

10 IN THE STATES

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2006, 1,055 life insurers were domiciled in the United States, and another 17 were domiciled in U.S. territories (Table 10.1). The companies' investments contribute to state economies as Americans and their families achieve financial security through life insurance products.

Billions of dollars of life insurance coverage is purchased in each state every year. Californians bought the most in 2006, \$351 billion worth, while Wyoming residents acquired \$4 billion (Table 10.2). Total life insurance in force ranged from \$2.6 trillion in California to \$29 billion in Wyoming (Table 10.3).

Payments from life insurers are a mainstay of financial security for residents in every state. Death payments under life insurance policies were greatest in California (\$6 billion) and New York (\$4 billion) during 2006 (Table 10.4). Life insurance beneficiaries in six other states received payments totaling over \$2 billion, and 13 states had death payments between \$1 billion and \$2 billion. Table 10.5 breaks down death payments among individual, group, and credit policies.

Annuity payments are another source of financial security provided by life insurers nationwide. In 2006, payments from annuities totaled \$9 billion in California followed by \$6 billion in New York (Table 10.4). Residents of 24 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2006 across the various product lines offered by life insurers—life insurance, annuities, health insurance, and deposit-type funds. The greatest premium amounts were collected in California (\$65 billion) and New York (\$53 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$305 billion in domestic mortgages in 2006. Mortgage holdings ranged from \$60 billion in California to \$55 million in Alaska (Table 10.7). Life insurers also directly own real estate across the country—\$32 billion worth in 2006 (Table 10.8). California and Texas had the most real estate owned by life insurers, with \$5 billion and \$4 billion, respectively.

Table 10.1

Life Insurers, by State of Domicile, 2006

Alabama	15	Nebraska	28
Alaska	—	Nevada	3
Arizona	55	New Hampshire	3
Arkansas	35	New Jersey	6
California	27	New Mexico	1
Colorado	11	New York	91
Connecticut	27	North Carolina	4
Delaware	35	North Dakota	3
District of Columbia	4	Ohio	44
Florida	14	Oklahoma	25
Georgia	15	Oregon	2
Hawaii	4	Pennsylvania	51
Idaho	1	Rhode Island	3
Illinois	77	South Carolina	12
Indiana	37	South Dakota	1
Iowa	26	Tennessee	14
Kansas	10	Texas	145
Kentucky	9	Utah	15
Louisiana	35	Vermont	2
Maine	2	Virginia	8
Maryland	4	Washington	10
Massachusetts	19	West Virginia	1
Michigan	30	Wisconsin	30
Minnesota	16	Wyoming	—
Mississippi	15		
Missouri	28		
Montana	2	Total U.S.	1,055
		Guam	2
		Puerto Rico	15
		Aggregate total	1,072

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

Table 10.2

Life Insurance Purchases, by State, 2006 (millions)

