

# 10 IN THE STATES

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2004, 1,163 life insurers were domiciled in the United States, and another 16 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 2004, \$329 billion worth, while Wyoming residents acquired \$4 billion (Table 10.2). Total life insurance in force ranged from \$2.3 trillion in California to \$28 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 (\$5 billion) and New York (\$4 billion) during 2004 (Table 10.4). Life insurance beneficiaries in six other states received payments totaling over \$2 billion, and ten 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. Payments from annuities totaled \$7 billion in both Connecticut and California in 2004, followed by \$6 billion in New York (Table 10.4). Residents of 20 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2004 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 (\$56 billion) and New York (\$50 billion).

**Table 10.1 Life Insurers, by State of Domicile, 2004**

Alabama	15	Nebraska	29
Alaska	—	Nevada	2
Arizona	67	New Hampshire	3
Arkansas	36	New Jersey	7
California	34	New Mexico	1
Colorado	11	New York	97
Connecticut	31	North Carolina	5
Delaware	38	North Dakota	3
District of Columbia	4	Ohio	45
Florida	18	Oklahoma	29
Georgia	16	Oregon	2
Hawaii	4	Pennsylvania	53
Idaho	3	Rhode Island	3
Illinois	88	South Carolina	13
Indiana	42	South Dakota	2
Iowa	26	Tennessee	14
Kansas	12	Texas	161
Kentucky	10	Utah	14
Louisiana	37	Vermont	2
Maine	2	Virginia	13
Maryland	8	Washington	10
Massachusetts	19	West Virginia	1
Michigan	28	Wisconsin	32
Minnesota	15	Wyoming	—
Mississippi	19	Total U.S.	1,163
Missouri	37		
Montana	2	Guam	2
Puerto Rico	14		
Aggregate total	1,179		

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, 2004 (millions)**

	Individual	Group	Credit	Total
Alabama	\$26,332	\$10,452	\$2,943	\$39,727
Alaska	3,330	1,602	268	5,201
Arizona	31,174	12,218	1,419	44,812
Arkansas	12,241	6,977	1,152	20,369
California	237,896	84,609	6,761	329,266
Colorado	32,967	32,160	2,081	67,208
Connecticut	32,297	17,374	941	50,613
Delaware	7,194	7,559	364	15,117
District of Columbia	4,079	4,385	11,692	20,157
Florida	105,334	40,965	7,440	153,739
Georgia	62,661	37,268	8,613	108,542
Hawaii	6,931	1,959	765	9,655
Idaho	7,187	5,498	995	13,679
Illinois	82,554	69,285	4,831	156,670
Indiana	29,293	17,695	2,569	49,557
Iowa	16,553	6,927	3,515	26,995
Kansas	15,335	8,768	1,180	25,282
Kentucky	17,942	9,487	2,964	30,393
Louisiana	24,601	9,873	6,686	41,161
Maine	5,053	4,862	1,081	10,996
Maryland	36,297	15,278	2,509	54,084
Massachusetts	47,064	35,672	1,571	84,306
Michigan	46,085	39,165	4,839	90,088
Minnesota	34,530	37,985	2,697	75,212
Mississippi	15,030	4,803	1,362	21,195
Missouri	30,445	29,302	3,282	63,029
Montana	4,360	1,641	590	6,590

Continued

**Table 10.2**      **Continued**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Nebraska	10,711	11,159	1,418	23,288
Nevada	13,605	6,565	558	20,728
New Hampshire	7,274	8,423	973	16,670
New Jersey	77,088	40,038	2,276	119,403
New Mexico	6,734	2,632	1,014	10,379
New York	134,057	62,277	4,668	201,002
North Carolina	49,806	29,815	12,557	92,178
North Dakota	4,211	1,216	762	6,190
Ohio	54,574	39,945	9,378	103,896
Oklahoma	15,425	8,532	1,381	25,338
Oregon	16,860	9,377	2,770	29,006
Pennsylvania	64,713	50,210	6,995	121,919
Rhode Island	6,344	4,418	208	10,970
South Carolina	22,958	11,512	3,959	38,429
South Dakota	5,292	1,794	575	7,662
Tennessee	34,753	21,555	4,519	60,828
Texas	116,481	88,846	16,637	221,964
Utah	18,551	4,430	1,274	24,255
Vermont	2,690	992	719	4,401
Virginia	43,293	32,803	7,337	83,433
Washington	30,603	18,543	2,971	52,118
West Virginia	4,749	2,019	1,787	8,554
Wisconsin	28,563	14,059	4,516	47,138
Wyoming	2,288	1,653	368	4,309
Total U.S.	1,746,385	1,026,583	174,733	2,947,701
Other <sup>1</sup>	77,821	13,956	10,316	102,093
Aggregate total	1,824,207	1,040,539	185,049	3,049,794

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 direct business of US life insurers and fraternal benefit societies.

