



A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE TENNESSEE ECONOMY



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INTRODUCTION

The insurance industry in Tennessee 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 57,710 jobs in Tennessee in 2009, accounting for about \$3.2 billion in compensation.

GROSS STATE PRODUCT

The insurance industry contributed about \$6.5 billion to the Tennessee gross state product (GSP) in 2008, accounting for 2.6 percent of the state GSP.

TAXES

Premium taxes paid by insurance companies in Tennessee totaled \$155.2 million in 2010.

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. The value of Tennessee municipal bonds held by property/casualty and life insurers totaled \$6.1 billion in 2010, according to SNL Financial. This includes \$5.6 billion by property/casualty insurers and \$574.8 million by life insurers.

PREMIUMS

Direct premiums written by property/casualty insurance companies in Tennessee totaled \$8.3 billion in 2010. In addition, premiums written by life/health insurance companies totaled \$11.1 billion (including life insurance, annuities, deposit type funds, and other considerations, and accident and health).

CLAIMS PAYMENTS

Insurance company claims payments help ensure the economic security of individuals and businesses and help sustain a number of related industries. In 2010 these payments in Tennessee, as measured by direct property/casualty incurred losses, were \$5.8 billion. Life insurance claims and benefits payouts in Tennessee totaled \$6.9 billion in 2010.

CATASTROPHES

The insurance industry plays a vital role in helping individuals and businesses prepare for and recover from the potentially devastating effects of a disaster such as a catastrophic hurricane, tornado or wildfire. Four of the 15 costliest hurricanes, based on insured property losses, caused damage in Tennessee. The costliest was 2005's Hurricane Katrina which caused \$45.1 billion (in 2009 dollars) in insured property losses in all the states it hit, followed by 2005's Hurricane Ivan (\$8.08 billion), 2005's Hurricane Rita (\$6.2 billion) and 1995's Hurricane Opal (\$3.0 billion). In 2009 there were 1,448 wildfires in Tennessee. In 2010 there were 36 tornadoes.

LEADING WRITERS IN TENNESSEE

LEADING WRITERS OF PROPERTY/CASUALTY INSURANCE IN TENNESSEE BY DIRECT PREMIUMS WRITTEN, 2010 (1)

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Farm Mutual Automobile Insurance	\$1,157,119	14.0%
2	Tennessee Farmers Mutual Insurance Co.	983,818	11.9
3	Liberty Mutual Holding Co.	504,960	6.1
4	Travelers Cos.	447,497	5.4
5	Allstate Corp.	363,740	4.4
6	Zurich Financial Services Ltd.	336,843	4.1
7	Nationwide Mutual Group	265,204	3.2
8	American International Group	264,860	3.2
9	Berkshire Hathaway Inc.	201,423	2.4
10	USAA Insurance Group	183,300	2.2

(1) Before reinsurance transactions.

Source: SNL Financial LC.

LEADING WRITERS OF LIFE INSURANCE AND ANNUITY CONSIDERATIONS IN TENNESSEE BY DIRECT PREMIUMS WRITTEN, 2010 (1)

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	MetLife Inc.	\$797,411	9.9%
2	Prudential Financial Inc.	615,323	7.7
3	Manulife Financial Corp.	502,719	6.3
4	Lincoln National Corp.	375,430	4.7
5	American International Group	322,074	4.0
6	Jackson National Life Group	308,225	3.8
7	ING Group N.V.	287,266	3.6
8	Hartford Financial Services	223,264	2.8
9	Tennessee Farmers Life Ins Co.	207,276	2.6
10	Principal Financial Group Inc.	205,637	2.6

(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 LC.

**LEADING WRITERS OF HOMEOWNERS INSURANCE IN TENNESSEE
BY DIRECT PREMIUMS WRITTEN, 2010 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Farm Mutual Automobile Insurance	\$376,111	27.1%
2	Tennessee Farmers Mutual Insurance Co.	265,613	19.2
3	Allstate Corp.	137,098	9.9
4	Travelers Cos.	86,494	6.2
5	Liberty Mutual Holding Co.	70,421	5.1
6	Nationwide Mutual Group	56,504	4.1
7	Zurich Financial Services Ltd.	53,003	3.8
8	USAA Insurance Group	48,883	3.5
9	Auto-Owners Insurance Co.	28,886	2.1
10	MetLife Inc.	21,839	1.6

(1) Before reinsurance transactions.

Source: SNL Financial LC.

**LEADING WRITERS OF PRIVATE PASSENGER AUTO INSURANCE IN TENNESSEE
BY DIRECT PREMIUMS WRITTEN, 2010 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Farm Mutual Automobile Insurance	\$661,051	23.6%
2	Tennessee Farmers Mutual Insurance Co.	537,624	19.2
3	Allstate Corp.	201,865	7.2
4	Berkshire Hathaway Inc.	169,531	6.0
5	Nationwide Mutual Group	135,161	4.8
6	Liberty Mutual Holding Co.	130,066	4.6
7	Progressive Corp.	123,169	4.4
8	USAA Insurance Group	118,798	4.2
9	Travelers Cos.	92,620	3.3
10	Zurich Financial Services Ltd.	75,166	2.7

(1) Before reinsurance transactions.

Source: SNL Financial LC.

**LEADING WRITERS OF COMMERCIAL PROPERTY/CASUALTY INSURANCE IN TENNESSEE
BY DIRECT PREMIUMS WRITTEN, 2010 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Liberty Mutual Holding Co.	\$300,611	7.8%
2	Travelers Cos.	266,250	6.9
3	American International Group	250,632	6.5
4	Zurich Financial Services Ltd.	196,359	5.1
5	State Volunteer Mutual Insurance Co.	137,245	3.6
6	ACE Ltd.	119,426	3.1
7	CNA Financial Corp.	111,220	2.9
8	Hartford Financial Services	103,439	2.7
9	Auto-Owners Insurance Co.	100,334	2.6
10	State Farm Mutual Automobile Insurance	91,046	2.4

(1) Before reinsurance transactions.

Source: SNL Financial LC.

**LEADING WRITERS OF WORKERS COMPENSATION INSURANCE IN TENNESSEE
BY DIRECT PREMIUMS WRITTEN, 2010 (1)**

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Liberty Mutual Holding Co.	\$102,747	15.2%
2	Travelers Cos.	58,343	8.6
3	Hartford Financial Services	52,387	7.7
4	ACE Ltd.	39,532	5.8
5	Accident Fund Group	34,158	5.0
6	Zurich Financial Services Ltd.	32,663	4.8
7	W.R. Berkley Corp.	32,286	4.8
8	American International Group	28,709	4.2
9	Old Republic International	17,603	2.6
10	Chubb Corp.	16,181	2.4

(1) Before reinsurance transactions.

Source: SNL Financial LC.

CONTRIBUTION TO THE TENNESSEE ECONOMY IN COMPARISON WITH OTHER STATES

EMPLOYMENT/COMPENSATION

INSURANCE CARRIERS AND RELATED ACTIVITIES, EMPLOYMENT, 2008-2009

State	Number of employees	
	2008	2009
Alabama	34,631	34,311
Alaska	2,590	(1)
Arizona	49,632	48,690
Arkansas	18,674	18,704
California	295,996	286,332
Colorado	50,070	49,373
Connecticut	75,104	73,524
Delaware	9,282	8,948
D.C.	3,578	3,569
Florida	180,968	173,894
Georgia	88,009	86,511
Hawaii	9,791	9,852
Idaho	11,982	11,613
Illinois	142,736	139,707
Indiana	58,848	57,515
Iowa	55,667	53,719
Kansas	33,779	33,763
Kentucky	36,521	36,308
Louisiana	31,667	31,255
Maine	13,470	13,238
Maryland	46,379	45,585
Massachusetts	78,832	78,206
Michigan	74,932	72,628
Minnesota	74,925	75,205
Mississippi	18,174	18,075
Missouri	61,734	60,799
Montana	8,543	8,580
Nebraska	33,734	33,211
Nevada	15,844	15,427
New Hampshire	16,252	15,843
New Jersey	93,160	92,165
New Mexico	11,055	11,042
New York	185,455	179,625

State	Number of employees	
	2008	2009
North Carolina	69,533	69,049
North Dakota	9,860	9,761
Ohio	126,937	126,340
Oklahoma	30,101	29,618
Oregon	33,974	33,039
Pennsylvania	144,247	143,448
Rhode Island	11,290	11,065
South Carolina	38,725	38,399
South Dakota	10,376	10,325
Tennessee	57,949	57,710
Texas	219,949	217,236
Utah	23,063	22,333
Vermont	4,971	4,910
Virginia	56,653	55,167
Washington	50,810	49,365
West Virginia	12,656	12,242
Wisconsin	80,946	80,410
Wyoming	3,246	(1)
United States	2,907,300	2,853,400

(1) 2009 data are not available for this state, but an estimate is included in the countrywide total.

