

# 10 **IN THE STATES**

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2018, 757 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, ranging from \$357 billion in California to \$4.6 billion in Wyoming in 2018 (Table 10.2). Total life insurance in force ranged from \$3.9 trillion in California to \$52 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 (\$10.2 billion) and Texas (\$7.9 billion) during 2018 (Table 10.4). Life insurance beneficiaries in 16 other states received payments totaling over \$2 billion, and 11 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 2018, payments from annuities totaled \$8.6 billion in California followed by \$6.7 billion in New York (Table 10.4). Residents of 25 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2018 across the various product lines offered by life insurers—life insurance, annuities, accident and health insurance (including disability income and long-term care insurance), and deposit-type funds. The greatest premium amounts for life insurance, accident and health insurance, and annuities were collected in California (\$69 billion) and Texas (\$51 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$537 billion in domestic mortgages in 2018. Mortgage holdings ranged from \$107 million in Vermont to \$113 billion in California (Table 10.7). Life insurers also directly own real estate across the country—\$38.5 billion worth in 2018 (Table 10.8). California and New York had the most real estate owned by life insurers, with \$9.7 billion and \$2.8 billion, respectively.

Table 10.1

**Life Insurers, by State of Domicile, 2018**

Alabama	8	Nebraska	28
Alaska	-	Nevada	-
Arizona	22	New Hampshire	1
Arkansas	19	New Jersey	5
California	11	New Mexico	1
Colorado	8	New York	86
Connecticut	22	North Carolina	5
Delaware	22	North Dakota	3
District of Columbia	-	Ohio	38
Florida	9	Oklahoma	22
Georgia	12	Oregon	2
Hawaii	4	Pennsylvania	31
Idaho	1	Rhode Island	1
Illinois	50	South Carolina	7
Indiana	24	South Dakota	2
Iowa	34	Tennessee	11
Kansas	11	Texas	103
Kentucky	7	Utah	12
Louisiana	25	Vermont	1
Maine	3	Virginia	3
Maryland	3	Washington	6
Massachusetts	14	West Virginia	-
Michigan	18	Wisconsin	21
Minnesota	9	Wyoming	-
Mississippi	9	Total U.S.	757
Missouri	22		
Montana	1	Guam	2
		Puerto Rico	14
		Virgin Islands	-
		Aggregate total	773

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, 2018 (face amount in millions)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$23,337	\$14,766	\$1,248	\$39,351
Alaska	3,959	3,391	5	7,356
Arizona	29,604	19,888	303	49,796
Arkansas	12,340	8,083	144	20,567
California	230,990	125,169	821	356,981
Colorado	36,844	21,228	191	58,263
Connecticut	25,088	17,160	102	42,350
Delaware	6,959	14,494	46	21,499
District of Columbia	5,709	4,853	32	10,594
Florida	110,162	75,538	3,146	188,846
Georgia	59,593	47,756	3,472	110,821
Hawaii	7,849	2,958	320	11,127
Idaho	8,447	4,243	188	12,878
Illinois	72,269	62,225	1,046	135,539
Indiana	26,988	21,071	809	48,867
Iowa	17,330	12,545	404	30,279
Kansas	15,113	11,072	365	26,550
Kentucky	16,308	16,651	1,249	34,208
Louisiana	26,687	19,425	1,547	47,659
Maine	3,583	4,370	354	8,306
Maryland	33,291	29,571	468	63,331
Massachusetts	41,509	50,045	130	91,684
Michigan	39,266	37,409	1,204	77,879
Minnesota	33,783	20,841	293	54,918
Mississippi	15,127	6,782	1,045	22,954
Missouri	29,648	24,827	540	55,014
Montana	4,419	2,919	64	7,401
Nebraska	12,588	5,897	118	18,603
Nevada	14,802	8,980	59	23,841
New Hampshire	5,739	6,659	228	12,626
New Jersey	66,682	54,397	271	121,350
New Mexico	6,025	5,130	367	11,522
New York	130,721	85,221	2,603	218,546
North Carolina	49,118	49,343	2,730	101,190
North Dakota	5,082	2,401	218	7,701
Ohio	45,111	61,422	1,299	107,832
Oklahoma	16,121	10,966	639	27,726
Oregon	15,941	15,165	254	31,361
Pennsylvania	57,635	62,237	1,337	121,210
Rhode Island	4,171	4,187	11	8,369
South Carolina	23,733	24,790	2,585	51,108
South Dakota	7,191	6,017	98	13,307
Tennessee	35,905	28,711	1,785	66,402
Texas	150,109	118,864	6,743	275,716
Utah	20,768	13,346	267	34,381
Vermont	6,294	1,522	98	7,914
Virginia	37,210	47,591	803	85,605
Washington	33,182	30,107	256	63,545
West Virginia	4,256	4,327	298	8,882
Wisconsin	28,035	47,222	471	75,728
Wyoming	3,028	1,515	49	4,592
Total U.S.	1,715,650	1,375,301	43,123	3,134,074
Other <sup>1</sup>	17,766	7,668	2,017	27,452
Aggregate total	1,733,416	1,382,969	45,140	3,161,526

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, N. Mariana Islands and other aggregates.