<sup>1</sup>Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, and other aggregates.

**Table 10.3 Life Insurance in Force, by State, 2004**

	Thousands of policies/Millions of dollars					
	Individual		Group <sup>1</sup>	Credit		Total
	Policies	Amount	Amount	Policies <sup>2</sup>	Amount	Amount
Alabama	6,230	\$188,699	\$92,347	558	\$2,511	\$283,558
Alaska	178	27,741	12,975	67	523	41,239
Arizona	1,792	203,931	102,992	269	2,160	309,083
Arkansas	1,771	83,922	51,408	333	906	136,237
California	10,803	1,566,017	726,469	1,263	4,517	2,297,003
Colorado	1,945	229,650	119,511	571	1,962	351,123
Connecticut	1,831	245,949	136,877	169	1,090	383,916
Delaware	522	53,299	77,707	51	390	131,395
District of Columbia	363	26,683	75,721	636	2,166	104,571
Florida	8,040	724,339	332,438	1,113	7,795	1,064,572
Georgia	5,667	422,941	256,396	1,225	5,442	684,780
Hawaii	577	58,571	31,703	183	1,154	91,428
Idaho	498	49,446	34,273	147	712	84,431
Illinois	8,046	636,189	444,211	1,112	5,663	1,086,062
Indiana	3,816	235,777	141,445	472	3,279	380,500
Iowa	2,127	145,851	65,335	348	2,222	213,407
Kansas	1,680	129,038	64,432	237	1,565	195,035
Kentucky	2,660	139,614	71,757	570	2,625	213,996
Louisiana	4,656	179,083	85,013	937	3,580	267,675
Maine	583	43,819	36,127	136	1,079	81,024
Maryland	3,475	275,270	155,582	364	2,467	433,319
Massachusetts	3,128	349,347	219,245	417	2,598	571,190
Michigan	4,974	362,229	260,829	964	6,659	629,717
Minnesota	2,825	268,041	198,257	373	3,628	469,926
Mississippi	2,183	99,886	47,344	388	1,791	149,021
Missouri	3,596	242,965	173,917	580	3,203	420,085
Montana	373	35,925	13,562	100	672	50,159

**Continued**

**Table 10.3**      **Continued**

	Thousands of policies/Millions of dollars					Total Amount
	Individual		Group <sup>1</sup>	Credit		
	Policies	Amount	Amount	Policies <sup>2</sup>	Amount	
Nebraska	1,203	91,997	52,799	235	1,090	145,886
Nevada	639	83,469	36,939	120	593	121,002
New Hampshire	631	59,560	29,339	136	1,101	90,000
New Jersey	4,482	540,695	358,742	385	2,988	902,425
New Mexico	679	52,741	37,280	213	1,532	91,554
New York	9,072	999,015	598,207	1,407	6,932	1,604,154
North Carolina	6,586	390,366	208,785	836	5,589	604,740
North Dakota	416	38,867	16,162	149	1,065	56,094
Ohio	7,199	480,398	294,528	852	5,971	780,897
Oklahoma	1,643	111,208	61,566	390	2,005	174,779
Oregon	1,183	128,742	65,439	274	1,722	195,903
Pennsylvania	8,595	551,092	350,483	932	7,936	909,511
Rhode Island	509	51,667	31,463	102	779	83,908
South Carolina	3,533	163,917	88,939	897	3,453	256,309
South Dakota	514	43,852	14,810	281	687	59,348
Tennessee	4,438	245,854	170,895	805	4,320	421,069
Texas	10,813	839,300	576,144	2,636	21,295	1,436,740
Utah	797	106,137	37,219	240	1,588	144,945
Vermont	324	24,736	13,568	56	285	38,589
Virginia	4,592	338,839	249,175	2,027	9,857	597,871
Washington	1,977	235,241	172,084	465	2,543	409,867
West Virginia	1,105	43,771	35,260	180	1,352	80,383
Wisconsin	3,408	248,023	137,132	446	3,552	388,707
Wyoming	233	18,732	9,214	69	538	28,483
Total U.S.	158,909	12,912,441	7,674,043	27,718	161,131	20,747,615
Other <sup>3</sup>	7,931	498,624	159,370	11,752	25,794	683,788
Aggregate total	166,840	13,411,065	7,833,413	39,470	186,925	21,431,403

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.

