

# A Firm Foundation

How  
Insurance  
Supports the  
Economy

## To the Reader

Insurance affects everything, and everything affects insurance. It is generally understood that insurance allows those who participate in the economy to produce goods and services without the paralyzing fear that some adverse incident could leave them destitute or unable to function. However, few people are aware of the extraordinary impact the industry has on state, local and national economies.

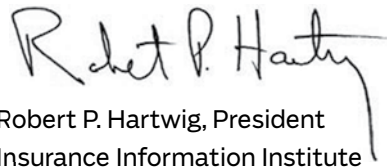
To explain the ways that both property/casualty and life insurance contribute to our economy far beyond their core function of helping to manage risk, the Insurance Information Institute has produced a website, A Firm Foundation: How Insurance Supports the Economy ([www.iii.org/firm-foundation](http://www.iii.org/firm-foundation)), which is updated frequently. This booklet provides some highlights from this unique resource.

The insurance industry is a major U.S. employer, providing some 2.4 million jobs that encompass a wide variety of careers, from human resource administrators to public relations managers to financial analysts.

Insurance companies also help support the economy through their investments. As part of the financial services industry, insurers act as financial intermediaries, investing the funds they collect for providing insurance protection. The industry's financial assets were about \$6 trillion in 2013, including \$1.2 trillion for the property/casualty sector and \$4.7 trillion for the life sector.

Insurers contribute more than \$413 billion to the nation's gross domestic product. Their taxes include special levies on insurance premiums, which amounted to about \$17.4 billion in 2013, or about 2 percent of all taxes collected by the states.

This publication shows the myriad ways in which insurance supports the economy. Each chart illustrates one or more elements. Together they tell a tale that is rarely told—that insurance helps provide the firm foundation for a functioning economy.



Robert P. Hartwig, President  
Insurance Information Institute

The Insurance Information Institute's A Firm Foundation website tracks the myriad ways the insurance industry contributes to the U.S. and state economies. This booklet provides highlights from the sections of the website listed below.

Visit the website at [www.iii.org/firm-foundation](http://www.iii.org/firm-foundation) for more ranking and statistics as well as for updates as they become available. The website also includes individual state fact sheets and the ability to customize information.

Chapter 1: Driving Economic Progress

Chapter 2: Investing in Capital Markets

Chapter 3: Supporting Resiliency and Disaster Recovery

Chapter 4: Fostering Innovation in Key Industries

Chapter 5: Empowering Lenders

Chapter 6: Supporting Businesses, Workers, Communities

Chapter 7: Creating Growth and Opportunity

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Improving public understanding of insurance—what it does and how it works.

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**A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE ECONOMY**

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**Driving Economic Progress**

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A Firm Foundation: How Insurance Supports the Economy

**A Firm Foundation: How Insurance Supports the Economy**

Welcome to A Firm Foundation: How Insurance Supports the Economy

- Click on the chapters headings on the left to navigate the online A Firm Foundation, a website that shows the myriad ways in which insurance provides economic support.
- In the Web Extras section, click **View by State** to view state specific charts.
- The online version is updated as new data become available and features Web Extras, including tools that enable you to produce customized books and pull state specific statistics.
- Selected State specific editions are also available online.
- A Firm Foundation is also available in downloadable PDF format. The current edition and archives of past editions are posted in the archives.

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# Driving Economic

## The Insurance Industry's Contribution to the U.S. Economy

**In 2012  
the insurance  
industry contributed  
\$413.1 billion  
to the nation's GDP,  
accounting for  
2.5 percent of  
the total.**

The gross domestic product (GDP) is the total value of all final goods and services produced in the economy. GDP growth rate is the primary indicator of the state of the economy.

The insurance industry is a major U.S. employer, providing some 2.4 million jobs that encompass a wide variety of careers, from human resource administrators to public relations managers to financial analysts.

Some jobs, such as claims adjusters, actuaries and insurance underwriters, are unique to the insurance industry. The industry is also a major



The Insurance Information Institute's magazine, *Impact*, highlights the insurance industry's contributions to community development.

# Progress

contributor to charitable causes. The Insurance Industry Charitable Foundation, established by the property/casualty insurance industry in 1994, has contributed more than \$21 million in local community grants and 179,000 volunteer hours to hundreds of community nonprofit organizations.