Note: Does not match data shown elsewhere due to the use of different surveys.

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

INSURANCE CARRIERS AND RELATED ACTIVITIES, COMPENSATION, 2008-2009

(\$000)

State	Annual payroll	
	2008	2009
Alabama	\$2,048,948	\$2,130,970
Alaska	135,740	(1)
Arizona	2,828,030	2,694,909
Arkansas	820,227	823,852
California	20,821,713	20,040,609
Colorado	3,086,607	3,035,907
Connecticut	8,135,718	7,825,964
Delaware	663,023	653,241
D.C.	394,924	386,390
Florida	10,775,155	10,358,898
Georgia	5,974,108	5,704,205
Hawaii	515,430	524,872
Idaho	495,461	489,200
Illinois	10,656,992	10,535,382
Indiana	3,252,715	3,154,651
Iowa	3,461,103	3,347,426
Kansas	1,748,445	1,774,351
Kentucky	2,135,435	2,162,536
Louisiana	1,630,254	1,584,930
Maine	881,210	888,610
Maryland	3,310,378	3,233,253
Massachusetts	6,939,871	6,831,243
Michigan	4,328,710	4,204,400
Minnesota	5,811,333	5,868,728
Mississippi	728,623	726,602
Missouri	3,401,750	3,418,037
Montana	356,883	371,207
Nebraska	1,828,538	1,825,035
Nevada	822,922	790,793
New Hampshire	1,224,781	1,237,996
New Jersey	8,671,592	8,463,538
New Mexico	502,386	520,567
New York	17,193,149	16,680,678
North Carolina	3,832,578	3,779,446
North Dakota	403,158	410,669
Ohio	7,828,873	7,840,851

State	Annual payroll	
	2008	2009
Oklahoma	1,309,917	1,321,955
Oregon	2,006,376	1,981,714
Pennsylvania	9,870,476	9,836,633
Rhode Island	751,620	744,882
South Carolina	2,005,378	2,047,329
South Dakota	391,873	406,582
Tennessee	3,140,092	3,205,471
Texas	12,723,607	12,808,151
Utah	1,077,392	1,057,607
Vermont	311,457	305,254
Virginia	3,424,628	3,362,687
Washington	3,461,272	3,247,419
West Virginia	488,570	491,674
Wisconsin	4,980,538	5,003,007
Wyoming	125,041	(1)
United States	\$193,715,000	\$190,398,000

(1) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the total.

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, 2010 (1)

(\$ millions)

State	Life insurance	Annuities	Accident and health insurance (2)	Deposit-type contract funds	Other considerations	Total
Alabama	\$1,871	\$2,522	\$1,561	\$243	\$444	\$6,641
Alaska	425	353	304	39	130	1,252
Arizona	1,948	4,265	3,450	247	1,024	10,935
Arkansas	898	1,277	1,404	89	231	3,898
California	13,996	20,711	12,805	2,009	7,011	56,532
Colorado	2,023	4,472	3,247	606	872	11,220
Connecticut	2,393	3,895	2,262	7,320	1,624	17,496
Delaware	1,960	2,778	437	31,894	1,299	38,367
D.C.	382	533	608	173	570	2,266
Florida	7,628	15,865	11,462	1,082	3,594	39,631
Georgia	4,121	4,399	5,945	588	1,245	16,298
Hawaii	635	1,191	840	66	323	3,054
Idaho	474	890	652	68	154	2,239
Illinois	6,111	8,802	6,426	1,847	2,500	25,687
Indiana	2,401	4,681	4,063	594	824	12,564
Iowa	1,507	2,563	1,620	3,160	764	9,615
Kansas	1,194	2,170	3,247	1,065	408	8,085
Kentucky	1,395	2,144	2,544	247	721	7,051
Louisiana	2,027	3,177	1,953	190	496	7,843
Maine	407	936	873	147	175	2,538
Maryland	2,608	4,702	2,800	1,003	1,852	12,966
Massachusetts	3,228	6,254	2,636	477	2,288	14,882
Michigan	3,609	8,846	4,242	1,018	1,556	19,270
Minnesota	2,993	4,574	1,846	594	1,663	11,670
Mississippi	1,033	1,295	2,011	85	134	4,557
Missouri	2,400	5,121	3,719	447	1,036	12,722
Montana	292	456	525	39	108	1,420
Nebraska	915	1,517	1,190	433	243	4,297
Nevada	773	1,372	1,188	233	297	3,862
New Hampshire	538	1,328	653	98	526	3,143
New Jersey	5,487	10,943	4,568	1,427	2,211	24,635
New Mexico	582	840	900	73	405	2,800
New York	10,668	16,157	6,949	22,126	11,687	67,587

State	Life insurance	Annuities	Accident and health insurance (2)	Deposit-type contract funds	Other considerations	Total
North Carolina	4,087	6,222	5,303	1,026	1,615	18,253
North Dakota	302	517	332	36	110	1,298
Ohio	4,699	9,303	7,634	980	2,360	24,974
Oklahoma	1,253	1,804	1,865	171	322	5,415
Oregon	1,094	2,286	1,790	215	1,220	6,606
Pennsylvania	5,911	11,307	5,580	1,612	4,569	28,979
Rhode Island	444	938	673	67	215	2,337
South Carolina	1,730	3,894	2,227	185	329	8,365
South Dakota	517	497	411	43	74	1,542
Tennessee	2,613	4,010	3,063	399	997	11,081
Texas	9,005	13,515	14,434	1,097	2,868	40,919
Utah	1,065	1,809	1,170	148	405	4,597
Vermont	239	475	364	48	107	1,233
Virginia	3,609	5,543	4,307	737	1,340	15,536
Washington	1,966	4,020	2,726	267	1,237	10,216
West Virginia	605	1,058	1,217	90	161	3,131
Wisconsin	2,276	4,748	4,715	606	1,100	13,444
Wyoming	229	335	334	27	38	964
United States (3)	\$130,568	\$223,313	\$157,073	\$87,478	\$67,481	\$665,912

(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 do not include territories, dividends and other nonstate specific data.

Source: SNL Financial LC.

PREMIUMS – PROPERTY/CASUALTY

DIRECT PREMIUMS WRITTEN, P/C INSURANCE BY STATE, 2010 (1)

(\$000)

State	Total, all lines	State	Total, all lines
Alabama	\$6,417,094	Montana	\$1,677,869
Alaska	1,470,082	Nebraska	3,427,852
Arizona	7,691,560	Nevada	3,724,302
Arkansas	3,962,143	New Hampshire	1,917,287
California	54,988,408	New Jersey	16,414,723
Colorado	7,862,612	New Mexico	2,584,114
Connecticut	6,746,818	New York	34,890,589
Delaware	2,455,659	North Carolina	11,735,614
D.C.	1,543,882	North Dakota	1,733,896
Florida	36,185,147	Ohio	12,856,530
Georgia	13,154,015	Oklahoma	5,838,232
Hawaii	2,031,274	Oregon	5,112,464
Idaho	1,818,796	Pennsylvania	19,237,371
Illinois	20,230,768	Rhode Island	1,821,565
Indiana	8,478,094	South Carolina	6,516,682
Iowa	4,995,282	South Dakota	1,745,332
Kansas	4,990,479	Tennessee	8,268,672
Kentucky	5,677,825	Texas	36,714,631
Louisiana	9,226,209	Utah	3,211,947
Maine	1,829,684	Vermont	1,062,496
Maryland	8,655,610	Virginia	10,293,205
Massachusetts	10,958,463	Washington	8,871,596
Michigan	13,742,372	West Virginia	2,685,468
Minnesota	8,626,662	Wisconsin	8,114,436
Mississippi	4,050,709	Wyoming	905,912
Missouri	8,909,183	United States	\$468,061,612