<sup>1</sup>Omits policies due to double counting.

<sup>2</sup>Includes group credit certificates.

<sup>3</sup>Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, and other aggregates.

**Table 10.4 Life Insurance and Annuity Benefit Payments, by State, 2004 (thousands)**

	Policy and contract dividends	Death payments	Annuity payments <sup>1</sup>	Surrender values	Other payments <sup>2</sup>	Total
Alabama	\$219,135	\$986,205	\$619,975	\$2,085,568	\$26,683	\$3,937,567
Alaska	25,783	80,504	79,327	266,689	2,444	454,747
Arizona	271,292	874,034	1,261,055	3,010,650	5,303,905	10,720,936
Arkansas	132,340	461,602	401,384	1,000,211	31,601	2,027,138
California	1,586,646	5,147,339	7,032,458	18,956,635	764,539	33,487,617
Colorado	293,761	814,690	1,031,070	3,034,007	364,230	5,537,757
Connecticut	428,350	856,514	7,035,000	3,493,925	90,433	11,904,222
Delaware	66,406	269,136	548,040	1,661,333	318,221	2,863,135
District of Columbia	75,124	148,594	335,639	652,439	117,773	1,329,568
Florida	1,011,227	3,491,547	4,325,318	11,171,241	316,855	20,316,189
Georgia	457,041	1,862,874	1,039,448	3,543,431	260,691	7,163,486
Hawaii	90,469	234,031	310,589	816,652	7,296	1,459,036
Idaho	78,319	204,402	236,293	620,874	59,565	1,199,452
Illinois	1,172,020	2,660,948	3,540,815	8,457,290	200,548	16,031,621
Indiana	489,728	1,178,865	1,159,503	3,879,150	539,336	7,246,583
Iowa	395,236	651,831	875,346	2,029,003	484,841	4,436,256
Kansas	232,362	570,210	645,581	1,628,618	53,352	3,130,123
Kentucky	227,894	679,363	653,715	1,598,522	120,907	3,280,401
Louisiana	224,427	910,663	648,780	2,063,092	83,896	3,930,858
Maine	103,731	197,452	261,632	605,395	11,594	1,179,805
Maryland	448,422	1,178,510	1,449,051	3,243,820	1,456,382	7,776,186
Massachusetts	794,848	1,277,643	2,530,168	7,670,776	231,458	12,504,893
Michigan	755,443	1,935,552	2,514,432	7,394,187	86,107	12,685,721
Minnesota	461,235	969,662	1,251,005	4,507,945	103,842	7,293,688
Mississippi	99,901	526,380	230,270	909,478	12,232	1,778,261
Missouri	392,140	1,210,357	1,158,558	3,849,643	286,521	6,897,219
Montana	58,256	127,740	163,645	396,322	4,771	750,736