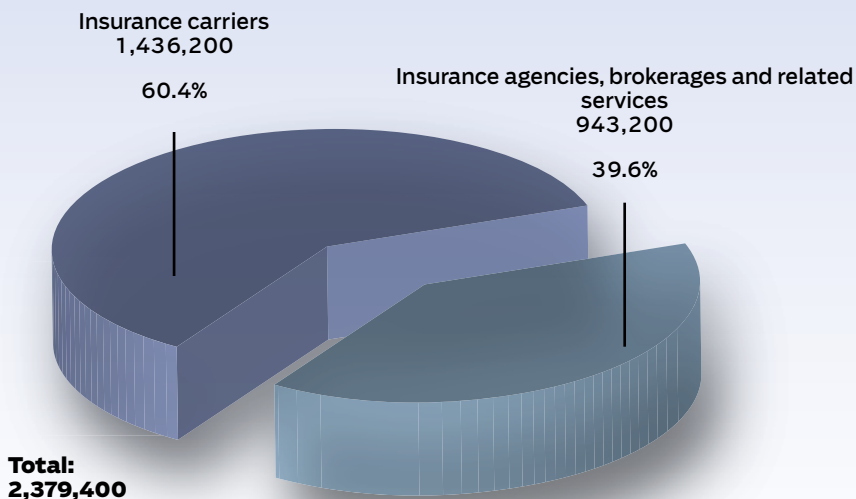
The insurance industry is a major source of tax revenue on the state and federal level. In 2013 property/casualty insurers and life insurers incurred about \$20.6 billion in federal and foreign taxes. Insurance companies, including life/health and property/casualty companies, paid \$17.4 billion in premium taxes to the 50 states in 2013. This works out to \$55 for every person living in the United States.

## INSURANCE CARRIERS AND RELATED ACTIVITIES COMPENSATION, 2009-2013

Year	Annual payroll (\$ billions)
2009	\$187.9
2010	193.3
2011	204.8
2012	215.5
2013	219.6

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

## EMPLOYMENT IN INSURANCE, 2013



Source: U.S. Department of Labor, Bureau of Labor Statistics.

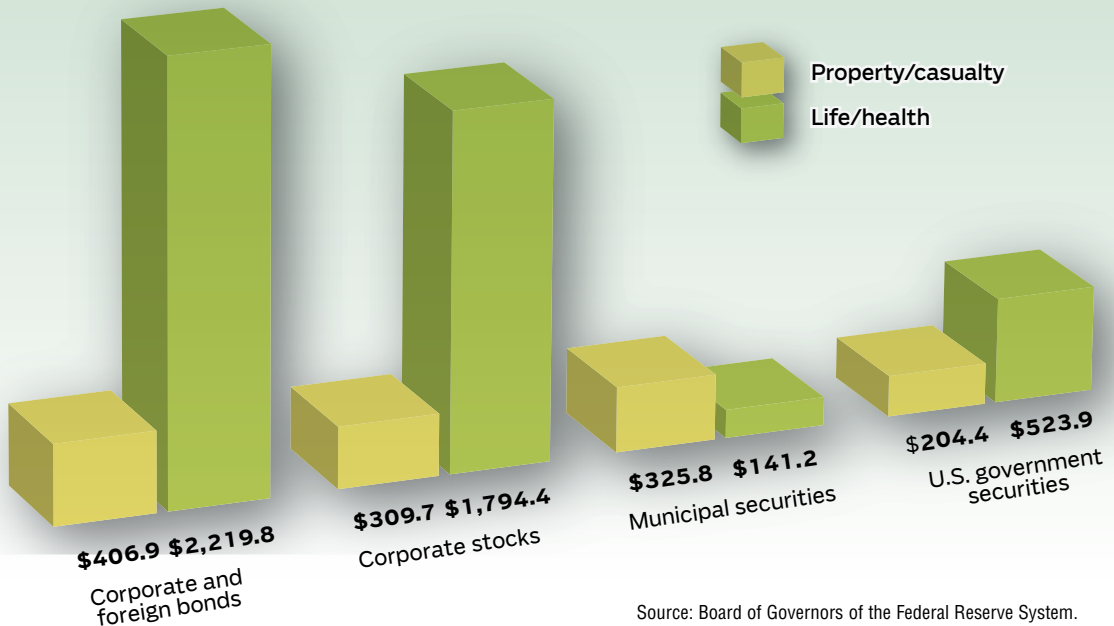
# Investing in Capital Markets

## A Bulwark Against Financial Volatility

The insurance industry is a key player in the capital markets, with \$6 trillion in financial assets in 2013. Life/health insurers' cash and invested assets totaled \$4.7 trillion, with property/casualty insurers accounting for the remaining \$1.2 trillion. The majority of these assets were in 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, expansion and other ventures through their investments in corporate equities and bonds.

