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# **A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE WEST VIRGINIA ECONOMY**



Prepared by:  
Insurance Information Institute  
110 William Street  
New York, NY 10038  
(212) 346-5500  
[www.iii.org](http://www.iii.org)  
[www.economicinsurancefacts.org](http://www.economicinsurancefacts.org)

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## **INTRODUCTION**

The insurance industry in West Virginia 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 12,147 jobs in West Virginia in 2009, accounting for about 491.70 million in compensation.

### **GROSS STATE PRODUCT**

The insurance industry contributed nearly \$1.1 billion to the West Virginia gross state product (GSP) in 2009, accounting for 1.8 percent of the state GSP.

### **TAXES**

Premium taxes paid by insurance companies in West Virginia totaled about \$114.5 million in 2010.

### **PREMIUMS**

Direct premiums written by property/casualty insurance companies in West Virginia totaled about \$2.7 billion in 2010. In addition, premiums written by life/health insurance companies totaled about \$3.1 billion (including life insurance, annuities, and deposit type funds).

### **SURPLUS LINES**

The surplus lines market, a group of highly specialized insurers exists to provide coverage that is not available through licensed insurers in the standard insurance market. For the many thousands of businesses that rely on some level of surplus line protection to keep their doors open, surplus lines is an important segment of the market. The West Virginia surplus lines market accounted for \$115.6 million in 2010, according to a survey by Business Insurance.

### **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 West Virginia as measured by direct property/casualty incurred losses, were about \$1.6 billion. Life insurance claims and benefits payouts in West Virginia totaled about \$1.6 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 or storm or wildfire. In 2010 West Virginia had 5 tornadoes and 325 wildfires that burned 2,300 acres.

## LEADING WRITERS IN WEST VIRGINIA

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

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	State Farm Mutual Automobile Insurance	\$401,428	15.0%
2	Nationwide Mutual Group	325,913	12.1
3	BrickStreet Mutual Insurance Co. LLC	226,783	8.4
4	Erie Insurance Group	207,223	7.7
5	Allstate Corp.	125,713	4.7
6	Travelers Companies Inc.	116,595	4.3
7	American International Group	113,103	4.2
8	Liberty Mutual	107,069	4.0
9	Westfield Group	104,201	3.9
10	Hartford Financial Services	77,127	2.9

(1) Before reinsurance transactions.

Source: SNL Financial LC.

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

Rank	Company/Group	Direct premiums written (\$000)	Market share (percent)
1	Prudential Financial Inc.	\$119,251	9.1%
2	MetLife Inc.	114,327	8.7
3	TIAA-CREF	89,153	6.8
4	Hartford Financial Services	75,262	5.8
5	Lincoln National Corp.	74,566	5.7
6	American International Group	74,081	5.7
7	Manulife Financial Corp.	64,511	4.9
8	Jackson National Life Group	59,054	4.5
9	ING Group N.V.	54,018	4.1
10	Nationwide Financial Services	40,888	3.1

(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 WEST VIRGINIA  
BY DIRECT PREMIUMS WRITTEN, 2010 (1)**

<b>Rank</b>	<b>Company/Group</b>	<b>Direct premiums written (\$000)</b>	<b>Market share (percent)</b>
1	State Farm Mutual Automobile Insurance	\$87,605	25.9%
2	Nationwide Mutual Group	59,254	17.5
3	Erie Insurance Group	41,265	12.2
4	Allstate Corp.	31,837	9.4
5	Westfield Group	15,868	4.7
6	Liberty Mutual	14,465	4.3
7	USAA Insurance Group	9,401	2.8
8	Farmers & Mechanics Mutual Insurance West Virginia	9,101	2.7
9	State Auto Insurance Companies	8,476	2.5
10	West Virginia Insurance Co.	7,823	2.3

(1) Before reinsurance transactions.

Source: SNL Financial LC.

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

<b>Rank</b>	<b>Company/Group</b>	<b>Direct premiums written (\$000)</b>	<b>Market share (percent)</b>
1	State Farm Mutual Automobile Insurance	\$290,057	26.4%
2	Nationwide Mutual Group	218,710	19.9
3	Erie Insurance Group	116,326	10.6
4	Allstate Corp.	87,029	7.9
5	Berkshire Hathaway Inc.	51,632	4.7
6	Hartford Financial Services	49,605	4.5
7	Liberty Mutual	49,571	4.5
8	Progressive Corp.	44,570	4.1
9	Westfield Group	34,738	3.2
10	USAA Insurance Group	26,252	2.4

(1) Before reinsurance transactions.