	Individual	Group	Credit	Total
Alabama	\$26,035	\$13,968	\$2,249	\$42,252
Alaska	3,279	1,880	255	5,414
Arizona	34,607	13,448	943	48,998
Arkansas	11,534	10,702	520	22,756
California	241,792	106,386	2,378	350,556
Colorado	32,981	16,071	650	49,703
Connecticut	32,049	15,756	518	48,323
Delaware	9,923	12,600	243	22,766
District of Columbia	4,488	6,220	3,567	14,275
Florida	115,392	51,881	4,607	171,881
Georgia	61,018	37,187	5,029	103,234
Hawaii	7,151	2,681	482	10,314
Idaho	8,690	2,182	372	11,243
Illinois	79,041	50,156	3,193	132,389
Indiana	28,007	19,030	1,980	49,018
Iowa	15,991	6,949	1,280	24,219
Kansas	15,423	8,158	745	24,326
Kentucky	16,184	9,811	2,000	27,994
Louisiana	23,822	9,680	6,054	39,555
Maine	5,108	6,551	1,247	12,906
Maryland	36,628	16,567	1,420	54,615
Massachusetts	44,443	36,157	850	81,451
Michigan	42,663	39,486	4,860	87,010
Minnesota	35,470	29,792	1,134	66,396
Mississippi	14,879	4,963	1,229	21,071
Missouri	30,573	43,520	1,731	75,824
Montana	3,834	1,667	320	5,821
Nebraska	10,729	4,864	611	16,204
Nevada	15,653	7,528	432	23,614
New Hampshire	8,071	3,400	446	11,916
New Jersey	73,551	47,574	1,400	122,525
New Mexico	6,846	5,059	775	12,680
New York	139,907	48,902	4,335	193,144
North Carolina	48,835	32,280	5,290	86,405
North Dakota	3,361	1,594	405	5,360
Ohio	51,052	35,357	2,878	89,287
Oklahoma	14,954	11,046	1,125	27,125
Oregon	18,385	6,383	1,201	25,969
Pennsylvania	65,052	38,537	4,884	108,473
Rhode Island	6,048	4,243	108	10,399
South Carolina	21,932	10,219	2,705	34,856
South Dakota	5,504	1,243	324	7,071
Tennessee	33,855	23,164	3,106	60,125
Texas	123,178	78,689	15,488	217,354
Utah	21,084	5,679	902	27,666
Vermont	2,824	2,293	226	5,343
Virginia	45,380	27,240	5,694	78,313
Washington	32,512	14,009	1,079	47,600
West Virginia	4,792	9,521	887	15,200
Wisconsin	29,138	19,306	2,026	50,470
Wyoming	2,461	1,502	229	4,192
Total U.S.	1,766,109	1,013,082	106,411	2,885,602
Other ¹	60,958	13,040	16,781	90,779
Aggregate total	1,827,067	1,026,123	123,192	2,976,381

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

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¹Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.3

Life Insurance in Force, by State, 2006

	Thousands of policies/Millions of dollars					Total Amount
	Individual		Group ¹	Credit		
	Policies	Amount	Amount	Policies ²	Amount	
Alabama	5,880	\$211,462	\$104,905	458	\$2,380	\$318,747
Alaska	178	29,119	12,679	62	477	42,275
Arizona	1,812	244,603	107,718	209	1,963	354,284
Arkansas	1,746	92,841	55,220	231	820	148,881
California	10,790	1,835,250	777,531	844	3,691	2,616,472
Colorado	1,931	265,684	122,375	410	1,646	389,704
Connecticut	1,781	280,119	155,070	158	1,099	436,288
Delaware	517	80,008	111,773	54	411	192,191
District of Columbia	339	29,462	65,744	41	217	95,423
Florida	7,884	839,126	377,500	978	7,714	1,224,341
Georgia	5,571	472,702	283,350	1,106	4,908	760,961
Hawaii	574	66,003	30,412	181	973	97,388
Idaho	512	58,742	30,625	90	716	90,082
Illinois	7,750	706,745	480,615	907	5,461	1,192,821
Indiana	3,673	258,177	146,460	559	3,194	407,831
Iowa	2,066	159,628	67,517	258	2,191	229,336
Kansas	1,639	141,362	66,863	195	1,339	209,564
Kentucky	2,554	145,161	88,256	449	2,430	235,848
Louisiana	4,443	192,831	89,709	801	3,349	285,888
Maine	563	49,794	39,127	129	1,097	90,018
Maryland	3,392	312,843	154,853	347	2,278	469,974
Massachusetts	2,992	403,712	391,893	414	2,069	797,675
Michigan	4,762	402,958	267,083	772	5,227	675,267
Minnesota	2,782	313,045	209,285	362	3,159	525,489
Mississippi	2,124	110,065	44,018	384	1,712	155,795
Missouri	3,511	264,428	174,746	452	3,020	442,194
Montana	369	35,256	13,234	87	592	49,082