**SELECTED INSURANCE INDUSTRY FINANCIAL ASSETS, 2013**  
(\$ billions)



Source: Board of Governors of the Federal Reserve System.

Because their losses are more volatile than those in the life insurance sector, property/casualty insurers invest largely in high-quality liquid securities, which can be sold quickly to pay claims resulting from a major hurricane, earthquake or man-made disaster such as a terrorist attack. In 2013 alone, property/casualty insurers' holdings in municipal bonds totaled \$326.0 billion. Life

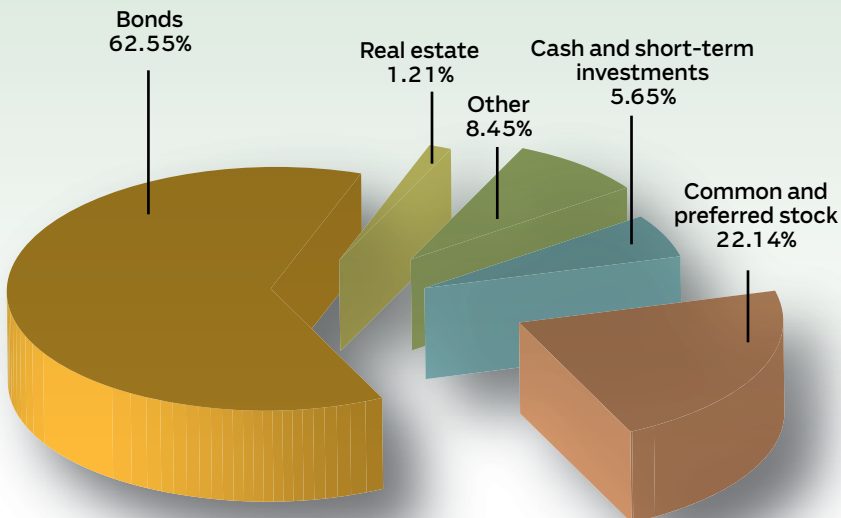
insurers, whose benefit payments are more predictable, invest more heavily in corporate stocks and corporate and foreign bonds, with holdings in these sectors of \$1.8 trillion and \$2.2 trillion, respectively, in 2013.



**Insurers' financial assets total \$6 trillion, or approximately \$19,000 for every man, woman and child in the nation.**



#### INVESTMENTS, PROPERTY/CASUALTY INSURERS, 2013



Source: SNL Financial LC

# Supporting Resiliency and Disaster Recovery

## A Partner in Times of Adversity

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.

### THE TEN MOST COSTLY CATASTROPHES, UNITED STATES (\$ millions)

Rank	Date	Peril	Estimated insured property losses	
			Dollars when occurred	In 2013 dollars
1	Aug. 2005	Hurricane Katrina	\$41,100	\$47,622
2	Sep. 2001	Fire, explosion: World Trade Center, Pentagon terrorist attacks	18,779	23,895
3	Aug. 1992	Hurricane Andrew	15,500	23,386
4	Oct. 2012	Hurricane Sandy	18,750	19,033
5	Jan. 1994	Northridge, CA earthquake	12,500	18,038
6	Sep. 2008	Hurricane Ike	12,500	13,426
7	Oct. 2005	Hurricane Wilma	10,300	11,934
8	Aug. 2004	Hurricane Charley	7,475	8,939
9	Sep. 2004	Hurricane Ivan	7,110	8,502
10	Apr. 2011	Flooding, hail and wind including the tornadoes that struck Tuscaloosa and other locations	7,300	7,540