Source: SNL Financial LC.

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

<b>Rank</b>	<b>Company/Group</b>	<b>Direct premiums written (\$000)</b>	<b>Market share (percent)</b>
1	BrickStreet Mutual Insurance Co. LLC	\$226,783	18.7%
2	Travelers Companies Inc.	115,000	9.5
3	American International Group	111,715	9.2
4	Westfield Group	52,299	4.3
5	Erie Insurance Group	49,632	4.1
6	Nationwide Mutual Group	44,932	3.7
7	Liberty Mutual	43,027	3.6
8	Zurich Financial Services Ltd.	38,884	3.2
9	West Virginia Mutual Insurance Co.	35,497	2.9
10	State Auto Insurance Companies	23,733	2.0

(1) Before reinsurance transactions.

Source: SNL Financial LC.

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

<b>Rank</b>	<b>Company/Group</b>	<b>Direct premiums written (\$000)</b>	<b>Market share (percent)</b>
1	BrickStreet Mutual Insurance Co. LLC	\$226,783	60.4%
2	American International Group	40,128	10.7
3	Travelers Companies Inc.	21,479	5.7
4	Liberty Mutual	13,549	3.6
5	Zurich Financial Services Ltd.	12,640	3.4
6	Hartford Financial Services	8,994	2.4
7	Old Republic International Corp.	5,813	1.6
8	Argo Group International	5,358	1.4
9	Erie Insurance Group	5,350	1.4
10	ACE Ltd.	3,925	1.1

(1) Before reinsurance transactions.

Source: SNL Financial LC.

# CONTRIBUTION TO THE WEST VIRGINIA STATE ECONOMY IN COMPARISON WITH OTHER STATES

## EMPLOYMENT/COMPENSATION

### INSURANCE CARRIERS AND RELATED ACTIVITIES, EMPLOYMENT, 2009

State	Number of employees
Alabama	34,571
Alaska	2,480
Arizona	48,415
Arkansas	18,719
California	287,270
Colorado	49,126
Connecticut	73,469
Delaware	8,935
D.C.	3,566
Florida	174,616
Georgia	86,318
Hawaii	9,866
Idaho	11,719
Illinois	139,159
Indiana	57,734
Iowa	53,813
Kansas	33,665
Kentucky	36,115
Louisiana	31,828
Maine	13,202
Maryland	45,699
Massachusetts	78,294
Michigan	72,444
Minnesota	75,301
Mississippi	18,249
Missouri	60,802
Montana	8,540
Nebraska	33,299
Nevada	15,261
New Hampshire	15,885
New Jersey	92,206
New Mexico	11,012
New York	179,504
North Carolina	68,608

State	Number of employees
North Dakota	9,711
Ohio	125,732
Oklahoma	29,582
Oregon	32,788
Pennsylvania	143,114
Rhode Island	11,054
South Carolina	38,413
South Dakota	10,322
Tennessee	57,380
Texas	220,315
Utah	22,524
Vermont	4,908
Virginia	54,852
Washington	49,445
<b>West Virginia</b>	<b>12,147</b>
Wisconsin	80,212
Wyoming	3,211
<b>United States</b>	<b>2,907,300</b>

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
<b>West Virginia</b>	<b>488,570</b>	<b>491,674</b>
Wisconsin	4,980,538	5,003,007
Wyoming	125,041	(1)
<b>United States</b>	<b>\$193,715,000</b>	<b>\$190,398,000</b>

(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
<b>West Virginia</b>	<b>605</b>	<b>1,058</b>	<b>1,217</b>	<b>90</b>	<b>161</b>	<b>3,131</b>
Wisconsin	2,276	4,748	4,715	606	1,100	13,444
Wyoming	229	335	334	27	38	964
<b>United States (3)</b>	<b>\$130,568</b>	<b>\$223,313</b>	<b>\$157,073</b>	<b>\$87,478</b>	<b>\$67,481</b>	<b>\$665,912</b>