Continued

Table 10.3

Life Insurance in Force, by State, 2006—Continued

	Thousands of policies/Millions of dollars					
	Individual		Group ¹	Credit		Total
	Policies	Amount	Amount	Policies ²	Amount	Amount
Nebraska	1,167	100,702	52,155	188	1,006	153,863
Nevada	673	101,880	40,138	126	608	142,627
New Hampshire	606	68,911	42,466	128	1,056	112,433
New Jersey	4,336	621,930	406,702	370	2,786	1,031,417
New Mexico	669	57,308	45,229	186	1,423	103,960
New York	8,789	1,134,348	722,338	1,177	6,790	1,863,476
North Carolina	6,410	432,571	224,549	1,551	4,693	661,812
North Dakota	409	33,143	16,315	82	699	50,157
Ohio	7,008	522,114	305,766	709	5,732	833,611
Oklahoma	1,612	123,112	69,036	310	1,752	193,900
Oregon	1,166	147,321	68,863	232	1,713	217,897
Pennsylvania	8,245	622,810	373,088	1,052	7,698	1,003,597
Rhode Island	483	55,626	37,369	40	261	93,256
South Carolina	3,436	182,008	93,907	773	2,923	278,839
South Dakota	512	48,794	13,985	76	599	63,378
Tennessee	4,306	276,826	168,765	655	4,082	449,673
Texas	10,783	958,372	614,464	2,380	19,782	1,592,618
Utah	780	128,281	57,037	231	1,473	186,791
Vermont	312	27,605	15,452	60	536	43,594
Virginia	4,626	384,057	257,904	1,743	9,630	651,591
Washington	1,956	272,209	211,606	288	2,136	485,951
West Virginia	1,072	46,546	35,878	149	1,068	83,491
Wisconsin	3,324	278,870	147,218	459	3,573	429,661
Wyoming	233	21,481	7,497	43	393	29,372
Total U.S.	155,048	14,647,952	8,496,285	23,947	146,548	23,290,785
Other ³	5,361	390,663	150,476	12,725	39,411	580,551
Aggregate total	160,408	15,038,615	8,646,761	36,671	185,959	23,871,335

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Credit category is limited to life insurance on loans of 10 years' or less duration. Ordinary and group categories include credit life insurance on loans of more than 10 years' duration. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Omits policies due to double counting.

²Includes group credit certificates.

³ Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.4

Life Insurance and Annuity Benefit Payments, by State, 2006 (thousands)

	Policy and contract payments	Death payments	Annuity payments¹	Surrender values	Other dividends payments²	Total
Alabama	\$219,237	\$1,038,692	\$905,809	\$2,671,544	\$28,350	\$4,863,632
Alaska	26,579	100,098	365,800	439,173	2,999	934,649
Arizona	284,918	983,392	2,004,736	4,131,686	59,683	7,464,415
Arkansas	132,077	487,341	599,854	1,406,873	24,340	2,650,485
California	1,591,473	5,695,180	8,837,601	26,687,392	1,658,127	44,469,773
Colorado	281,635	860,271	1,091,083	4,391,182	458,611	7,082,783
Connecticut	413,020	981,187	2,513,576	12,810,623	35,102	16,753,508
Delaware	67,286	317,463	2,080,142	2,860,796	212,032	5,537,719
District of Columbia	71,843	132,440	180,419	802,639	131,447	1,318,788
Florida	1,029,325	3,872,347	4,564,825	16,202,097	394,451	26,063,045
Georgia	470,101	1,888,358	1,150,176	5,369,916	101,246	8,979,797
Hawaii	90,278	232,499	431,637	1,541,742	23,304	2,319,459
Idaho	77,678	215,602	298,031	933,070	83,569	1,607,950
Illinois	1,149,055	2,776,219	3,365,335	11,529,746	435,093	19,255,448
Indiana	459,336	1,294,540	1,361,494	5,048,952	266,938	8,431,260
Iowa	378,315	816,511	1,076,070	3,228,134	876,350	6,375,381
Kansas	222,646	646,446	731,968	2,164,052	29,835	3,794,947
Kentucky	220,642	731,288	728,919	2,125,123	57,784	3,863,756
Louisiana	220,285	1,004,053	771,917	2,820,225	52,527	4,869,008
Maine	103,406	204,662	542,172	1,095,791	18,437	1,964,468
Maryland	431,785	1,144,691	1,295,223	4,840,016	3,469,828	11,181,543
Massachusetts	769,133	1,350,979	2,010,578	9,694,690	225,988	14,051,368
Michigan	705,134	1,972,944	2,673,415	9,926,685	74,842	15,353,019
Minnesota	460,816	1,160,416	1,320,292	6,346,736	190,394	9,478,653
Mississippi	97,196	549,084	296,692	1,376,945	26,400	2,346,317
Missouri	382,536	1,192,800	2,365,498	4,895,853	396,814	9,233,501
Montana	60,324	150,336	204,936	616,632	5,104	1,037,332