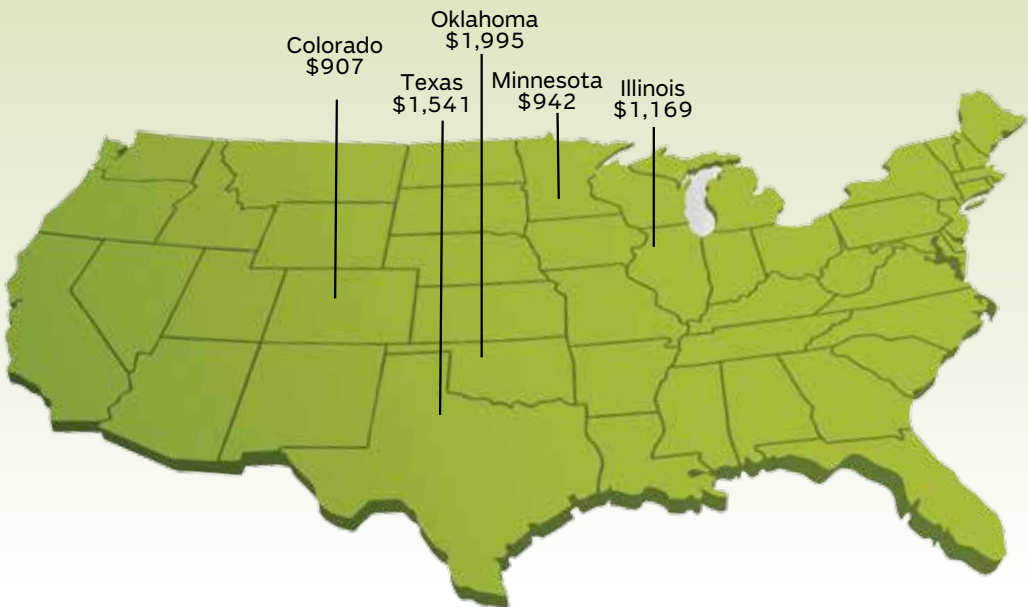
Source: The Property Claim Services® (PCS®) unit of ISO®, a Verisk Analytics® company.





**Insured losses  
in the top 5 states  
in 2013 were  
\$6.6 billion, about  
half of total  
U.S. losses.**

**TOP FIVE STATES BY INSURED CATASTROPHE LOSSES, 2013<sup>1</sup>**  
(\$ millions)



<sup>1</sup>Excludes flood losses covered by the federally administered National Flood Insurance Program.  
Source: The Property Claim Services® (PCS®) unit of ISO®, a Verisk Analytics® company.

# Fostering Innovation in Key Industries

## Service, Manufacturing and Healthcare Sectors

When property/casualty insurers pay claims, much of the money goes to businesses to repair automobiles, rebuild houses and businesses and nurse the sick and injured back to health.

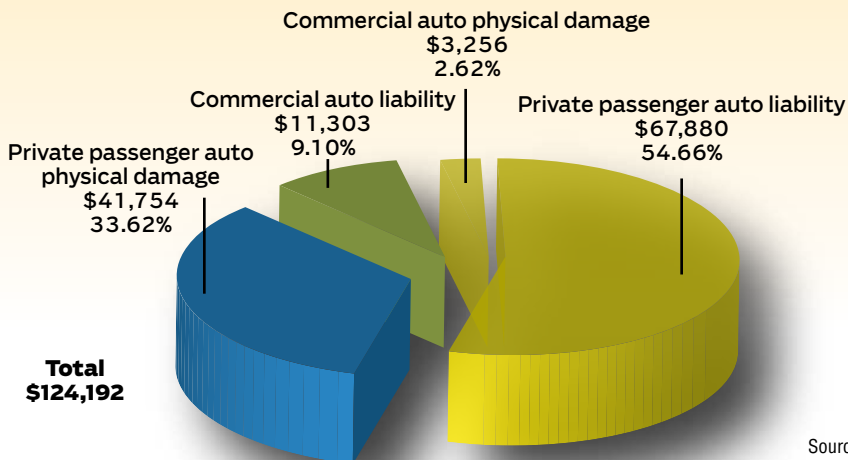


### Automobile repair

Automobile insurance contributes tens of billions of dollars to the auto repair and auto body industries. In private passenger auto insurance, insurers repair damaged automobiles under three coverages. Property damage covers the liability of a policyholder who is at fault. Physical damage and comprehensive cover damage to the policyholder's vehicle as well as theft. According to ISO, a Verisk Analytics company, less than 6 percent of drivers a year file claims under each coverage. However, the average property damage and collision claims cost around \$3,000.