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

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2010 (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	\$1,217,229	\$1,053,163	\$269,420	\$83,286	\$1,322,542	\$55,593	\$508,228
Alaska	258,304	162,020	45,857	17,118	137,697	494	103,233
Arizona	1,946,276	1,401,575	289,763	72,220	1,199,563	13,433	498,137
Arkansas	804,767	630,347	187,842	68,739	660,070	17,284	263,741
California	10,876,036	8,048,285	1,831,196	501,563	6,776,550	212,983	4,141,256
Colorado	1,666,687	1,087,712	262,090	93,528	1,362,410	60,661	577,804
Connecticut	1,499,325	885,079	254,822	58,692	1,107,784	4,068	512,310
Delaware	446,688	190,199	68,887	14,473	190,027	2,841	288,216
D.C.	142,862	120,163	32,825	5,603	127,235	0	137,810
Florida	8,911,475	3,417,946	1,198,328	241,191	7,568,467	25,387	1,783,822
Georgia	2,981,455	2,268,457	533,293	149,979	2,035,822	92,195	802,660
Hawaii	389,237	238,526	76,932	20,462	356,472	535	136,091
Idaho	400,481	272,461	84,943	35,172	255,154	45,811	162,933
Illinois	3,311,799	2,501,983	699,134	214,433	2,747,044	120,789	1,403,000
Indiana	1,619,249	1,165,528	363,057	129,842	1,447,985	146,599	682,549
Iowa	695,126	636,171	192,920	94,098	546,612	123,235	291,480
Kansas	740,080	684,848	144,202	81,126	801,608	151,015	310,467
Kentucky	1,465,502	759,765	228,844	74,608	833,589	122,998	406,760
Louisiana	1,998,019	1,285,010	419,698	87,080	1,479,199	10,885	451,972
Maine	332,030	262,204	79,900	30,300	326,942	2,950	174,245
Maryland	2,217,538	1,455,510	331,553	84,710	1,277,261	21,192	540,381
Massachusetts	2,244,108	1,463,666	487,213	145,148	1,725,679	2,575	894,956
Michigan	3,406,222	2,464,615	415,763	182,328	2,165,919	110,865	874,584
Minnesota	1,587,334	1,104,796	279,047	121,610	1,500,613	99,967	575,422
Mississippi	760,322	609,493	201,950	57,994	773,675	17,816	287,474
Missouri	1,632,807	1,255,738	338,940	116,168	1,484,318	121,036	627,998
Montana	310,846	229,193	77,709	40,343	212,161	49,608	132,352
Nebraska	501,063	385,349	117,432	67,474	439,210	132,462	205,645
Nevada	1,098,048	539,389	149,552	24,852	468,714	6,788	248,696
New Hampshire	356,506	299,496	81,303	28,539	327,184	1,871	189,652
New Jersey	4,291,688	1,908,416	819,815	145,677	2,007,475	2,846	1,172,881
New Mexico	654,858	423,120	111,929	36,580	389,904	21,693	187,692

State	Private passenger auto		Commercial auto		Home-owners multiple peril	Farmowners multiple peril	Commercial multiple peril
	Liability	Coll./comp.	Liability	Coll./comp.			
New York	6,770,588	3,376,154	1,525,694	237,976	4,357,145	34,902	3,035,189
North Carolina	2,621,695	1,762,656	462,907	131,362	1,904,765	48,082	760,662
North Dakota	155,235	178,904	51,092	34,115	137,119	71,343	96,515
Ohio	2,889,631	2,146,397	523,443	167,500	2,169,430	116,528	1,029,566
Oklahoma	1,130,702	831,427	234,114	88,309	1,068,765	110,030	400,420
Oregon	1,367,714	648,519	203,874	55,708	633,489	54,917	390,128
Pennsylvania	4,190,983	2,836,917	804,415	273,457	2,553,530	84,467	1,434,090
Rhode Island	449,363	217,830	69,689	15,437	293,653	184	128,415
South Carolina	1,562,718	949,318	221,377	71,403	1,257,682	6,456	413,157
South Dakota	191,919	184,943	54,155	54,309	146,583	75,448	113,409
Tennessee	1,607,683	1,198,998	319,505	121,658	1,386,469	115,036	591,779
Texas	7,562,505	5,818,004	1,419,722	433,713	5,857,221	174,749	2,106,070
Utah	807,807	485,893	152,133	57,861	388,407	9,468	206,364
Vermont	160,195	143,170	43,616	16,798	165,135	11,678	142,339
Virginia	2,391,883	1,734,494	373,894	108,689	1,632,025	50,473	671,021
Washington	2,522,108	1,280,996	338,224	95,467	1,314,434	56,728	667,083
West Virginia	663,153	436,227	109,978	34,451	337,763	11,091	164,047
Wisconsin	1,439,139	998,073	318,441	122,484	1,022,227	126,027	554,023
Wyoming	157,649	157,239	47,745	25,815	131,187	25,319	81,025
United States	\$99,406,636	\$64,596,379	\$17,950,179	\$5,271,449	\$70,811,914	\$2,981,402	\$32,559,751

(1) Includes some state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2010 (1) (Cont'd)**

(\$000)

State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
Alabama	\$302,220	\$12,744	\$135,230	\$30,383	\$491,500	\$196,077	\$141,223
Alaska	234,500	3,390	22,926	7,207	127,871	41,850	21,305
Arizona	521,568	6,177	253,061	26,205	605,328	136,864	95,758
Arkansas	214,717	5,620	71,464	13,695	290,396	136,447	108,621
California	7,109,911	229,866	820,265	347,236	5,560,721	1,512,171	968,802

State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
Colorado	585,176	9,208	166,468	49,459	836,798	164,375	138,283
Connecticut	605,848	18,456	187,940	38,770	803,903	120,031	92,696
Delaware	124,618	1,369	39,124	5,562	220,043	24,784	17,111
D.C.	132,847	4,357	38,106	4,547	305,002	31,944	33,435
Florida	1,562,532	52,206	567,292	131,458	2,364,872	1,679,679	2,909,341
Georgia	953,076	28,401	318,755	64,730	1,053,901	314,181	205,275
Hawaii	177,646	3,482	24,896	6,448	230,209	78,082	84,845
Idaho	118,913	756	36,833	7,160	128,089	28,031	32,879
Illinois	2,253,737	40,550	624,298	122,265	2,242,252	383,494	307,975
Indiana	616,770	9,493	123,303	42,508	655,087	215,912	130,395
Iowa	534,128	5,188	82,719	29,270	457,180	76,428	156,419
Kansas	387,793	7,580	77,582	27,424	304,996	88,650	151,414
Kentucky	475,118	13,459	146,660	23,526	347,527	113,462	84,133
Louisiana	700,603	36,646	102,626	31,750	690,379	293,832	275,817
Maine	189,231	3,282	50,344	6,721	129,758	43,324	27,550
Maryland	549,805	7,223	283,964	41,395	805,805	145,326	93,705
Massachusetts	835,257	17,185	314,611	81,244	1,370,489	299,701	189,984
Michigan	822,239	22,039	204,854	68,221	1,026,946	315,308	167,271
Minnesota	685,235	6,669	91,352	67,497	829,765	153,630	222,363
Mississippi	250,946	11,684	55,924	15,909	246,729	134,802	115,826
Missouri	680,030	19,480	191,049	38,282	958,494	193,000	147,459
Montana	114,266	5,009	42,756	6,087	117,469	27,330	25,876
Nebraska	294,507	4,621	36,886	16,668	245,461	48,167	150,095
Nevada	242,814	14,133	89,241	12,808	298,651	106,992	83,570
New Hampshire	219,477	1,312	41,838	9,819	148,473	33,327	23,238
New Jersey	1,632,955	23,575	509,560	147,665	1,821,984	335,752	220,117
New Mexico	217,554	4,808	50,178	9,310	170,351	38,879	32,737
New York	3,623,283	51,276	1,688,528	120,921	5,211,419	736,578	432,166
North Carolina	1,069,279	17,804	244,658	71,731	881,061	263,490	231,645
North Dakota	3,374	9	14,016	7,573	95,884	22,100	93,973
Ohio	-8,030	52,762	358,911	78,067	1,357,016	352,158	202,656
Oklahoma	505,365	10,802	131,228	34,067	437,292	129,923	126,749
Oregon	533,689	9,382	95,807	26,959	398,670	89,422	60,076
Pennsylvania	2,025,432	35,825	718,617	116,960	1,971,722	409,659	238,042
Rhode Island	147,788	1,702	43,820	9,354	161,058	43,846	35,153
South Carolina	533,173	7,014	64,446	27,793	361,895	178,837	155,985
South Dakota	136,736	852	20,057	6,875	78,806	18,288	53,979