(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)**

<b>State</b>	<b>Total, all lines</b>	<b>State</b>	<b>Total, all lines</b>
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	<b>West Virginia</b>	<b>2,685,468</b>
Minnesota	8,626,662	Wisconsin	8,114,436
Mississippi	4,050,709	Wyoming	905,912
Missouri	8,909,183	<b>United States</b>	<b>\$468,061,612</b>

(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
New York	6,770,588	3,376,154	1,525,694	237,976	4,357,145	34,902	3,035,189

State	Private passenger auto		Commercial auto		Home-owners multiple peril	Farmowners multiple peril	Commercial multiple peril
	Liability	Coll./comp.	Liability	Coll./comp.			
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
<b>West Virginia</b>	<b>663,153</b>	<b>436,227</b>	<b>109,978</b>	<b>34,451</b>	<b>337,763</b>	<b>11,091</b>	<b>164,047</b>
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
<b>United States</b>	<b>\$99,406,636</b>	<b>\$64,596,379</b>	<b>\$17,950,179</b>	<b>\$5,271,449</b>	<b>\$70,811,914</b>	<b>\$2,981,402</b>	<b>\$32,559,751</b>

(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
Colorado	585,176	9,208	166,468	49,459	836,798	164,375	138,283

State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
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
Tennessee	678,115	13,714	260,457	40,427	677,319	218,669	130,053



State	Workers compensation	Excess workers compensation	Medical malpractice	Products liability	Other liability	Fire	Allied lines
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
<b>West Virginia</b>	<b>375,257</b>	<b>3,550</b>	<b>82,530</b>	<b>9,881</b>	<b>177,680</b>	<b>63,061</b>	<b>31,867</b>
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
<b>United States</b>	<b>\$38,596,442</b>	<b>\$914,343</b>	<b>\$10,500,021</b>	<b>\$2,452,510</b>	<b>\$44,171,366</b>	<b>\$12,166,114</b>	<b>\$10,724,118</b>

(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
Kentucky	195,884	18,350	68,677	9,194	1,265	19,373	3,289

State	Inland marine	Ocean marine	Surety	Fidelity	Burglary and theft	Boiler and machinery	Financial guaranty
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
<b>West Virginia</b>	<b>55,716</b>	<b>3,245</b>	<b>40,563</b>	<b>3,668</b>	<b>474</b>	<b>5,905</b>	<b>988</b>
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
<b>United States</b>	<b>\$12,870,994</b>	<b>\$2,793,911</b>	<b>\$5,083,723</b>	<b>\$1,070,717</b>	<b>\$179,880</b>	<b>\$1,247,932</b>	<b>\$1,285,969</b>

(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
<b>West Virginia</b>	<b>4,104</b>	<b>1,562</b>	<b>14,069</b>	<b>3,777</b>	<b>3,307</b>	<b>24,779</b>	<b>2,101</b>
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
<b>United States</b>	<b>\$1,649,016</b>	<b>\$2,526,905</b>	<b>\$3,011,729</b>	<b>\$1,874,093</b>	<b>\$2,619,795</b>	<b>\$5,355,421</b>	<b>\$7,660,189</b>

(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
<b>West Virginia</b>	<b>16,709</b>	<b>3,965</b>
Wisconsin	88,322	11,043
Wyoming	13,986	967
<b>United States</b>	<b>\$4,761,594</b>	<b>\$967,120</b>
(1) Includes some state funds.		
Source: SNL Financial LC.		

## GROSS STATE PRODUCT

### GROSS STATE PRODUCT, INSURANCE CARRIERS AND RELATED ACTIVITIES, 2008-2009

(\$ millions)