Continued

Table 10.4

Life Insurance and Annuity Benefit Payments, by State, 2006 (thousands)—Continued

	Policy and contract payments	Death payments	Annuity payments ¹	Surrender values	Other dividends payments ²	Total
Nebraska	190,812	423,309	638,652	1,659,839	49,703	2,962,315
Nevada	104,509	401,597	489,108	1,488,521	14,774	2,498,509
New Hampshire	130,027	234,233	308,341	1,276,066	16,330	1,964,997
New Jersey	923,241	2,248,268	2,461,710	12,753,436	775,189	19,161,844
New Mexico	90,158	337,682	756,032	865,422	157,861	2,207,154
New York	2,272,010	4,000,836	6,150,553	23,779,903	164,602	36,367,904
North Carolina	595,874	1,944,016	1,425,960	6,795,952	318,426	11,080,229
North Dakota	60,458	139,980	155,119	712,628	3,465	1,071,650
Ohio	784,576	2,510,389	4,585,000	10,367,429	398,263	18,645,657
Oklahoma	169,480	681,980	651,357	1,859,709	261,901	3,624,427
Oregon	183,534	568,063	1,155,854	2,836,883	168,263	4,912,597
Pennsylvania	1,178,492	2,761,430	3,536,408	12,524,221	170,689	20,171,241
Rhode Island	105,976	277,017	324,433	903,404	10,665	1,621,495
South Carolina	221,334	947,821	607,610	2,576,911	40,898	4,394,574
South Dakota	66,995	179,284	205,677	680,643	4,179	1,136,778
Tennessee	320,028	1,248,933	1,147,193	4,735,961	56,208	7,508,323
Texas	884,828	4,006,322	3,870,889	15,971,267	413,047	25,146,353
Utah	120,759	482,756	476,389	1,525,072	156,034	2,761,010
Vermont	77,748	108,742	151,914	576,260	15,459	930,123
Virginia	524,821	1,649,949	1,211,461	4,881,341	73,741	8,341,313
Washington	363,735	893,400	1,739,155	4,458,802	209,327	7,664,420
West Virginia	121,591	338,714	394,860	1,049,617	103,220	2,008,002
Wisconsin	564,612	1,122,503	1,715,015	5,841,664	149,107	9,392,901
Wyoming	38,150	207,455	89,550	340,195	2,788	678,138
Total U.S.	20,509,808	59,514,517	78,016,441	266,419,457	13,073,733	437,533,955
Other ³	194,731	1,400,334	937,903	14,277,842	407,203	17,218,013
Aggregate total	20,704,539	60,914,851	78,954,343	280,697,298	13,480,936	454,751,968

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Codification effective with 2001 Annual Statement filings changed the reporting of certain lines of business, particularly deposit-type contracts, as explained in numbered footnotes. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Excludes payments from deposit-type contracts due to codification.