**Continued**

**Table 10.4 Continued**

	<b>Policy and contract dividends</b>	<b>Death payments</b>	<b>Annuity payments<sup>1</sup></b>	<b>Surrender values</b>	<b>Other payments<sup>2</sup></b>	<b>Total</b>
Nebraska	187,951	399,441	590,408	1,161,353	25,715	2,364,868
Nevada	99,319	422,590	372,986	1,062,493	6,957	1,964,346
New Hampshire	128,503	209,200	445,016	1,356,040	53,854	2,192,614
New Jersey	908,338	2,114,039	2,456,940	8,166,490	447,491	14,093,298
New Mexico	88,971	297,287	610,310	630,512	130,467	1,757,548
New York	2,250,051	3,890,345	6,205,194	16,889,303	146,042	29,380,934
North Carolina	585,940	1,660,261	1,413,576	4,942,610	245,622	8,848,009
North Dakota	60,032	138,367	131,057	433,383	4,417	767,255
Ohio	798,925	2,414,671	2,776,851	7,346,537	236,398	13,573,383
Oklahoma	179,337	604,160	633,735	1,404,398	205,959	3,027,589
Oregon	185,133	512,909	847,369	2,014,880	105,906	3,666,198
Pennsylvania	1,207,454	2,674,309	3,835,739	9,895,197	194,567	17,807,266
Rhode Island	116,855	233,690	301,952	635,353	7,600	1,295,450
South Carolina	218,040	874,035	472,789	1,956,239	25,934	3,547,037
South Dakota	63,795	160,842	165,420	439,474	4,498	834,029
Tennessee	316,692	1,259,695	898,224	2,774,792	224,384	5,473,787
Texas	909,131	3,698,429	3,447,835	9,904,017	553,097	18,512,510
Utah	125,365	381,228	435,426	1,187,016	87,210	2,216,245
Vermont	79,385	112,866	153,283	414,045	36,110	795,689
Virginia	530,103	1,622,180	1,209,005	3,618,360	294,458	7,274,107
Washington	358,688	912,069	1,389,819	2,876,628	436,739	5,973,943
West Virginia	128,986	308,271	320,543	782,296	75,265	1,615,360
Wisconsin	559,702	1,024,090	1,536,887	3,728,067	136,387	6,985,133
Wyoming	36,389	82,254	92,686	254,043	2,560	467,931
Total U.S.	20,714,620	55,513,878	72,081,146	182,420,426	15,027,661	345,757,731
Other <sup>3</sup>	199,755	1,422,056	463,284	6,534,005	1,337,798	9,956,899
<b>Aggregate total</b>	<b>20,914,376</b>	<b>56,935,934</b>	<b>72,544,430</b>	<b>188,954,431</b>	<b>16,365,459</b>	<b>355,714,630</b>

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.

<sup>1</sup>Excludes payments from deposit-type contracts due to codification.

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

<sup>3</sup>Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, and other aggregates.

**Table 10.5**      **Payments to Life Insurance Beneficiaries,  
by State, 2004 (thousands)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$664,415	\$308,023	\$13,767	\$986,205
Alaska	43,667	35,278	1,559	80,504
Arizona	555,345	306,938	11,752	874,034
Arkansas	307,738	144,250	9,614	461,602
California	3,561,039	1,562,737	23,562	5,147,339
Colorado	521,726	284,524	8,440	814,690
Connecticut	532,800	319,055	4,659	856,514
Delaware	143,367	123,214	2,554	269,136
District of Columbia	63,506	84,314	774	148,594
Florida	2,379,993	1,060,870	50,684	3,491,547
Georgia	1,163,300	667,711	31,863	1,862,874
Hawaii	155,635	75,126	3,270	234,031
Idaho	122,063	78,412	3,928	204,402
Illinois	1,747,619	889,553	23,776	2,660,948
Indiana	713,934	448,168	16,763	1,178,865
Iowa	478,278	164,515	9,037	651,831
Kansas	384,365	179,105	6,741	570,210
Kentucky	434,372	230,644	14,347	679,363
Louisiana	624,446	268,565	17,652	910,663
Maine	123,846	69,747	3,859	197,452
Maryland	686,213	478,890	13,407	1,178,510
Massachusetts	826,681	444,399	6,563	1,277,643
Michigan	1,006,256	894,692	34,604	1,935,552
Minnesota	671,323	285,332	13,006	969,662
Mississippi	364,670	150,983	10,727	526,380
Missouri	776,008	413,814	20,535	1,210,357
Montana	88,338	36,496	2,906	127,740

**Continued**

**Table 10.5**      **Continued**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Nebraska	288,284	106,303	4,854	399,441
Nevada	300,817	118,533	3,240	422,590
New Hampshire	134,323	72,306	2,571	209,200
New Jersey	1,271,419	830,441	12,179	2,114,039
New Mexico	175,774	114,314	7,199	297,287
New York	2,534,380	1,321,504	34,461	3,890,345
North Carolina	1,082,573	543,888	33,801	1,660,261
North Dakota	108,405	28,146	1,817	138,367
Ohio	1,588,236	792,429	34,006	2,414,671
Oklahoma	382,716	207,557	13,888	604,160
Oregon	344,883	157,328	10,697	512,909
Pennsylvania	1,738,835	886,595	48,878	2,674,309
Rhode Island	163,023	68,989	1,679	233,690
South Carolina	570,135	283,922	19,979	874,035
South Dakota	122,575	35,372	2,895	160,842
Tennessee	779,835	451,798	28,062	1,259,695
Texas	2,308,695	1,325,206	64,528	3,698,429
Utah	223,236	153,246	4,745	381,228
Vermont	78,803	32,187	1,876	112,866
Virginia	881,774	705,268	35,139	1,622,180
Washington	552,852	345,714	13,503	912,069
West Virginia	172,574	128,835	6,862	308,271
Wisconsin	693,279	313,940	16,871	1,024,090
Wyoming	56,120	24,446	1,688	82,254
Total U.S.	35,694,492	19,053,620	765,766	55,513,878
Other <sup>1</sup>	1,057,273	304,805	59,979	1,422,056
<b>Aggregate total</b>	<b>36,751,764</b>	<b>19,358,425</b>	<b>825,745</b>	<b>56,935,934</b>

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 direct business of U.S. life insurers and fraternal benefit societies.