State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
Tennessee	678,115	13,714	260,457	40,427	677,319	218,669	130,053
Texas	1,924,746	28,601	333,028	194,121	3,503,948	1,495,042	1,039,623
Utah	283,221	2,487	71,017	21,760	274,184	68,371	35,877
Vermont	143,085	642	22,264	5,612	94,427	19,355	11,388
Virginia	775,699	16,012	223,366	43,145	906,838	193,940	139,203
Washington	25,806	25,028	204,786	43,941	846,080	191,884	121,742
West Virginia	375,257	3,550	82,530	9,881	177,680	63,061	31,867
Wisconsin	1,475,215	6,884	93,770	56,366	767,335	136,185	109,022
Wyoming	-826	26	26,610	5,730	82,302	23,474	19,402
United States	\$38,596,442	\$914,343	\$10,500,021	\$2,452,510	\$44,171,366	\$12,166,114	\$10,724,118

(1) Includes some state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2010 (1) (Cont'd)**

(\$000)

State	Inland marine	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty
Alabama	\$195,252	\$33,190	\$60,366	\$12,140	\$1,793	\$23,885	\$11,638
Alaska	127,367	31,836	28,919	2,147	323	6,271	601
Arizona	186,041	12,380	93,759	9,887	1,977	16,336	11,694
Arkansas	154,875	14,414	37,073	8,963	1,684	13,181	2,760
California	1,706,558	220,394	685,396	111,650	18,273	116,999	62,446
Colorado	195,838	11,946	108,855	19,200	3,062	18,630	7,471
Connecticut	193,758	50,844	57,357	27,915	3,429	15,115	4,027
Delaware	35,981	6,086	6,323	4,903	1,911	3,245	57,358
D.C.	67,392	3,964	99,814	13,681	1,996	4,230	193
Florida	782,730	272,056	266,064	53,239	10,658	65,157	29,320
Georgia	403,155	58,057	129,635	27,223	5,313	28,024	13,702
Hawaii	44,566	13,584	34,614	4,665	445	4,818	5,577
Idaho	50,758	3,486	19,380	2,652	381	6,847	0
Illinois	515,144	62,466	189,125	57,408	9,572	52,072	36,818
Indiana	201,952	21,974	77,627	16,093	2,734	35,024	3,330
Iowa	153,895	6,504	39,968	11,059	1,549	19,370	5,321
Kansas	126,619	6,146	42,554	9,743	1,437	16,310	1,673

State	Inland marine	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty
Kentucky	195,884	18,350	68,677	9,194	1,265	19,373	3,289
Louisiana	285,560	250,658	132,338	11,537	2,124	24,836	8,331
Maine	52,043	22,992	19,307	3,017	613	6,809	2,697
Maryland	213,765	83,962	148,696	20,796	2,777	17,753	14,200
Massachusetts	281,498	82,445	113,316	33,444	5,058	27,146	14,269
Michigan	302,414	41,113	75,828	29,684	5,052	44,328	4,682
Minnesota	207,791	20,788	70,925	26,091	3,197	26,428	20,452
Mississippi	121,638	21,895	44,207	6,907	1,402	10,380	670
Missouri	219,688	27,196	79,609	21,108	3,325	21,231	3,721
Montana	45,613	2,451	25,198	2,749	408	4,397	410
Nebraska	123,334	3,096	24,979	6,959	926	11,135	416
Nevada	92,076	6,903	75,941	7,367	1,240	9,939	5,723
New Hampshire	46,706	11,680	17,996	3,039	605	4,300	846
New Jersey	385,998	120,655	153,997	42,231	6,094	36,938	21,350
New Mexico	71,693	1,478	45,612	3,850	611	6,486	531
New York	985,589	440,482	324,759	141,833	19,063	87,413	803,762
North Carolina	354,320	36,189	124,318	29,120	3,873	29,668	3,663
North Dakota	40,892	1,524	15,904	2,201	235	7,110	72
Ohio	380,653	36,595	132,378	32,462	8,093	47,258	10,471
Oklahoma	161,234	15,774	67,385	8,807	1,841	14,404	3,204
Oregon	134,320	25,612	69,365	8,277	1,849	15,079	3,433
Pennsylvania	417,387	39,689	196,238	50,155	7,077	56,936	43,285
Rhode Island	52,775	23,976	12,296	4,392	624	3,870	2,963
South Carolina	188,960	26,001	59,548	8,946	1,613	16,632	2,654
South Dakota	37,283	589	22,166	2,756	362	4,455	300
Tennessee	245,874	39,279	83,123	15,481	3,528	22,888	4,370
Texas	1,156,483	351,649	438,789	64,414	16,787	118,275	40,612
Utah	77,986	5,668	62,760	6,449	894	7,417	3,713
Vermont	25,409	8,682	6,962	2,520	312	2,730	4,055
Virginia	287,353	52,330	152,700	30,213	5,213	25,502	1,063
Washington	255,154	114,761	134,112	17,114	3,431	28,027	1,414
West Virginia	55,716	3,245	40,563	3,668	474	5,905	988
Wisconsin	191,554	25,873	46,471	20,119	3,143	31,144	423
Wyoming	34,474	1,006	20,429	1,250	235	6,227	10
United States	\$12,870,994	\$2,793,911	\$5,083,723	\$1,070,717	\$179,880	\$1,247,932	\$1,285,969

(1) Includes some state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2010 (1) (Cont'd)**

(\$000)

State	Aircraft	Earthquake	Federal flood	Credit	Warranty	Accident and health	Multiple peril crop
Alabama	\$16,086	\$8,022	\$31,180	\$16,487	\$7,163	\$30,150	\$51,533
Alaska	32,544	21,491	2,245	1,858	2,699	10,436	31
Arizona	60,340	7,950	18,319	10,223	11,285	60,730	14,876
Arkansas	19,032	22,743	10,317	10,644	6,209	33,998	106,209
California	170,284	1,590,392	189,812	85,769	80,660	346,213	226,392
Colorado	39,769	8,821	13,776	11,407	23,135	67,075	160,036
Connecticut	28,670	5,526	37,201	25,238	9,708	27,687	4,645
Delaware	13,073	886	14,750	35,064	4,450	601,484	11,256
D.C.	11,576	1,880	751	7,009	81	109,253	0
Florida	116,740	33,091	920,901	261,624	263,148	231,278	86,758
Georgia	65,433	14,532	57,658	34,501	38,584	129,923	113,517
Hawaii	10,561	8,494	29,783	6,160	2,504	16,116	1,618
Idaho	14,195	2,816	3,963	2,692	2,367	16,663	57,783
Illinois	66,559	53,016	31,874	66,096	1,001,239	246,133	571,103
Indiana	27,474	32,315	21,063	19,532	39,627	196,599	305,852
Iowa	11,116	4,454	11,200	7,959	3,901	108,540	591,289
Kansas	20,497	6,297	7,043	10,786	77,755	63,208	587,201
Kentucky	9,134	35,647	14,937	13,663	8,588	44,436	92,685
Louisiana	59,698	9,844	291,863	34,241	7,259	58,509	77,851
Maine	3,866	1,681	6,964	5,424	7,422	10,564	7,519
Maryland	22,673	6,276	33,689	17,394	14,681	65,595	29,951
Massachusetts	16,981	16,512	49,146	23,924	24,779	74,208	3,282
Michigan	33,075	6,904	17,191	57,025	445,181	130,687	137,636
Minnesota	26,316	6,045	7,172	30,623	26,014	136,709	523,365
Mississippi	11,538	17,285	37,676	19,043	4,179	59,200	108,892
Missouri	26,890	86,658	17,265	32,028	17,093	192,494	249,837
Montana	9,962	3,730	2,910	2,559	1,553	14,169	156,382
Nebraska	9,880	3,025	7,916	7,644	8,014	67,639	472,133
Nevada	27,248	18,272	8,005	8,093	8,891	20,005	3,194
New Hampshire	7,392	2,284	6,639	6,741	4,527	11,607	380
New Jersey	35,301	12,770	178,984	98,699	24,672	87,609	6,082
New Mexico	8,356	2,018	10,425	5,093	3,534	18,857	16,596
New York	16,113	34,479	132,348	122,763	56,329	269,287	28,243
North Carolina	36,471	9,929	86,030	62,592	29,827	124,297	156,681
North Dakota	7,001	404	5,899	1,225	313	12,966	668,932