²Includes matured endowments, disability payments, and payments on guaranteed interest contracts (GICs).

³Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.5

Payments to Life Insurance Beneficiaries, by State, 2006 (thousands)

	Individual	Group	Credit	Total
Alabama	\$714,369	\$311,396	\$12,927	\$1,038,692
Alaska	64,710	33,414	1,973	100,098
Arizona	654,483	321,961	6,949	983,392
Arkansas	336,242	143,736	7,363	487,341
California	4,127,035	1,553,158	14,987	5,695,180
Colorado	591,185	263,095	5,991	860,271
Connecticut	685,051	292,426	3,710	981,187
Delaware	159,696	155,697	2,070	317,463
District of Columbia	66,230	65,505	705	132,440
Florida	2,716,665	1,118,267	37,415	3,872,347
Georgia	1,206,904	654,895	26,559	1,888,358
Hawaii	170,979	58,465	3,055	232,499
Idaho	131,253	81,666	2,684	215,602
Illinois	1,919,949	835,649	20,621	2,776,219
Indiana	787,808	491,771	14,960	1,294,540
Iowa	620,360	186,622	9,530	816,511
Kansas	459,326	180,677	6,443	646,446
Kentucky	474,119	245,634	11,535	731,288
Louisiana	691,941	296,255	15,857	1,004,053
Maine	135,041	66,226	3,394	204,662
Maryland	750,093	384,671	9,928	1,144,691
Massachusetts	893,341	452,937	4,701	1,350,979
Michigan	1,159,268	786,202	27,473	1,972,944
Minnesota	847,729	302,780	9,906	1,160,416
Mississippi	371,735	167,749	9,600	549,084
Missouri	774,080	402,190	16,530	1,192,800
Montana	110,141	37,627	2,568	150,336

Continued

Table 10.5

Payments to Life Insurance Beneficiaries, by State, 2006 (thousands)—Continued

	Individual	Group	Credit	Total
Nebraska	317,013	102,277	4,019	423,309
Nevada	268,713	130,526	2,358	401,597
New Hampshire	164,882	66,638	2,712	234,233
New Jersey	1,431,538	809,077	7,653	2,248,268
New Mexico	227,001	104,073	6,607	337,682
New York	2,900,751	1,071,060	29,025	4,000,836
North Carolina	1,337,841	577,555	28,620	1,944,016
North Dakota	106,232	31,206	2,542	139,980
Ohio	1,676,736	804,814	28,839	2,510,389
Oklahoma	461,321	209,105	11,554	681,980
Oregon	399,529	158,873	9,661	568,063
Pennsylvania	1,864,471	854,704	42,255	2,761,430
Rhode Island	207,145	68,964	908	277,017
South Carolina	636,120	295,991	15,710	947,821
South Dakota	144,241	32,663	2,380	179,284
Tennessee	765,945	459,646	23,341	1,248,933
Texas	2,616,115	1,336,861	53,346	4,006,322
Utah	364,850	113,670	4,236	482,756
Vermont	71,314	35,657	1,772	108,742
Virginia	976,590	649,335	24,024	1,649,949
Washington	605,375	277,193	10,833	893,400
West Virginia	204,985	127,474	6,256	338,714
Wisconsin	776,409	333,193	12,901	1,122,503
Wyoming	179,055	26,862	1,538	207,455
Total U.S.	40,323,905	18,568,090	622,523	59,514,517
Other ¹	1,079,527	252,922	67,885	1,400,334
Aggregate total	41,403,431	18,821,012	690,408	60,914,851

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

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¹Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.6

Direct Premium Receipts of Life Insurers, by State, 2006 (millions)