### INCURRED LOSSES FOR AUTO INSURANCE, 2013

(\$ millions)



Source: SNL Financial LC



## Construction industry

When a house or a business burns down or is damaged by a storm or other accident, insurance often pays to rebuild and repair. Claims are filed under homeowners or commercial property insurance policies.

**INCURRED LOSSES FOR HOMEOWNERS  
INSURANCE, 2009-2013<sup>1</sup>**  
(\$000)

Year	Incurred losses
2009	\$36,903,733
2010	39,497,587
2011	50,709,943
2012	41,108,969
2013	35,487,328

<sup>1</sup>Losses occurring within the year shown.  
Source: SNL Financial LC

**INCURRED LOSSES FOR COMMERCIAL  
INSURANCE, 2009-2013<sup>1</sup>**  
(\$000)

Year	Incurred losses
2009	\$111,576,968
2010	112,727,166
2011	129,993,492
2012	126,836,022
2013	110,232,954

<sup>1</sup>Losses occurring within the year shown.  
Source: SNL Financial LC

## Health Insurance

Property/casualty insurers are an important component of the healthcare system. Workers compensation pays more than \$30 billion a year on medical benefits for injured employees. The average workers comp medical claim was \$28,800 in 2013, according to the National Council on Compensation Insurance. Property/casualty insurers write a small but significant amount of health coverage, referred to as accident and health insurance on their annual statements.

**INCURRED LOSSES FOR ACCIDENT AND HEALTH  
INSURANCE, 2009-2013**  
(\$000)


Year	Incurred losses	Year	Incurred losses
2009	\$3,315,940	2012	\$3,863,354
2010	3,612,046	2013	3,950,651
2011	3,859,570		

<sup>1</sup>Losses occurring within the year shown.  
Source: SNL Financial LC



# Empowering Lenders

## Shared Risk with Credit Lenders



**Mortgage and credit insurers promote business transactions that strengthen the economy.**

**S**pecialized insurance products protect lenders and borrowers, shielding businesses such as exporters from customer defaults and facilitating the financing of mortgages and other transactions. These products include credit insurance for short-term receivables.

**Credit Insurance for Customer Defaults:** Credit insurance protects merchants, exporters, educational institutions, manufacturers and other businesses that extend credit to their customers from losses or damages resulting from the nonpayment of debts owed them for goods and services provided in the normal course of business. Credit insurance facilitates financing, enabling insured companies to get better credit terms from banks.

**CREDIT INSURANCE, 2009-2013**  
(\$000)

Year	Net premiums written <sup>1</sup>	Annual percent change	Combined ratio <sup>1</sup>	Annual point change <sup>2</sup>
2009	1,224,474	-13.4	140.8	-30.2
2010	1,344,766	9.8	127.2	-13.6
2011	1,490,135	10.8	94.5	-32.7
2012	1,457,796	-2.2	91.3	-3.2
2013	1,167,315	-19.9	74.9	-16.4

<sup>1</sup>A drop in the combined ratio represents an improvement; an increase represents a deterioration.

<sup>2</sup>Calculated from unrounded data.

Source: SNL Financial LC.

**Mortgage Guaranty Insurance:** Private mortgage insurance (PMI), known as mortgage guaranty insurance, guarantees that, in the event of a default, the insurer will pay the mortgage lender for any loss resulting from a property foreclosure up to a specific amount. PMI, which is purchased by the borrower but protects the lender, is sometimes confused with mortgage insurance, a life insurance product that pays off the mortgage if the borrower dies before the loan is repaid.

**MORTGAGE GUARANTY INSURANCE, 2009-2013**  
(\$000)

Year	Net premiums written	Annual percent change	Combined ratio <sup>1</sup>	Annual point change <sup>2</sup>
2009	4,564,406	-15.0%	201.9	-17.9 pts.
2010	4,248,798	-6.9	198.4	-3.6
2011	4,242,340	-0.2	219.0	20.7
2012	3,965,896	-6.5	189.7	-29.4
2013	4,329,947	9.2	98.0	-91.7

<sup>1</sup>A drop in the combined ratio represents an improvement; an increase represents a deterioration.

<sup>2</sup>Calculated from unrounded data.

Source: SNL Financial LC.