<sup>1</sup>Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, and other aggregates.

**Table 10.6 Direct Premium Receipts of Life Insurers, by State, 2004 (millions)**

	Life	Annuity	Health	Deposit-type funds <sup>1</sup>	Total
Alabama	\$1,778	\$2,896	\$971	\$215	\$5,858
Alaska	319	389	175	29	912
Arizona	1,693	4,843	2,389	10,702	19,626
Arkansas	878	1,658	827	112	3,474
California	12,903	28,829	9,707	4,241	55,681
Colorado	1,820	4,867	2,231	1,849	10,767
Connecticut	2,326	6,580	1,433	9,124	19,462
Delaware	1,249	3,630	286	13,211	18,376
District of Columbia	363	1,063	571	423	2,420
Florida	6,759	18,781	9,523	1,978	37,041
Georgia	3,786	5,883	2,827	711	13,208
Hawaii	550	1,484	229	37	2,300
Idaho	412	950	675	336	2,374
Illinois	6,108	12,039	10,199	1,661	30,007
Indiana	2,457	5,672	2,594	796	11,519
Iowa	1,374	3,085	2,784	1,744	8,987
Kansas	1,160	2,347	2,266	455	6,228
Kentucky	1,282	2,475	935	198	4,890
Louisiana	1,781	3,414	1,297	179	6,671
Maine	384	977	385	75	1,821
Maryland	2,377	5,388	1,417	3,284	12,466
Massachusetts	3,119	9,864	1,651	3,168	17,802
Michigan	3,738	11,222	2,953	855	18,769
Minnesota	2,713	5,929	1,302	1,221	11,165
Mississippi	1,005	1,393	1,905	116	4,419
Missouri	2,450	5,253	3,404	876	11,983
Montana	260	597	318	23	1,198

**Continued**

**Table 10.6 Continued**

	<b>Life</b>	<b>Annuity</b>	<b>Health</b>	<b>Deposit-type funds<sup>1</sup></b>	<b>Total</b>
Nebraska	824	1,777	1,002	728	4,331
Nevada	747	1,517	764	199	3,226
New Hampshire	472	1,806	402	50	2,730
New Jersey	5,397	12,681	2,653	5,618	26,350
New Mexico	497	1,043	599	78	2,216
New York	9,599	23,282	5,823	11,306	50,010
North Carolina	3,647	7,260	2,806	1,280	14,992
North Dakota	270	567	190	27	1,054
Ohio	4,945	11,820	3,961	1,545	22,271
Oklahoma	1,082	2,203	1,210	471	4,967
Oregon	1,100	3,040	960	252	5,353
Pennsylvania	5,505	14,037	2,976	1,798	24,317
Rhode Island	509	1,162	274	126	2,071
South Carolina	1,670	2,935	1,256	158	6,019
South Dakota	411	626	659	55	1,751
Tennessee	2,440	4,832	2,133	373	9,779
Texas	7,782	16,640	12,968	2,133	39,523
Utah	831	1,972	491	209	3,503
Vermont	233	626	211	116	1,186
Virginia	3,103	6,272	5,224	969	15,568
Washington	1,874	4,643	1,551	661	8,729
West Virginia	549	1,260	518	192	2,519
Wisconsin	2,254	5,969	3,076	825	12,124
Wyoming	192	361	191	15	759
Total U.S.	120,977	279,840	117,154	86,800	604,771
Other <sup>2</sup>	14,325	11,214	12,734	4,092	42,365
Aggregate total	135,302	291,054	129,888	90,892	647,136

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.

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

<sup>2</sup>Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, and other aggregates.