	Life	Annuity	Health	Deposit-type funds ¹	Total
Alabama	\$2,056	\$3,303	\$1,351	\$249	\$6,960
Alaska	281	517	215	46	1,058
Arizona	1,908	5,721	3,222	387	11,237
Arkansas	895	1,798	1,219	237	4,150
California	13,733	34,268	12,967	3,833	64,801
Colorado	1,877	5,315	2,690	1,593	11,475
Connecticut	2,415	6,882	2,096	6,572	17,965
Delaware	3,441	2,253	460	15,502	21,656
District of Columbia	409	1,203	549	217	2,378
Florida	7,419	20,595	8,710	1,659	38,383
Georgia	3,925	5,799	3,885	1,358	14,967
Hawaii	630	1,682	314	59	2,684
Idaho	448	1,116	447	277	2,288
Illinois	6,192	13,053	6,540	1,753	27,538
Indiana	2,374	6,131	3,308	1,392	13,205
Iowa	1,409	3,641	1,423	2,422	8,895
Kansas	1,209	2,617	2,539	3,276	9,642
Kentucky	1,310	2,720	1,383	184	5,597
Louisiana	1,821	4,093	1,600	692	8,206
Maine	388	1,163	583	108	2,242
Maryland	2,503	6,644	2,015	4,567	15,729
Massachusetts	3,284	8,597	2,166	1,564	15,609
Michigan	3,688	11,608	3,624	1,061	19,981
Minnesota	2,665	6,714	1,695	1,839	12,914
Mississippi	954	1,532	2,402	159	5,047
Missouri	2,435	5,797	4,329	897	13,458
Montana	263	684	413	28	1,388
Nebraska	855	2,099	1,211	789	4,954
Nevada	813	1,668	917	250	3,648
New Hampshire	522	1,592	477	43	2,633
New Jersey	6,174	13,750	3,528	7,924	31,377
New Mexico	528	1,199	555	116	2,398
New York	12,058	25,490	5,547	9,533	52,628
North Carolina	4,071	7,811	4,031	1,614	17,528
North Dakota	278	697	267	28	1,270
Ohio	4,733	12,281	5,245	1,446	23,705
Oklahoma	1,390	2,255	1,598	275	5,517
Oregon	1,131	3,184	1,360	258	5,934
Pennsylvania	6,030	14,988	3,945	1,403	26,366
Rhode Island	472	1,163	373	107	2,115
South Carolina	1,694	3,258	1,835	188	6,975
South Dakota	423	716	349	48	1,535
Tennessee	2,370	5,688	2,621	582	11,261
Texas	8,548	18,999	12,644	2,036	42,227
Utah	823	2,171	835	292	4,121
Vermont	236	646	307	102	1,292
Virginia	3,381	6,920	3,134	2,992	16,427
Washington	2,289	5,119	2,090	913	10,411
West Virginia	544	1,285	623	66	2,518
Wisconsin	2,340	6,631	4,088	865	13,924
Wyoming	204	438	262	68	972
Total U.S.	131,839	305,491	129,991	83,866	651,187
Other ²	19,809	7,081	13,450	5,307	45,647
Aggregate total	151,648	312,572	143,441	89,172	696,834

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Codification effective with 2001 Annual Statement filings changed the reporting of certain lines of business, particularly deposit-type contracts. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Includes guaranteed interest contracts, supplemental contracts and annuities certain, dividend accumulations or refunds, and other deposit funds.

²Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.7

Mortgages Owned by Life Insurers, by Type and State, 2006 (thousands)