**Credit Life Insurance:** Credit life insurance, a form of decreasing term insurance, protects creditors such as banks. The borrower pays the premium, generally as part of the credit transaction, to cover the outstanding loan in the event he or she dies. The face value of a policy decreases as the loan is paid off until both equal zero. When loans are paid off early, premiums for the remaining term are returned to the policyholder.

**CREDIT LIFE, AND CREDIT ACCIDENT AND HEALTH  
INSURANCE DIRECT PREMIUMS WRITTEN,  
2009-2013**  
(\$000)

Year	Credit life	Credit Accident and Health
2009	1,248,710	964,781
2010	1,247,848	930,578
2011	1,226,326	930,318
2012	1,159,524	957,294
2013	977,557	968,691

Source: SNL Financial LC.





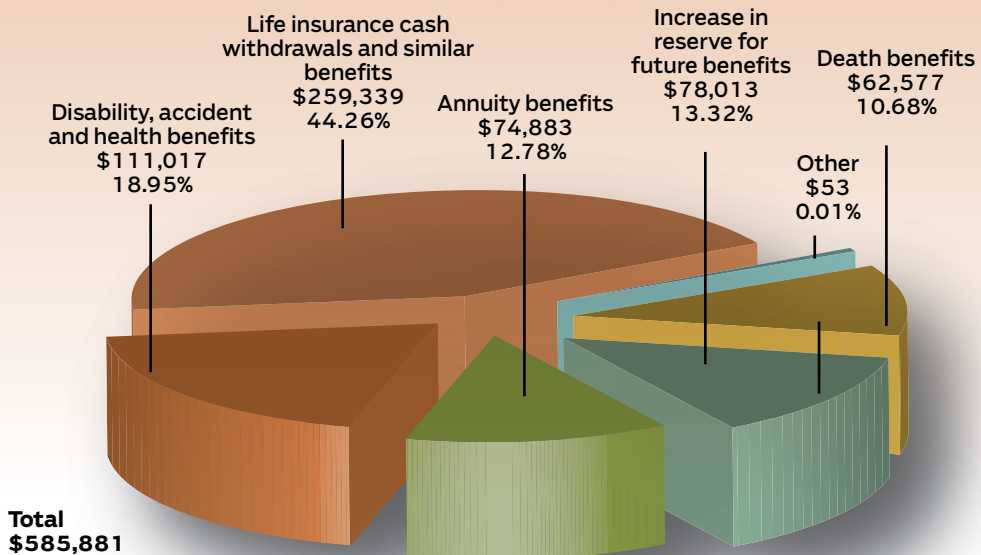
# Supporting Businesses Workers Communities

## Workers Comp, Disability and Life Insurance

**T**he insurance industry safeguards the assets of its policyholders, helping them and their families get their lives back on track and continue to contribute to the economy after a disabling injury or the death of a family member. In addition, insurers' annuity products help retired workers maintain their standard of living.

### LIFE INSURANCE INDUSTRY BENEFITS, 2013

(\$ millions)



Source: SNL Financial LC

## WORKERS COMPENSATION BENEFITS, COVERAGE AND COSTS, 2010-2012

	2010	2011	2012
Covered workers (000)	124,454	125,833	127,904
Covered wages (\$ billions)	\$5,820	\$6,049	\$6,309
Medical benefits (\$ billions)	28.7	30.6	30.8

Source: Workers Compensation: Benefits, Coverage, and Costs, 2011 and 2012, National Academy of Social Insurance.

Disability insurance pays an insured person an income when he or she is unable to work because of an accident or illness.

Workers compensation insurance provides for the cost of medical care and rehabilitation for injured workers. It also provides for lost wages and death benefits for the dependents of persons killed in work-related accidents. There are two components to workers compensation claims costs: payments for lost time (which are usually linked to a state's average weekly wage), known as indemnity costs, and payments for medical care.



**In 2012  
there were  
4,072,724  
individual disability  
insurance policies  
in force.**



Work Injury  
Claim Form

# Creating Growth and Opportunity

## A 50-State Commitment

The insurance industry is a major contributor to state economies, providing employment, paying taxes and supporting community development. In addition, insurance company claims payments help ensure the economic security of individuals and businesses and help sustain a number of related industries.