State	Gross state product (GSP) (\$ millions)		As a percent of total 2009 GSP
	2008	2009	
Alabama	\$3,311	\$3,708	2.2%
Alaska	264	285	0.6
Arizona	5,315	5,642	2.3
Arkansas	1,503	1,573	1.6
California	29,967	32,980	1.8
Colorado	4,849	6,150	2.5
Connecticut	18,716	24,689	10.8
Delaware	4,567	6,865	11.3
D.C.	930	1,155	1.2
Florida	16,545	18,534	2.5
Georgia	8,317	8,407	2.1
Hawaii	1,033	1,203	1.8
Idaho	868	946	1.8
Illinois	21,446	29,273	4.6
Indiana	7,543	10,926	4.2
Iowa	9,353	12,228	9.0
Kansas	3,034	3,198	2.6
Kentucky	3,365	3,612	2.3
Louisiana	3,184	3,494	1.7
Maine	1,489	1,744	3.5
Maryland	6,039	7,099	2.5
Massachusetts	11,768	12,760	3.5
Michigan	9,312	14,811	4.0
Minnesota	9,653	12,407	4.8
Mississippi	1,442	1,543	1.6
Missouri	5,698	6,706	2.8
Montana	569	618	1.8
Nebraska	3,594	5,592	6.5
Nevada	1,521	1,537	1.2
New Hampshire	1,888	2,497	4.2
New Jersey	14,626	14,276	3.0
New Mexico	1,004	1,219	1.6
New York	34,253	44,553	4.1

State	Gross state product (GSP) (\$ millions)		As a percent of total 2009 GSP
	2008	2009	
North Carolina	6,648	6,633	1.6
North Dakota	701	872	2.8
Ohio	14,352	17,667	3.8
Oklahoma	2,235	2,648	1.9
Oregon	3,394	3,903	2.3
Pennsylvania	17,592	21,546	3.9
Rhode Island	1,495	2,213	4.7
South Carolina	3,112	3,703	2.3
South Dakota	707	814	2.1
Tennessee	5,414	6,142	2.5
Texas	22,648	25,401	2.2
Utah	1,944	2,101	1.9
Vermont	652	881	3.6
Virginia	5,720	5,810	1.4
Washington	5,796	6,739	2.0
<b>West Virginia</b>	<b>1,012</b>	<b>1,108</b>	<b>1.8</b>
Wisconsin	10,311	13,877	5.8
Wyoming	230	248	0.7
<b>United States</b>	<b>\$350,925</b>	<b>\$424,539</b>	<b>3.0%</b>
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	<b>West Virginia</b>	<b>114,537</b>
Mississippi	194,020	Wisconsin	146,886
Missouri	270,053	Wyoming	25,617
		<b>United States</b>	<b>\$15,780,692</b>

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

## INSURANCE COMPANIES BY STATE

### DOMESTIC INSURANCE COMPANIES BY STATE, PROPERTY/CASUALTY AND LIFE/HEALTH INSURANCE, 2010

State	Property/ casualty	Life/ health	State	Property/ casualty	Life/ health
Alabama	20	7	Montana	4	2
Alaska	5	0	Nebraska	30	33
Arizona	51	190	Nevada	13	4
Arkansas	12	30	New Hampshire	46	2
California	117	15	New Jersey	68	9
Colorado	19	10	New Mexico	11	2
Connecticut	71	28	New York	197	81
Delaware	91	30	North Carolina	68	5
D.C.	6	3	North Dakota	17	3
Florida	130	11	Ohio	139	39
Georgia	34	16	Oklahoma	35	26
Hawaii	18	4	Oregon	13	4
Idaho	9	1	Pennsylvania	189	30
Illinois	193	58	Rhode Island	24	4
Indiana	77	31	South Carolina	22	10
Iowa	61	26	South Dakota	17	2
Kansas	27	11	Tennessee	19	13
Kentucky	8	7	Texas	225	136
Louisiana	32	45	Utah	13	16
Maine	18	1	Vermont	15	2
Maryland	37	6	Virginia	18	11
Massachusetts	54	14	Washington	20	10
Michigan	74	25	<b>West Virginia</b>	<b>17</b>	<b>0</b>
Minnesota	41	11	Wisconsin	180	22
Mississippi	15	19	Wyoming	3	0
Missouri	50	29	<b>United States (1)</b>	<b>2,689</b>	<b>1,061</b>

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

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## CATASTROPHES BY STATE

### 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.

#### WILDFIRES BY STATE, 2010

State	Number of fires	Number of acres burned
Alaska	688	1,129,421
Alabama	2,357	26,331
Arkansas	2,010	30,954
Arizona	1,517	74,445
California	6,502	108,742
Colorado	1,076	40,788
Connecticut	93	262
Delaware	12	32
Florida	2,334	37,929
Georgia	3,489	14,534
Hawaii	9	10,172
Iowa	123	2,722
Idaho	977	613,868
Illinois	95	630
Indiana	57	132
Kansas	35	20,364
Kentucky	1,677	51,003
Louisiana	2,166	33,401
Massachusetts	2,014	2,117
Maryland	160	1,577
Maine	550	318
Michigan	459	11,441
Minnesota	2,037	33,969
Missouri	1,314	17,620
Mississippi	1,696	15,338
Montana	1,035	57,380
North Carolina	3,665	20,000
North Dakota	448	3,840
Nebraska	24	1,125
New Hampshire	358	145
New Jersey	2,011	10,630