State	Aircraft	Earthquake	Federal flood	Credit	Warranty	Accident and health	Multiple peril crop
Ohio	46,549	28,122	26,318	46,018	18,760	159,763	228,361
Oklahoma	19,199	6,764	9,129	15,942	12,970	58,589	139,683
Oregon	41,274	54,941	21,284	17,298	5,575	48,469	34,447
Pennsylvania	36,103	14,509	49,785	53,273	46,322	279,311	45,940
Rhode Island	20,480	3,021	16,783	3,732	1,245	35,100	65
South Carolina	11,270	32,661	111,620	33,798	6,264	52,949	52,907
South Dakota	5,385	604	3,795	-8,179	763	32,022	495,063
Tennessee	44,413	61,980	17,535	32,302	50,036	102,553	79,056
Texas	190,795	33,106	309,146	350,393	120,321	475,134	592,552
Utah	20,771	31,378	2,325	13,235	5,371	51,501	3,655
Vermont	3,174	811	3,262	7,112	1,660	3,507	2,209
Virginia	41,015	11,172	64,693	63,301	18,530	89,467	49,369
Washington	45,993	141,611	33,361	19,887	29,508	74,271	101,660
West Virginia	4,104	1,562	14,069	3,777	3,307	24,779	2,101
Wisconsin	20,946	5,101	10,008	58,535	31,035	156,607	188,919
Wyoming	5,700	3,073	1,720	1,844	758	17,077	14,461
United States	\$1,649,016	\$2,526,905	\$3,011,729	\$1,874,093	\$2,619,795	\$5,355,421	\$7,660,189

(1) Includes some state funds.

Source: SNL Financial LC.

**DIRECT PREMIUMS WRITTEN, PROPERTY/CASUALTY INSURANCE
BY STATE BY LINE, 2010 (1) (Cont'd)**

(\$000)

State	Mortgage guaranty	Misc.
Alabama	\$72,197	\$27,177
Alaska	15,766	1,774
Arizona	92,443	17,389
Arkansas	37,897	8,393
California	325,605	114,725
Colorado	103,786	9,147
Connecticut	54,849	11,124
Delaware	20,161	4,785
D.C.	86,603	18,724
Florida	319,124	59,263
Georgia	192,889	39,689
Hawaii	19,592	4,313
Idaho	23,556	1,641
Illinois	233,905	65,486
Indiana	117,572	11,051
Iowa	92,708	5,480
Kansas	48,168	6,256
Kentucky	42,581	4,171
Louisiana	72,141	35,901
Maine	17,942	2,045
Maryland	100,054	7,981
Massachusetts	105,348	15,293
Michigan	137,451	26,949
Minnesota	159,448	10,000
Mississippi	35,050	10,203
Missouri	93,584	12,656
Montana	12,077	2,294
Nebraska	30,073	5,644
Nevada	43,558	3,601
New Hampshire	25,620	4,888
New Jersey	147,180	15,757
New Mexico	29,802	9,581
New York	195,233	31,076
North Carolina	155,500	21,337
North Dakota	7,410	559

State	Mortgage guaranty	Misc.
Ohio	178,587	40,105
Oklahoma	51,041	13,073
Oregon	50,896	11,989
Pennsylvania	187,612	19,631
Rhode Island	15,027	7,924
South Carolina	90,297	9,306
South Dakota	10,565	1,043
Tennessee	91,159	15,212
Texas	401,753	163,328
Utah	50,050	3,926
Vermont	9,581	803
Virginia	126,641	13,959
Washington	112,494	24,491
West Virginia	16,709	3,965
Wisconsin	88,322	11,043
Wyoming	13,986	967
United States	\$4,761,594	\$967,120

(1) Includes some state funds.

Source: SNL Financial LC.

GROSS STATE PRODUCT

GROSS STATE PRODUCT, INSURANCE CARRIERS AND RELATED ACTIVITIES, 2007-2008

(\$ millions)

State	Gross state product (GSP) (\$ millions)		As a percent of total 2008 GSP
	2007	2008	
Alabama	\$3,310	\$3,866	2.3%
Alaska	325	315	0.6
Arizona	5,137	6,642	2.5
Arkansas	1,353	1,813	1.8
California	35,524	34,658	1.8
Colorado	5,905	6,164	2.4
Connecticut	21,302	25,652	11.1
Delaware	6,909	7,796	12.9
D.C.	962	1,365	1.4
Florida	18,083	19,999	2.7
Georgia	8,011	9,235	2.3
Hawaii	1,016	1,314	2.0
Idaho	895	1,044	1.9
Illinois	27,162	31,509	4.9
Indiana	10,194	11,759	4.4
Iowa	14,971	16,128	11.4
Kansas	3,313	3,926	3.1
Kentucky	3,503	4,044	2.6
Louisiana	2,931	3,714	1.8
Maine	1,526	1,896	3.7
Maryland	6,525	7,894	2.8
Massachusetts	11,565	15,395	4.2
Michigan	13,673	14,518	3.8
Minnesota	10,971	12,700	4.8
Mississippi	1,478	1,722	1.8
Missouri	5,823	7,071	2.9
Montana	552	649	1.8
Nebraska	5,080	5,458	6.3
Nevada	1,552	1,819	1.4
New Hampshire	2,326	2,429	4.1
New Jersey	12,400	17,267	3.5
New Mexico	966	1,223	1.6
New York	38,369	49,772	4.4

State	Gross state product (GSP) (\$ millions)		As a percent of total 2008 GSP
	2007	2008	
North Carolina	6,320	7,617	1.9
North Dakota	705	833	2.7
Ohio	15,751	19,451	4.1
Oklahoma	2,695	2,825	1.9
Oregon	3,431	4,490	2.6
Pennsylvania	18,875	23,225	4.2
Rhode Island	2,087	2,169	4.5
South Carolina	3,315	3,673	2.3
South Dakota	718	831	2.2
Tennessee	5,166	6,512	2.6
Texas	22,019	27,532	2.3
Utah	2,153	2,417	2.1
Vermont	758	914	3.6
Virginia	5,930	6,916	1.7
Washington	5,723	7,271	2.2
West Virginia	1,028	1,230	2.0
Wisconsin	11,973	15,054	6.1
Wyoming	223	271	0.7
United States	\$392,480	\$463,986	3.2%
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, 2010

(\$000)

State	Amount	State	Amount
Alabama	\$259,169	Montana	\$65,048
Alaska	51,374	Nebraska	45,463
Arizona	437,975	Nevada	234,253
Arkansas	144,237	New Hampshire	75,172
California	2,180,786	New Jersey	509,305
Colorado	189,786	New Mexico	122,703
Connecticut	203,955	New York	1,430,125
Delaware	69,568	North Carolina	507,038
Florida	667,800	North Dakota	35,894
Georgia	274,367	Ohio	432,925
Hawaii	108,646	Oklahoma	148,708
Idaho	72,602	Oregon	72,876
Illinois	344,144	Pennsylvania	778,175
Indiana	176,426	Rhode Island	62,148
Iowa	88,571	South Carolina	125,334
Kansas	138,768	South Dakota	63,285
Kentucky	125,063	Tennessee	555,163
Louisiana	532,643	Texas	1,307,847
Maine	105,811	Utah	103,119
Maryland	391,569	Vermont	55,825
Massachusetts	310,589	Virginia	414,165
Michigan	269,397	Washington	405,923
Minnesota	335,839	West Virginia	114,537
Mississippi	194,020	Wisconsin	146,886
Missouri	270,053	Wyoming	25,617
		United States	\$15,780,692