### DOMESTIC INSURANCE COMPANIES BY STATE, PROPERTY/CASUALTY AND LIFE/ANNUITIES, 2013

State	Property/ casualty	Life/ annuities	State	Property/ casualty	Life/ annuities	State	Property/ casualty	Life/ annuities
Alabama	19	7	Louisiana	32	38	Oklahoma	31	27
Alaska	5	0	Maine	11	3	Oregon	15	4
Arizona	40	30	Maryland	35	5	Pennsylvania	179	27
Arkansas	12	29	Massachusetts	54	17	Rhode Island	22	2
California	109	16	Michigan	72	25	South Carolina	24	9
Colorado	12	9	Minnesota	39	12	South Dakota	16	3
Connecticut	71	29	Mississippi	14	15	Tennessee	16	14
Delaware	98	29	Missouri	47	27	Texas	208	125
D.C.	6	1	Montana	3	1	Utah	10	16
Florida	120	11	Nebraska	33	28	Vermont	13	2
Georgia	34	15	Nevada	11	3	Virginia	18	5
Hawaii	17	3	New Hampshire	51	2	Washington	12	9
Idaho	7	1	New Jersey	70	2	West Virginia	19	0
Illinois	193	58	New Mexico	13	2	Wisconsin	173	20
Indiana	75	27	New York	205	81	Wyoming	1	1
Iowa	69	33	North Carolina	68	5			
Kansas	26	12	North Dakota	13	4			
Kentucky	9	7	Ohio	133	37	<b>United States<sup>1</sup></b>	<b>2,583</b>	<b>888</b>

<sup>1</sup>Excludes health insurers, risk retention groups, fraternal, title and other insurers.

Source: Insurance Department Resources Report, 2014, published by the National Association of Insurance Commissioners (NAIC).

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## INSURANCE CARRIERS AND RELATED ACTIVITIES EMPLOYMENT AND COMPENSATION BY STATE, 2013

State	Number of employees <sup>1</sup>	Annual payroll <sup>2</sup>	State	Number of employees <sup>1</sup>	Annual payroll <sup>2</sup>
Alabama	36,355	\$2,306,285	Montana	8,583	\$411,719
Alaska	2,667	155,096	Nebraska	33,511	2,061,443
Arizona	54,371	3,008,390	Nevada	17,456	981,902
Arkansas	21,094	1,009,316	New Hampshire	17,096	1,407,125
California	289,304	21,227,784	New Jersey	98,284	10,066,035
Colorado	52,387	3,416,995	New Mexico	11,470	563,412
Connecticut	69,303	8,392,213	New York	191,930	19,282,165
Delaware	8,889	718,185	North Carolina	73,274	4,261,298
D.C.	4,433	546,495	North Dakota	10,543	501,890
Florida	194,299	11,799,545	Ohio	130,068	8,962,173
Georgia	96,693	6,567,110	Oklahoma	30,588	1,537,835
Hawaii	10,270	585,286	Oregon	32,261	2,154,023
Idaho	12,407	556,768	Pennsylvania	151,898	11,734,779
Illinois	142,865	11,464,141	Rhode Island	11,576	897,279
Indiana	59,043	3,665,093	South Carolina	41,430	2,264,510
Iowa	54,463	3,622,143	South Dakota	11,959	520,851
Kansas	38,289	2,268,372	Tennessee	59,147	3,647,715
Kentucky	39,981	2,509,475	Texas	247,032	15,755,730
Louisiana	34,555	1,925,761	Utah	24,801	1,293,689
Maine	13,221	939,117	Vermont	5,022	343,770
Maryland	47,930	3,737,736	Virginia	63,850	4,326,876
Massachusetts	79,380	7,433,937	Washington	52,121	3,751,185
Michigan	77,336	4,591,861	West Virginia	11,535	545,221
Minnesota	81,966	7,297,733	Wisconsin	81,086	5,581,822
Mississippi	18,593	830,588	Wyoming	3,455	150,870
Missouri	65,130	4,261,303	<b>United States</b>	<b>3,025,200</b>	<b>\$219,605,000</b>

<sup>1</sup>Total full-time and part-time employment. Does not match data shown elsewhere due to the use of different surveys.

Data as of September 2013, based on revised estimates for 2001-2011.

<sup>2</sup>Private nonfarm compensation.

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

## 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 for the 50 states appear below. According to the Government of the District of Columbia, D.C. collected \$77.5 million in gross revenues from insurance premiums in 2013.