State	Number of fires	Number of acres burned
New Mexico	953	231,403
Nevada	431	23,863
New York	151	2,066
Ohio	557	3,995
Oklahoma	1,568	81,238
Oregon	1,299	69,623
Pennsylvania	506	3,203
Rhode Island	30	23
South Carolina	1,617	6,592
South Dakota	732	6,175
Tennessee	1,653	20,283
Texas	6,691	203,891
Utah	1,054	65,236
Virginia	847	7,698
Vermont	81	86
Washington	888	41,151
Wisconsin	1,278	2,185
<b>West Virginia</b>	<b>617</b>	<b>14,319</b>
Wyoming	530	79,201
<b>United States</b>	<b>62,471</b>	<b>3,233,461</b>

(1) As of November 2010.

Source: National Interagency Coordination Center.

## 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
<b>West Virginia</b>	<b>5</b>	<b>1</b>
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.

**CLAIMS/LOSSES BY LINE BY STATE - PROPERTY/CASUALTY**

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

**(\$000)**

<b>State</b>	<b>Incurred losses</b>
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
<b>West Virginia</b>	<b>1,607,811</b>
Wisconsin	5,069,320
Wyoming	562,795
<b>United States</b>	<b>\$276,440,070</b>

(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)**

<b>State</b>	<b>Total incurred losses</b>
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
<b>West Virginia</b>	<b>625,898</b>
Wisconsin	1,387,271
Wyoming	199,776
<b>United States</b>	<b>\$104,219,706</b>

(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
<b>West Virginia</b>	<b>237,244</b>
Wisconsin	816,104
Wyoming	118,090
<b>United States</b>	<b>\$41,899,587</b>

(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)

<b>State</b>	<b>Total incurred losses</b>
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

<b>State</b>	<b>Total incurred losses</b>
Oklahoma	2,231,305
Oregon	1,340,579
Pennsylvania	5,482,996
Rhode Island	646,067
South Carolina	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
<b>West Virginia</b>	<b>720,286</b>
Wisconsin	2,665,218
Wyoming	211,223
<b>United States</b>	<b>\$124,862,577</b>

(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 Carolina	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
<b>West Virginia</b>	<b>238,147</b>
Wisconsin	1,006,294
Wyoming	2,775
<b>United States</b>	<b>\$28,740,956</b>

(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)**

<b>State</b>	<b>Claims and benefits paid</b>
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
<b>West Virginia</b>	<b>1,647,155</b>
Wisconsin	7,359,960
Wyoming	522,159
<b>United States</b>	<b>\$385,400,856</b>

(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, 2009

State	Voluntary	Shared market	Total	Shared market as a percent of total
Alabama	3,403,314	2	3,403,316	(1)
Alaska	446,772	57	446,829	0.013%
Arizona	4,104,730	15	4,104,745	(1)
Arkansas	2,084,834	3	2,084,837	(1)
California	23,751,606	2,665	23,754,271	0.011
Colorado	3,697,549	0	3,697,549	(1)
Connecticut	2,434,479	367	2,434,846	0.015
Delaware	609,041	14	609,055	0.002
D.C.	226,955	310	227,265	0.136
Florida	11,331,352	3	11,331,355	(1)
Georgia	6,851,612	0	6,851,612	(1)
Hawaii	838,199	5,036	843,235	0.597
Idaho	1,220,058	40	1,220,098	0.003
Illinois	7,778,196	929	7,779,125	0.012
Indiana	4,393,161	3	4,393,164	(1)
Iowa	2,420,436	13	2,420,449	0.001
Kansas	2,405,397	1,328	2,406,725	0.055
Kentucky	3,031,559	31	3,031,590	0.001
Louisiana	2,856,335	2	2,856,337	(1)
Maine	999,788	15	999,803	0.002
Maryland	3,810,223	71,280	3,881,503	1.836
Massachusetts	3,989,731	106,328	4,096,059	2.596
Michigan	6,142,874	723	6,143,597	0.012
Minnesota	3,787,484	4	3,787,488	(1)
Mississippi	1,826,702	42	1,826,744	0.002
Missouri	4,197,558	13	4,197,571	(1)
Montana	787,392	151	787,543	0.019
Nebraska	1,531,531	6	1,531,537	(1)
Nevada	1,728,578	4	1,728,582	(1)
New Hampshire	887,429	464	887,893	0.052
New Jersey	5,283,328	29,578	5,312,906	0.557
New Mexico	1,485,223	26	1,485,249	0.002
New York	9,259,388	90,693	9,350,081	0.970
North Carolina	5,641,649	1,392,804	7,034,453	19.800
North Dakota	607,276	1	607,277	(1)