**Table 10.7 Mortgages Owned by Life Insurers,  
by Type and State, 2004 (thousands)**

	Farm	Non-farm	Total
Alabama	\$248,895	\$1,163,416	\$1,412,311
Alaska	4,103	106,640	110,743
Arizona	126,485	6,793,829	6,920,315
Arkansas	402,609	334,603	737,213
California	3,914,782	47,417,127	51,331,909
Colorado	142,196	6,277,211	6,419,407
Connecticut	—	2,288,884	2,288,884
Delaware	11,937	820,973	832,910
District of Columbia	—	5,682,984	5,682,984
Florida	1,090,745	16,236,058	17,326,803
Georgia	221,145	10,222,529	10,443,674
Hawaii	28,168	1,006,052	1,034,220
Idaho	507,430	578,419	1,085,849
Illinois	410,488	12,031,339	12,441,827
Indiana	371,831	2,999,262	3,371,092
Iowa	499,736	939,044	1,438,779
Kansas	172,201	1,687,797	1,859,998
Kentucky	83,246	1,753,743	1,836,989
Louisiana	226,731	1,073,683	1,300,414
Maine	188,091	444,669	632,760
Maryland	8,687	7,690,027	7,698,714
Massachusetts	—	7,934,392	7,934,392
Michigan	86,105	6,328,281	6,414,386
Minnesota	353,888	5,492,131	5,846,018
Mississippi	515,581	419,260	934,842
Missouri	186,507	3,516,639	3,703,146
Montana	227,837	112,540	340,377

**Continued**

**Table 10.7**      **Continued**

	<b>Farm</b>	<b>Non-farm</b>	<b>Total</b>
Nebraska	393,088	1,072,603	1,465,692
Nevada	33,948	3,267,407	3,301,355
New Hampshire	—	521,005	521,005
New Jersey	10,524	12,163,809	12,174,333
New Mexico	85,466	794,293	879,759
New York	112,613	17,192,808	17,305,421
North Carolina	126,412	5,797,168	5,923,580
North Dakota	33,298	150,268	183,566
Ohio	199,574	7,510,893	7,710,466
Oklahoma	180,750	520,831	701,581
Oregon	390,468	3,563,923	3,954,392
Pennsylvania	72,196	8,542,320	8,614,517
Rhode Island	—	410,051	410,051
South Carolina	22,046	1,737,793	1,759,838
South Dakota	204,683	138,558	343,241
Tennessee	202,034	3,872,822	4,074,856
Texas	450,397	18,261,265	18,711,662
Utah	37,167	2,400,353	2,437,520
Vermont	—	87,523	87,523
Virginia	129,235	9,523,410	9,652,646
Washington	521,585	8,787,811	9,309,396
West Virginia	95,639	253,650	349,290
Wisconsin	116,406	2,223,285	2,339,690
Wyoming	123,045	36,063	159,108
Total U.S.	13,570,000	260,181,442	273,751,442
Other <sup>1</sup>	71,421	4,267,320	4,338,742
Foreign	213,986	4,229,813	4,443,799
Aggregate total	13,855,407	268,678,575	282,533,982

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.

<sup>1</sup>Includes U.S. territories and possessions, various, and multistate categories.

**Table 10.8 Real Estate Owned by Life Insurers, by State, 2004 (thousands)**

Alabama	\$324,036	Nebraska	\$263,219
Alaska	21,996	Nevada	157,909
Arizona	657,957	New Hampshire	33,172
Arkansas	40,549	New Jersey	684,008
California	4,755,298	New Mexico	15,530
Colorado	744,910	New York	2,853,994
Connecticut	434,674	North Carolina	621,059
Delaware	32,601	North Dakota	58,036
District of Columbia	1,367,291	Ohio	540,393
Florida	2,532,070	Oklahoma	132,901
Georgia	1,237,583	Oregon	240,864
Hawaii	88,146	Pennsylvania	331,842
Idaho	22,658	Rhode Island	67,336
Illinois	2,220,414	South Carolina	101,177
Indiana	488,166	South Dakota	6,238
Iowa	446,082	Tennessee	567,038
Kansas	104,273	Texas	2,993,503
Kentucky	171,608	Utah	132,186
Louisiana	119,160	Vermont	42,161
Maine	87,031	Virginia	940,824
Maryland	330,722	Washington	862,034
Massachusetts	907,959	West Virginia	1,024
Michigan	259,740	Wisconsin	388,984
Minnesota	824,586	Wyoming	7,671
Mississippi	107,542		
Missouri	236,613	Total U.S.	30,606,813
Montana	46		
Other <sup>1</sup>	(76,256)		
Foreign	474,099		
Aggregate total	31,004,656		

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.

<sup>1</sup>Includes U.S. territories and possessions, various, and multistate categories.