### PREMIUM TAXES BY STATE, PROPERTY/CASUALTY AND LIFE/HEALTH INSURANCE, 2013 (\$'000)

State	Amount <sup>2</sup>	State	Amount <sup>2</sup>
Alabama	\$297,958	Montana	\$74,667
Alaska	60,236	Nebraska	69,248
Arizona	424,369	Nevada	249,390
Arkansas	162,962	New Hampshire	83,547
California	2,242,379	New Jersey	568,484
Colorado	211,320	New Mexico	125,836
Connecticut	242,448	New York	1,435,166
Delaware	87,512	North Carolina	542,551
Florida	657,710	North Dakota	47,867
Georgia	329,237	Ohio	504,075
Hawaii	136,542	Oklahoma	268,121
Idaho	72,251	Oregon	101,569
Illinois	359,578	Pennsylvania	790,975
Indiana	207,800	Rhode Island	94,915
Iowa	104,885	South Carolina	150,213
Kansas	174,531	South Dakota	71,989
Kentucky	139,471	Tennessee	686,280
Louisiana	399,551	Texas	1,788,471
Maine	99,693	Utah	108,872
Maryland	429,410	Vermont	57,517
Massachusetts	403,757	Virginia	392,397
Michigan	294,313	Washington	436,118
Minnesota	400,974	West Virginia	151,136
Mississippi	212,493	Wisconsin	176,710
Missouri	274,089	Wyoming	18,419
		<b>United States</b>	<b>\$17,420,002</b>

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



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ACE USA	Lloyd's
ACUITY	Lockton Companies
AEGIS Insurance Services Inc.	Magna Carta Companies
AIG	MAPFRE USA
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Allied World Assurance Company	MEMIC
Allstate Insurance Group	MetLife Auto & Home
ALPS Corporation	Michigan Millers Mutual Insurance Company
American Agricultural Insurance Company	Millville Mutual Insurance Company
American Family Insurance	Missouri Employers Mutual Insurance
American Hallmark Insurance Services, Inc.	MMG Insurance Company
American Integrity Insurance Company	Motorists Insurance Group
American Reliable Insurance	Munich Re
Amerisafe	Nationwide
Amerisure Insurance Companies	New York Central Mutual Fire Insurance Company
Arch Insurance Group	The Norfolk & Dedham Group
Arthur J. Gallagher	Ohio Mutual Insurance Group
Beacon Mutual Insurance Company	OneBeacon Insurance Group
BITCO Insurance Companies	PartnerRe
Canal Insurance	Pennsylvania Lumbermens Mutual Insurance Company
Catlin U.S.	Providence Mutual Fire Insurance Company
Century Surety Company	QBE Regional Insurance
Chesapeake Employers' Insurance Company	Scor U.S. Corporation
Chubb Group of Insurance Companies	SECURA Insurance Companies
Church Mutual Insurance Company	Selective Insurance Group
The Concord Group	State Auto Insurance Companies
COUNTRY Financial	State Compensation Insurance Fund of California
CNA	State Farm Mutual Automobile Insurance Company
CSAA Insurance Group	The Sullivan Group
CUMIS Insurance Society, Inc.	Swiss Reinsurance America Corporation
Dryden Mutual Insurance Company	Travelers
EMC Insurance Companies	USAA
Enumclaw Insurance Group	Utica National Insurance Group
Erie Insurance Group	Westfield Group
Farm Bureau Town and Country Insurance Company of Missouri	Willis
Farmers Group, Inc.	W. R. Berkley Corporation
FM Global	XL America Group
GEICO	Zurich North America
Gen Re	
Germania Insurance	<b>Associate Members</b>
Grange Insurance Association	ANE, Agency Network Exchange, LLC
Grange Insurance Companies	Crawford and Company
GuideOne Insurance	The Crichton Group
The Hanover Insurance Group Inc.	Deloitte
The Harford Mutual Insurance Companies	Farmers Mutual Fire Insurance of Tennessee
The Hartford Financial Services Group	Mutual Assurance Society of Virginia
The Horace Mann Companies	Sompo Japan Research Institute, Inc.
Ironshore Insurance Ltd.	Transunion Insurance Solutions
Kemper Corporation	The University of Alabama
Liberty Mutual Group	

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