State	Voluntary	Shared market	Total	Shared market as a percent of total
Ohio	8,040,076	1	8,040,077	(1)
Oklahoma	2,623,765	33	2,623,798	0.001
Oregon	2,721,559	8	2,721,567	(1)
Pennsylvania	8,563,617	15,566	8,579,183	0.181
Rhode island	668,454	8,090	676,544	1.196
South Carolina	3,328,156	-1	3,328,155	0.000
South Dakota	690,876	1	690,877	(1)
Tennessee	4,204,292	18	4,204,310	(1)
Texas	NA	NA	NA	NA
Utah	1,821,162	1	1,821,163	(1)
Vermont	467,390	282	467,672	0.060
Virginia	6,045,722	930	6,046,652	0.015
Washington	4,539,004	1	4,539,005	(1)
<b>West Virginia</b>	<b>1,306,645</b>	<b>14</b>	<b>1,306,659</b>	<b>0.001</b>
Wisconsin	3,670,005	0	3,670,005	(1)
Wyoming	511,863	1	511,864	(1)
<b>United States</b>	<b>185,054,325</b>	<b>1,727,895</b>	<b>186,782,220</b>	<b>0.925%</b>

(1) Less than .001 percent.

NA=Data not available.

Source: Automobile Insurance Plans Service Office.

## HOMES BY STATE

A 2011 Insurance Information Institute poll found that 97 percent of homeowners had homeowners insurance while 29 percent of renters had renters insurance.

### PERCENT OF OCCUPIED HOUSING UNITS THAT ARE OWNER OCCUPIED 2010 (000)

State	Percent	Rank
Alabama	70.1%	10
Alaska	63.9	41
Arizona	65.2	40
Arkansas	67.4	32
California	55.6	49
Colorado	65.9	39
Connecticut	68.0	25
Delaware	73.0	2
D.C.	42.5	51
Florida	68.1	22
Georgia	66.2	38
Hawaii	58.0	47
Idaho	69.6	16
Illinois	67.7	29
Indiana	70.3	9
Iowa	72.4	6
Kansas	68.1	22
Kentucky	68.6	20
Louisiana	67.6	31
Maine	72.7	5
Maryland	67.0	35
Massachusetts	62.2	45
Michigan	72.8	4
Minnesota	73.0	2
Mississippi	69.8	13
Missouri	69.0	17
Montana	69.7	14
Nebraska	67.4	32
Nevada	57.2	48
New Hampshire	71.7	7
New Jersey	66.4	37
New Mexico	67.9	27
New York	54.3	50

State	Percent	Rank
North Carolina	67.2	34
North Dakota	66.9	36
Ohio	68.4	21
Oklahoma	67.8	28
Oregon	62.5	44
Pennsylvania	70.1	10
Rhode Island	60.8	46
South Carolina	68.7	18
South Dakota	68.0	25
Tennessee	68.1	22
Texas	63.6	42
Utah	69.9	12
Vermont	70.4	8
Virginia	67.7	29
Washington	63.1	43
<b>West Virginia</b>	<b>74.6</b>	<b>1</b>
Wisconsin	68.7	18
Wyoming	69.7	14
<b>United States</b>	<b>65.4%</b>	

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

Source: U.S. Census Bureau, American Community Survey.