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

MUNICIPAL BONDS

INSURANCE INDUSTRY INVESTMENTS IN MUNICIPAL BONDS, 2010

(\$ 000)

State	Property/casualty insurers	Life insurers	Total
Alaska	\$2,161,518	\$221,911	\$2,383,430
Alabama	3,533,318	439,327	3,972,645
Arkansas	1,059,146	79,858	1,139,004
Arizona	9,173,035	1,032,183	10,205,218
California	25,418,416	8,757,375	34,175,791
Colorado	6,503,065	1,188,118	7,691,183
Connecticut	4,088,092	1,152,047	5,240,138
District of Columbia	2,540,655	443,244	2,983,899
Delaware	1,276,094	150,528	1,426,622
Florida	14,833,874	2,224,066	17,057,940
Georgia	8,724,038	1,150,392	9,874,430
Hawaii	2,342,881	179,587	2,522,468
Iowa	1,513,898	259,168	1,773,066
Idaho	829,189	64,442	893,631
Illinois	16,401,653	4,684,197	21,085,851
Indiana	8,392,832	1,126,456	9,519,287
Kansas	3,116,125	620,460	3,736,584
Kentucky	2,762,981	662,764	3,425,745
Louisiana	3,449,875	784,280	4,234,155
Massachusetts	9,748,294	1,912,452	11,660,746
Maryland	5,247,097	939,589	6,186,686
Maine	1,005,366	57,458	1,062,824
Michigan	8,390,854	1,129,102	9,519,956
Minnesota	5,514,225	594,483	6,108,707
Missouri	5,448,603	1,007,972	6,456,575
Mississippi	2,288,617	554,350	2,842,967
Montana	559,739	34,063	593,802
North Carolina	6,185,789	632,727	6,818,516
North Dakota	626,662	124,187	750,849
Nebraska	2,434,035	255,531	2,689,566
New Hampshire	1,348,100	212,724	1,560,825
New Jersey	8,270,742	2,998,116	11,268,858
New Mexico	2,347,196	265,120	2,612,316
Nevada	4,599,116	665,718	5,264,834
New York	19,452,277	5,281,114	24,733,391

State	Property/casualty insurers	Life insurers	Total
Ohio	10,163,044	1,822,029	11,985,073
Oklahoma	1,848,130	186,587	2,034,717
Oregon	4,305,361	1,377,944	5,683,305
Pennsylvania	8,709,826	2,005,248	10,715,073
Rhode Island	1,615,417	116,959	1,732,376
South Carolina	5,715,579	777,905	6,493,484
South Dakota	618,511	69,062	687,573
Tennessee	5,555,979	574,844	6,130,823
Texas	34,106,510	5,372,042	39,478,552
Utah	3,141,666	696,744	3,838,410
Virginia	7,965,653	1,244,862	9,210,515
Vermont	551,143	22,709	573,851
Washington	13,677,020	1,767,027	15,444,047
Wisconsin	6,373,910	965,357	7,339,267
West Virginia	886,443	337,985	1,224,428
Wyoming	327,257	25,260	352,517
Total	\$307,148,843	\$59,247,673	\$366,396,516
Source: SNL Financial LC.			

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.

CATASTROPHES BY STATE

The insurance industry plays a vital role in helping individuals and businesses prepare for and recover from the potentially devastating effects of a disaster such as a catastrophic wildfire, tornado, earthquake or hurricane. In its Natural Catastrophe Year in Review, a January 2011 Webinar, Munich Re reported that in 2010 insured catastrophe losses in the United States totaled \$13.6 billion.

The insurance industry plays a vital role in helping individuals and businesses prepare for and recover from the potentially devastating effects of a disaster such as a catastrophic hurricane, tornado or wildfire. Four of the 15 costliest hurricanes, based on insured property losses, caused damage in Tennessee. The costliest was 2005's Hurricane Katrina which caused \$45.1 billion (in 2009 dollars) in insured property losses in all the states it hit, followed by 2005's Hurricane Ivan (\$8.08 billion), 2005's Hurricane Rita (\$6.2 billion) and 1995's Hurricane Opal (\$3.0 billion). In 2009 there were 1,448 wildfires in Tennessee. In 2010 there were 36 tornadoes.

TOP 15 MOST COSTLY HURRICANES IN THE UNITED STATES

(\$ millions)

Rank	Date	Location	Hurricane	Estimated insured loss (1)	
				Dollars when occurred	In 2009 dollars (2)
1	Aug. 25-30, 2005	AL, FL, GA, LA, MS, TN	Katrina	\$41,100	\$45,148
2	Aug. 24-26, 1992	FL, LA	Andrew	15,500	23,702
3	Sep.12-14, 2008	AR, IL, IN, KY, LA, MO, OH, PA, TX	Ike	12,500	12,456
4	Oct. 24, 2005	FL	Wilma	10,300	11,315
5	Aug.13-14, 2004	FL, NC, SC	Charley	7,475	8,489
6	Sep.15-21, 2004	AL, DE, FL, GA, LA, MD, MS, NJ, NY, NC, OH, PA, TN , VA, WV	Ivan	7,110	8,075
7	Sep.17-22, 1989	GA, NC, PR, SC, VA, U.S. Virgin Islands	Hugo	4,195	7,258
8	Sep. 20-26, 2005	AL, AR, FL, LA, MS, TN , TX	Rita	5,627	6,181
9	Sep .3-9, 2004	FL, GA, NC, NY, SC	Frances	4,595	5,219
10	Sep.15-29, 2004	DE, FL, GA, MD, NJ, NY, NC, PA, PR, SC, VA	Jeanne	3,655	4,151
11	Sept. 21-28, 1998	AL, FL, LA, MS, PR, U.S. Virgin Islands	Georges	2,955	3,889
12	Oct. 4, 1995	FL, AL, GA, NC, SC, TN	Opal	2,100	2,956
13	Sep. 14-17, 1999	NC, NJ, VA, FL, SC, PA, 10 other states	Floyd	1,960	2,524
14	Sep. 11, 1992	Kaui and Oahu, HI	Iniki	1,600	2,447
15	Sep. 5, 1996	NC, SC, VA, MD, WV, PA, OH	Fran	1,600	2,188

(1) Property coverage only. Does not include flood damage covered by the federally administered National Flood Insurance Program. As of September 2009.

(2) Adjusted to 2009 dollars by the Insurance Information Institute, using the Bureau of Labor Statistics' Inflation Calculator.

Source: ISO's Property Claim Services unit (PCS); U.S. Bureau of Labor Statistics.

TORNADOES

A tornado is a violently rotating column of air that extends from a thunderstorm and comes into contact with the ground, according to the National Oceanic and Atmospheric Administration (NOAA). In an average year about 1,000 tornadoes are reported nationwide, according to NOAA. Tornado intensity is measured by the enhanced Fujita (EF) scale. The scale rates tornadoes on a scale of 0 through 5, based on the amount and type of wind damage. It incorporates 28 different “damage indicators,” based on damage to a wide variety of structures ranging from trees to shopping malls.

TORNADOES AND RELATED DEATHS BY STATE, 2010

State	Tornadoes	Fatalities
Alabama	43	0
Alaska	0	0
Arizona	17	0
Arkansas	39	6
California	11	0
Colorado	66	0
Connecticut	6	0
Delaware	0	0
D.C.	0	0
Florida	22	0
Georgia	11	0
Hawaii	0	0
Idaho	3	0
Illinois	65	1
Indiana	29	0
Iowa	52	0
Kansas	94	0
Kentucky	27	0
Louisiana	34	0
Maine	6	0
Maryland	5	0
Massachusetts	0	0
Michigan	30	1
Minnesota	145	3
Mississippi	100	13
Missouri	80	5
Montana	33	2
Nebraska	46	0
Nevada	0	0
New Hampshire	1	0

State	Tornadoes	Fatalities
New Jersey	1	0
New Mexico	11	0
New York	16	1
North Carolina	32	0
North Dakota	68	1
Ohio	45	7
Oklahoma	74	3
Oregon	1	0
Pennsylvania	15	0
Rhode Island	0	0
South Carolina	22	0
South Dakota	37	0
Tennessee	36	1
Texas	105	0
Utah	2	0
Vermont	1	0
Virginia	10	0
Washington	3	0
West Virginia	5	1
Wisconsin	68	0
Wyoming	26	0
United States	1,543 (1)	45

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

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

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.