	Farm	Non-farm	Total
Alabama	\$669,598	\$1,893,292	\$2,562,890
Alaska	17,853	37,553	55,406
Arizona	39,973	7,283,324	7,323,297
Arkansas	548,522	294,388	842,910
California	3,877,725	55,626,307	59,504,032
Colorado	231,961	6,657,409	6,889,370
Connecticut	—	2,642,252	2,642,252
Delaware	8,487	927,896	936,383
District of Columbia	—	5,942,932	5,942,932
Florida	1,206,837	18,291,576	19,498,413
Georgia	180,303	11,550,590	11,730,893
Hawaii	18,497	1,346,507	1,365,004
Idaho	657,004	648,310	1,305,314
Illinois	550,578	12,978,149	13,528,728
Indiana	374,666	3,124,877	3,499,543
Iowa	612,601	983,329	1,595,929
Kansas	211,511	1,762,008	1,973,520
Kentucky	65,072	2,012,658	2,077,730
Louisiana	406,557	1,177,151	1,583,707
Maine	260,902	719,969	980,871
Maryland	9,191	8,410,400	8,419,591
Massachusetts	—	8,068,975	8,068,975
Michigan	87,206	6,060,411	6,147,617
Minnesota	357,008	5,915,614	6,272,621
Mississippi	402,266	486,790	889,057
Missouri	231,772	4,125,624	4,357,396
Montana	285,460	125,514	410,974
Nebraska	423,123	1,366,206	1,789,329
Nevada	40,740	3,604,003	3,644,744
New Hampshire	—	539,347	539,347
New Jersey	9,406	14,262,904	14,272,310
New Mexico	97,118	842,744	939,862
New York	76,329	19,092,892	19,169,220
North Carolina	193,064	6,029,890	6,222,954
North Dakota	55,668	182,245	237,913
Ohio	249,238	7,669,013	7,918,251
Oklahoma	149,500	666,856	816,356
Oregon	327,591	4,402,154	4,729,745
Pennsylvania	54,046	8,423,828	8,477,874
Rhode Island	—	477,505	477,505
South Carolina	274,288	2,073,357	2,347,645
South Dakota	225,302	147,547	372,850
Tennessee	81,731	4,404,112	4,485,843
Texas	741,894	21,693,193	22,435,087
Utah	46,533	2,754,011	2,800,544
Vermont	—	99,856	99,856
Virginia	70,404	9,138,539	9,208,943
Washington	566,276	10,258,645	10,824,921
West Virginia	64,775	253,863	318,638
Wisconsin	122,969	2,465,855	2,588,825
Wyoming	138,995	46,115	185,110
Total U.S.	15,320,538	289,988,485	305,309,023
Other ¹	78,852	2,535,379	2,614,231
Foreign	203,513	5,614,715	5,818,227
Aggregate total	15,602,903	298,138,578	313,741,481

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

¹Includes U.S. territories and possessions, various, and multistate categories.

Table 10.8

Real Estate Owned by Life Insurers, by State, 2006 (thousands)

Alabama	\$311,504	Nebraska	\$259,353
Alaska	23,790	Nevada	214,799
Arizona	1,195,231	New Hampshire	45,305
Arkansas	22,200	New Jersey	1,137,505
California	5,342,979	New Mexico	9,470
Colorado	867,288	New York	1,850,189
Connecticut	580,976	North Carolina	610,513
Delaware	54,179	North Dakota	57,128
District of Columbia	1,203,935	Ohio	555,900
Florida	2,543,307	Oklahoma	82,311
Georgia	1,180,543	Oregon	236,713
Hawaii	66,678	Pennsylvania	540,908
Idaho	15,991	Rhode Island	75,845
Illinois	1,959,426	South Carolina	90,528
Indiana	277,455	South Dakota	6,433
Iowa	416,990	Tennessee	510,066
Kansas	81,937	Texas	3,530,336
Kentucky	206,038	Utah	100,303
Louisiana	120,506	Vermont	41,824
Maine	86,254	Virginia	893,376
Maryland	174,311	Washington	1,457,705
Massachusetts	1,602,374	West Virginia	32
Michigan	207,576	Wisconsin	379,082
Minnesota	825,139	Wyoming	678
Mississippi	95,117		
Missouri	156,202		
Montana	—	Total U.S.	32,304,225
		Other ¹	339,558
		Foreign	452,537
		Aggregate total	33,096,320

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

¹Includes U.S. territories and possessions, various, and multistate categories.