## 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.

### SMALL BUSINESSES BY STATE, 2009 (1)

State	Number of establishments	Employment	Annual payment (\$000)
Alabama	81,545	787,606	\$25,415,742
Alaska	17,285	130,853	5,750,306
Arizona	108,443	975,437	33,104,662
Arkansas	54,374	477,491	13,866,131
California	738,477	6,541,831	271,680,712
Colorado	130,622	988,785	37,344,471
Connecticut	76,052	734,564	34,336,491
Delaware	19,565	170,991	6,631,096
D.C.	16,324	217,296	12,656,356
Florida	415,139	2,901,245	101,358,005
Georgia	178,544	1,533,917	53,150,982
Hawaii	27,482	266,478	9,112,870
Idaho	38,980	287,006	8,252,190
Illinois	266,429	2,454,700	99,268,951
Indiana	119,454	1,185,907	37,742,787
Iowa	69,316	664,664	20,221,662
Kansas	63,172	604,613	19,377,620
Kentucky	73,493	714,275	21,857,612
Louisiana	86,050	890,873	29,786,419
Maine	35,667	282,122	9,033,968
Maryland	113,214	1,105,231	45,654,113
Massachusetts	144,864	1,402,940	63,840,349
Michigan	187,308	1,769,122	61,077,179
Minnesota	125,964	1,205,749	42,513,155
Mississippi	48,542	446,555	12,719,888
Missouri	125,614	1,135,569	36,778,409
Montana	32,831	232,640	6,603,329
Nebraska	44,436	397,385	12,270,790
Nevada	48,818	441,075	15,770,250
New Hampshire	32,140	289,778	11,304,978
New Jersey	200,112	1,731,788	75,349,350
New Mexico	37,500	334,680	10,541,503
New York	457,308	3,794,041	175,065,611
North Carolina	180,203	1,585,019	50,451,526

State	Number of establishments	Employment	Annual payment (\$000)
North Dakota	18,897	178,324	5,351,946
Ohio	207,158	2,140,192	71,327,132
Oklahoma	76,010	691,016	21,686,683
Oregon	93,993	767,009	25,191,835
Pennsylvania	247,091	2,445,158	87,387,258
Rhode Island	25,104	228,482	8,162,183
South Carolina	83,989	750,147	22,358,593
South Dakota	22,829	201,636	5,789,722
Tennessee	104,878	1,037,970	35,409,414
Texas	418,507	4,106,861	151,632,915
Utah	59,544	496,909	16,265,170
Vermont	19,433	157,564	5,238,838
Virginia	157,835	1,459,362	57,667,423
Washington	152,914	1,272,282	48,019,121
<b>West Virginia</b>	<b>31,787</b>	<b>305,711</b>	<b>8,750,722</b>
Wisconsin	119,703	1,221,520	40,019,155
Wyoming	18,080	139,134	4,671,400
<b>United States</b>	<b>6,253,019</b>	<b>56,281,503</b>	<b>\$2,084,818,973</b>

(1) Number of establishments with less than 500 employees.

Source: U.S. Census, County Business.



## WEST VIRGINIA INSURANCE ORGANIZATIONS

### WEST VIRGINIA DEPARTMENT OF INSURANCE

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1124 Smith Street  
Charleston, WV 25301 United States  
Phone: 304-558-3354  
Fax: 304-558-4965  
Web: <http://www.wvinsurance.gov>  
Description: Michael D. Riley, *Acting Insurance Commissioner*

### INDEPENDENT INSURANCE AGENTS OF WEST VIRGINIA, INC.

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P.O. Box 1226 (25324-1226) 179 Summers Street, Suite 321  
Charleston, WV 25301 United States  
Phone: 304-342-2440; 800-274-4298  
Fax: 304-344-4492  
Web: <http://www.iiawv.org>  
Email: [gmarion@iiawv.org](mailto:gmarion@iiawv.org)  
**Operations:** State & Federal Government Affairs Representation, Professional Liability Coverage, Insurance Continuing Education and Insurance Market Access

### WEST VIRGINIA INSURANCE FEDERATION C/O DINSMORE & SHOHL, LLP

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P.O. Box 11887  
Charleston, WV 25301 United States  
Phone: 304-357-9929  
Fax: 304-357-0919  
Web: <http://www.wvinsurance.org>  
Email: [jill.bentz@dinslaw.com](mailto:jill.bentz@dinslaw.com)  
**Membership:** Domestic & Non-Domestic Property/Casualty Operations: Government Affairs, Lobbying & Public Relations