2010 WILDFIRES

In 2010 catastrophic wildfires caused \$210 million in insured losses and \$314 million in total economic losses, according to Munich Re. Although eight of the 10 costliest U.S. wildfires in history, based on insured losses, occurred in California, Texas has had the greatest number of wildfires in the last three years. However, wildfires are a national problem, affecting almost every state. During the first four months of 2011 there were over 22,000 wildfires in the United States, affecting 46 states, and burning more than 2 million acres.

WILDFIRES BY STATE, 2009

State	Number of fires	Number of acres burned
Alaska	527	2,951,597
Alabama	28	840
Arkansas	1,125	19,229
Arizona	2,371	263,358
California	9,159	405,585
Colorado	1,190	50,456
Connecticut	264	246
Delaware	19	44
Florida	2,797	124,401
Georgia	3,732	13,714
Hawaii	1	7,800
Iowa	718	8,565
Idaho	1,142	22,681
Illinois	115	1,155
Indiana	2,083	4,706
Kansas	100	40,278
Kentucky	1,432	43,741
Louisiana	1,578	29,272
Massachusetts	1,121	1,144
Maryland	414	4,956
Maine	482	481
Michigan	508	3,899
Minnesota	1,371	13,858
Missouri	2,957	42,241
Mississippi	2,366	31,280
Montana	1,731	48,912
North Carolina	3,344	25,142
North Dakota	302	3,404
Nebraska	44	1,164
New Hampshire	289	159
New Jersey	775	1,131
New Mexico	1,278	421,481
Nevada	688	33,366
New York	158	1,404
Ohio	1,164	10,962
Oklahoma	1,773	153,948
Oregon	1,488	100,668
Pennsylvania	630	6,132

State	Number of fires	Number of acres burned
Rhode Island	49	45
South Carolina	1,526	7,663
South Dakota	823	10,056
Tennessee	1,448	18,704
Texas	16,614	753,261
Utah	1,136	112,753
Virginia	920	8,002
Vermont	84	192
Washington	1,976	77,250
Wisconsin	1,640	3,746
West Virginia	941	13,591
Wyoming	371	23,123
United States	78,792	5,921,786
Source: National Interagency Coordination Center.		

CLAIMS/LOSSES BY LINE BY STATE - PROPERTY/CASUALTY**INCURRED LOSSES BY STATE, PROPERTY/CASUALTY INSURANCE, 2010 (1)**

(\$000)

State	Incurred losses
Alabama	\$3,857,578
Alaska	616,836
Arizona	6,648,854
Arkansas	2,420,822
California	29,362,506
Colorado	4,978,293
Connecticut	3,873,690
D.C.	980,591
Delaware	1,233,871
Florida	18,175,148
Georgia	7,963,380
Hawaii	759,477
Idaho	907,346
Illinois	12,911,399
Indiana	4,405,706
Iowa	3,022,676
Kansas	2,527,497
Kentucky	3,422,937
Louisiana	4,417,563
Maine	871,136
Maryland	6,148,771
Massachusetts	5,685,629
Michigan	11,147,623
Minnesota	5,449,041
Mississippi	2,194,148
Missouri	5,043,282
Montana	1,223,905
Nebraska	2,053,411
Nevada	2,505,449
New Hampshire	1,030,573
New Jersey	9,701,901
New Mexico	1,505,892
New York	23,969,026
North Carolina	6,498,929
North Dakota	844,782

State	Incurred losses
Ohio	7,091,033
Oklahoma	5,401,239
Oregon	2,868,795
Pennsylvania	11,993,360
Rhode Island	1,209,268
South Carolina	3,692,464
South Dakota	1,152,439
Tennessee	5,802,976
Texas	18,724,070
Utah	1,616,050
Vermont	552,609
Virginia	5,793,390
Washington	4,942,783
West Virginia	1,607,811
Wisconsin	5,069,320
Wyoming	562,795
United States	\$276,440,070

(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, 2010 (1)

(\$000)

State	Total incurred losses
Alabama	\$1,367,846
Alaska	235,642
Arizona	2,175,882
Arkansas	893,842
California	11,168,691
Colorado	1,690,772
Connecticut	1,404,323
D.C.	158,028
Delaware	437,018
Florida	8,657,079
Georgia	3,218,148
Hawaii	311,580
Idaho	358,048
Illinois	3,479,594
Indiana	1,629,966
Iowa	785,979
Kansas	814,512
Kentucky	1,557,683
Louisiana	1,903,816
Maine	324,499
Maryland	2,503,987
Massachusetts	2,325,539
Michigan	6,448,191
Minnesota	1,641,390
Mississippi	843,638
Missouri	1,670,392
Montana	369,438
Nebraska	561,535
Nevada	952,759
New Hampshire	373,434
New Jersey	4,036,554
New Mexico	643,785
New York	6,799,169
North Carolina	2,769,034
North Dakota	182,745
Ohio	2,912,073
Oklahoma	1,402,362

State	Total incurred losses
Oregon	1,194,173
Pennsylvania	4,285,053
Rhode Island	422,444
South Carolina	1,628,404
South Dakota	237,592
Tennessee	1,828,378
Texas	7,769,334
Utah	725,090
Vermont	172,453
Virginia	2,518,611
Washington	2,216,257
West Virginia	625,898
Wisconsin	1,387,271
Wyoming	199,776
United States	\$104,219,706

(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, 2010 (1)**(\$000)**

State	Incurred losses
Alabama	\$843,472
Alaska	55,609
Arizona	1,665,509
Arkansas	423,033
California	2,872,601
Colorado	1,368,839
Connecticut	539,822
D.C.	70,664
Delaware	95,188
Florida	2,772,866
Georgia	1,422,591
Hawaii	58,170
Idaho	130,170
Illinois	2,191,508
Indiana	738,417
Iowa	459,814
Kansas	469,954
Kentucky	409,490
Louisiana	352,873
Maine	142,267
Maryland	983,621
Massachusetts	732,187
Michigan	1,463,260
Minnesota	1,086,530
Mississippi	460,401
Missouri	835,582
Montana	311,074
Nebraska	343,763
Nevada	206,419
New Hampshire	179,453
New Jersey	1,289,897
New Mexico	248,810
New York	2,073,961
North Carolina	1,108,935
North Dakota	63,054
Ohio	1,678,465
Oklahoma	1,648,506

State	Incurred losses
Oregon	273,575
Pennsylvania	1,994,942
Rhode Island	128,099
South Carolina	715,051
South Dakota	99,920
Tennessee	1,088,212
Texas	2,814,730
Utah	188,623
Vermont	74,707
Virginia	897,157
Washington	656,360
West Virginia	237,244
Wisconsin	816,104
Wyoming	118,090
United States	\$41,899,587

(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, 2010 (1)

(\$000)

State	Total incurred losses
Alabama	\$1,558,873
Alaska	315,545
Arizona	2,764,947
Arkansas	1,075,392
California	15,009,278
Colorado	1,815,253
Connecticut	1,900,823
D.C.	675,685
Delaware	447,524
Florida	6,562,856
Georgia	3,172,155
Hawaii	380,102
Idaho	384,453
Illinois	6,966,036
Indiana	1,793,276
Iowa	1,629,851
Kansas	1,099,325
Kentucky	1,354,744
Louisiana	2,115,948
Maine	395,590
Maryland	2,683,916
Massachusetts	2,584,170
Michigan	3,056,082
Minnesota	2,502,191
Mississippi	838,392
Missouri	2,334,328
Montana	490,462
Nebraska	984,040
Nevada	1,325,556
New Hampshire	470,146
New Jersey	4,303,143
New Mexico	588,088
New York	14,897,332
North Carolina	2,522,263
North Dakota	520,121
Ohio	2,304,691

State	Total incurred losses
Oklahoma	2,231,305
Oregon	1,340,579
Pennsylvania	5,482,996
Rhode Island	646,067
South Caroline	1,312,006
South Dakota	721,253
Tennessee	2,725,537
Texas	7,748,142
Utah	660,104
Vermont	296,780
Virginia	2,291,444
Washington	1,987,057
West Virginia	720,286
Wisconsin	2,665,218
Wyoming	211,223
United States	\$124,862,577

