Indiana	1,733
Iowa	868
Kansas	748
Kentucky	1,156
Louisiana	1,135
Maine	390
Maryland	1,444
Massachusetts	1,572
Michigan	2,929
Minnesota	1,547
Mississippi	748
Missouri	1,635
Montana	253
Nebraska	470
Nevada	534
New Hampshire	357
New Jersey	2,134
New Mexico	493
New York	3,941

North Carolina	2,305
North Dakota	179
Ohio	3,150
Oklahoma	928
Oregon	899
Pennsylvania	3,506
Rhode Island	253
South Carolina	1,124
South Dakota	208
Tennessee	1,620
Texas	5,075
Utah	544
Vermont	183
Virginia	1,969
Washington	1,548
West Virginia	545
Wisconsin	1,519
Wyoming	142
United States	73,754
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, 2002 (1)

State	Number of firms
Alabama	78,710
Alaska	15,986
Arizona	95,908
Arkansas	52,094
California	674,635
Colorado	119,568
Connecticut	77,256
Delaware	20,208
D.C.	16,377
Florida	370,789
Georgia	164,252
Hawaii	24,912
Idaho	33,214
Illinois	253,720
Indiana	116,030
Iowa	65,136
Kansas	60,949
Kentucky	71,874
Louisiana	81,684
Maine	34,421
Maryland	107,995
Massachusetts	146,080
Michigan	192,284
Minnesota	118,667
Mississippi	47,979
Missouri	119,561
Montana	28,812
Nebraska	41,487
Nevada	42,502
New Hampshire	32,279
New Jersey	203,467
New Mexico	35,597
New York	428,425
North Carolina	165,020

North Dakota	17,151
Ohio	211,017
Oklahoma	70,334
Oregon	85,134
Pennsylvania	237,397
Rhode Island	25,469
South Carolina	78,608
South Dakota	20,877
Tennessee	100,720
Texas	373,059
Utah	49,259
Vermont	19,039
Virginia	142,593
Washington	138,256
West Virginia	32,669
Wisconsin	115,980
Wyoming	16,465
United States	5,697,759

(1) A firm is a business organization consisting of one or more domestic establishments in the same state and industry under common ownership or control.

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

OHIO INSURANCE ORGANIZATIONS

ASSOCIATION OF OHIO LIFE INSURANCE COMPANIES

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