(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, 2010 (1)

(\$000)

State	Incurred losses
Alabama	\$226,061
Alaska	145,482
Arizona	447,815
Arkansas	147,918
California	5,039,978
Colorado	427,403
Connecticut	520,368
D.C.	69,220
Delaware	118,347
Florida	1,069,694
Georgia	627,961
Hawaii	114,068
Idaho	56,482
Illinois	2,038,614
Indiana	498,459
Iowa	422,932
Kansas	256,839
Kentucky	400,582
Louisiana	509,533
Maine	117,311
Maryland	496,520
Massachusetts	584,221
Michigan	538,379
Minnesota	515,957
Mississippi	207,898
Missouri	462,744
Montana	54,272
Nebraska	216,026
Nevada	144,214
New Hampshire	150,811
New Jersey	1,192,377
New Mexico	179,051
New York	3,379,855
North Carolina	813,818
North Dakota	-101
Ohio	24,478
Oklahoma	459,633

State	Incurred losses
Oregon	567,739
Pennsylvania	1,387,507
Rhode Island	102,846
South Caroline	392,523
South Dakota	81,680
Tennessee	485,394
Texas	1,016,146
Utah	163,212
Vermont	102,492
Virginia	499,023
Washington	19,959
West Virginia	238,147
Wisconsin	1,006,294
Wyoming	2,775
United States	\$28,740,956

(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, 2010 (1)

(\$000)

State	Claims and benefits paid
Alabama	\$4,503,105
Alaska	779,386
Arizona	7,064,354
Arkansas	2,349,974
California	38,884,728
Colorado	5,981,166
Connecticut	13,136,338
D.C.	1,467,419
Delaware	7,333,910
Florida	25,167,952
Georgia	8,744,043
Hawaii	2,017,917
Idaho	1,461,530
Illinois	15,863,882
Indiana	7,344,253
Iowa	4,727,971
Kansas	3,585,774
Kentucky	3,658,856
Louisiana	4,556,855
Maine	1,507,008
Maryland	7,319,838
Massachusetts	11,340,152
Michigan	12,878,754
Minnesota	7,509,519
Mississippi	2,728,584
Missouri	7,613,377
Montana	818,457
Nebraska	2,877,346
Nevada	2,548,746
New Hampshire	3,779,228
New Jersey	16,135,042
New Mexico	2,329,901
New York	31,625,935
North Carolina	10,919,330
North Dakota	708,741

State	Claims and benefits paid
Ohio	14,608,205
Oklahoma	3,296,651
Oregon	4,084,501
Pennsylvania	17,755,541
Rhode Island	1,519,730
South Carolina	942,237
South Dakota	4,603,123
Tennessee	6,937,677
Texas	22,069,666
Utah	2,927,850
Vermont	892,991
Virginia	8,094,815
Washington	6,869,226
West Virginia	1,647,155
Wisconsin	7,359,960
Wyoming	522,159
United States	\$385,400,856

(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, 2008

State	Voluntary	Shared market	Total	Shared market as a percent of total
Alabama	3,384,021	6	3,384,027	(1)
Alaska	437,274	122	437,396	0.028%
Arizona	4,130,900	20	4,130,920	(1)
Arkansas	2,069,310	0	2,069,310	(1)
California	24,127,758	5,941	24,133,699	0.025
Colorado	3,667,061	0	3,667,061	(1)
Connecticut	2,442,996	487	2,443,483	0.020
Delaware	608,459	25	608,484	0.004
D.C.	221,678	457	222,135	0.206
Florida	11,288,408	6	11,288,414	(1)
Georgia	6,789,526	3	6,789,529	(1)
Hawaii	796,742	5,188	801,930	0.647
Idaho	1,068,562	38	1,068,600	0.004
Illinois	7,936,919	1,153	7,938,072	0.015
Indiana	4,578,960	6	4,578,966	(1)
Iowa	2,398,138	9	2,398,147	(1)
Kansas	2,349,365	1,327	2,350,692	0.056
Kentucky	3,013,470	64	3,013,534	0.002
Louisiana	2,834,988	7	2,834,995	(1)
Maine	1,022,278	28	1,022,306	0.003
Maryland	3,792,401	73,328	3,865,729	1.897
Massachusetts	3,955,971	112,891	4,068,862	2.775
Michigan	6,164,846	1,297	6,166,143	0.021
Minnesota	3,746,861	5	3,746,866	(1)
Mississippi	2,076,581	76	2,076,657	0.004
Missouri	4,195,783	41	4,195,824	0.001
Montana	775,934	230	776,164	0.030
Nebraska	1,501,473	4	1,501,477	(1)
Nevada	1,793,132	23	1,793,155	0.001
New Hampshire	904,727	710	905,437	0.078
New Jersey	5,290,260	15,048	5,305,308	0.284
New Mexico	1,455,016	24	1,455,040	0.002
New York	9,233,103	92,283	9,325,386	0.990
North Carolina	5,607,617	1,442,470	7,050,087	20.460
North Dakota	592,814	4	592,818	0.001

State	Voluntary	Shared market	Total	Shared market as a percent of total
Ohio	8,029,756	0	8,029,756	(1)
Oklahoma	2,719,636	52	2,719,688	0.002
Oregon	2,724,683	9	2,724,692	(1)
Pennsylvania	8,483,438	19,151	8,502,589	0.225
Rhode Island	663,890	9,335	673,225	1.387
South Carolina	3,294,512	1	3,294,513	(1)
South Dakota	681,839	0	681,839	(1)
Tennessee	4,187,461	24	4,187,485	0.001
Texas	NA	NA	NA	NA
Utah	1,808,234	2	1,808,236	(1)
Vermont	474,881	450	475,331	0.095
Virginia	6,023,910	1,460	6,025,370	0.024
Washington	4,513,296	0	4,513,296	(1)
West Virginia	1,305,657	39	1,305,696	0.003
Wisconsin	3,674,130	0	3,674,130	(1)
Wyoming	503,741	1	503,742	(1)
United States	185,342,396	1,783,845	187,126,241	0.953%

(1) Less than .001 percent.

NA=Data not available.

Source: Automobile Insurance Plans Service Office.

HOMES BY STATE

A 2006 Insurance Research Council poll found that 96 percent of homeowners had homeowners insurance while 43 percent of renters had renters insurance.

PERCENT OF OCCUPIED HOUSING UNITS THAT ARE OWNER OCCUPIED 2009 (000)

State	Percent	Rank
Alabama	69.60%	15
Alaska	65.2	41
Arizona	67.1	35
Arkansas	66.0	39
California	56.6	49
Colorado	67.0	36
Connecticut	68.8	22
Delaware	73.6	2
D.C.	44.8	51
Florida	68.5	25
Georgia	67.0	36
Hawaii	56.7	48
Idaho	71.5	8
Illinois	68.0	27
Indiana	70.4	13
Iowa	72.1	7
Kansas	67.8	31
Kentucky	68.6	23
Louisiana	67.9	29
Maine	72.7	5
Maryland	68.6	23
Massachusetts	64.2	43
Michigan	73.2	4
Minnesota	73.7	1
Mississippi	69.5	16
Missouri	69.1	20
Montana	69.2	18
Nebraska	67.2	32
Nevada	59.3	47
New Hampshire	72.5	6
New Jersey	66.1	38
New Mexico	69.3	17
New York	55.0	50

State	Percent	Rank
North Carolina	67.2	32
North Dakota	66.0	39
Ohio	68.0	27
Oklahoma	67.2	32
Oregon	63.1	46
Pennsylvania	70.5	12
Rhode Island	63.4	45
South Carolina	70.1	14
South Dakota	67.9	29
Tennessee	69.2	18
Texas	63.7	44
Utah	71.5	8
Vermont	71.3	10
Virginia	68.1	26
Washington	64.3	42
West Virginia	73.6	2
Wisconsin	69.0	21
Wyoming	70.9	11
United States	65.9%	

(1) States with the same percentages receive the same rank.

Source: U.S. Census Bureau.

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

Firms by employment size of enterprise				
State	Total	20+	100+	500+
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.

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