Table 10.3

**Life Insurance in Force, by State, 2018**

	Thousands of policies/Millions of dollars						Total Face amount
	Individual Policies	Individual Face amount	Group <sup>1</sup> Face amount	Credit Policies <sup>2</sup>	Credit Face amount		
Alabama	4,877	\$279,585	\$153,984	276	\$1,163	\$434,731	
Alaska	170	42,325	26,232	4	25	68,582	
Arizona	1,776	344,386	209,924	50	815	555,125	
Arkansas	1,524	133,426	75,259	58	282	208,966	
California	10,125	2,590,211	1,302,165	202	1,176	3,893,552	
Colorado	1,882	413,329	233,277	50	320	646,925	
Connecticut	1,412	370,980	205,098	61	518	576,596	
Delaware	464	96,514	135,569	11	72	232,156	
District of Columbia	254	52,185	130,263	11	67	182,516	
Florida	7,224	1,206,048	648,516	480	3,113	1,857,677	
Georgia	5,082	664,546	488,183	775	2,563	1,155,292	
Hawaii	573	97,841	43,687	47	359	141,887	
Idaho	508	94,539	54,457	71	380	149,376	
Illinois	6,206	948,999	592,297	270	1,767	1,543,063	
Indiana	3,071	343,447	221,115	182	1,083	565,645	
Iowa	1,775	243,296	111,958	80	729	355,983	
Kansas	1,421	195,979	97,853	100	711	294,543	
Kentucky	2,116	194,773	161,370	313	1,347	357,489	
Louisiana	3,792	283,240	155,087	519	2,585	440,912	
Maine	442	60,257	47,095	47	355	107,707	
Maryland	3,606	430,850	291,514	260	1,068	723,433	
Massachusetts	2,423	587,229	365,866	33	211	953,306	
Michigan	3,777	518,796	399,608	374	2,575	920,979	
Minnesota	2,606	478,998	247,661	93	650	727,309	
Mississippi	1,953	151,452	77,828	338	1,504	230,783	
Missouri	2,932	359,650	253,345	176	1,031	614,026	
Montana	354	55,440	26,517	15	114	82,071	

**Continued**

Table 10.3

**Life Insurance in Force, by State, 2018—continued**

	Thousands of policies/Millions of dollars						Total Face amount
	Individual Policies	Individual Face amount	Group <sup>1</sup> Face amount	Credit Policies <sup>2</sup>	Credit Face amount		
Nebraska	1,040	156,858	83,546	33	204	240,609	
Nevada	756	149,641	82,390	25	101	232,132	
New Hampshire	497	91,361	49,920	43	528	141,810	
New Jersey	3,648	895,501	598,863	53	455	1,494,818	
New Mexico	622	73,338	80,278	84	751	154,367	
New York	7,521	1,680,263	809,821	604	4,416	2,494,499	
North Carolina	5,337	620,772	470,280	535	2,644	1,093,697	
North Dakota	394	58,907	25,319	37	445	84,671	
Ohio	5,488	629,532	470,751	269	1,906	1,102,188	
Oklahoma	1,407	179,112	120,196	103	886	300,194	
Oregon	1,049	202,250	132,815	95	377	335,442	
Pennsylvania	6,412	822,359	707,712	268	2,163	1,532,233	
Rhode Island	368	69,084	39,177	6	45	108,306	
South Carolina	2,980	266,682	169,696	660	1,874	438,253	
South Dakota	496	89,563	28,618	27	202	118,383	
Tennessee	3,440	405,616	285,814	332	2,041	693,472	
Texas	10,586	1,551,173	1,051,728	1,256	11,820	2,614,720	
Utah	823	220,098	115,920	165	689	336,708	
Vermont	250	37,724	19,661	21	157	57,542	
Virginia	3,809	540,415	454,462	207	1,384	996,261	
Washington	1,827	403,224	299,405	58	320	702,949	
West Virginia	866	57,711	57,558	47	359	115,629	
Wisconsin	2,909	385,860	235,727	145	887	622,474	
Wyoming	219	35,667	16,662	8	91	52,420	
Total U.S.	135,089	20,861,033	13,162,044	9,975	61,328	34,084,405	
Other <sup>3</sup>	3,380	186,434	120,534	3,745	10,886	317,854	
Aggregate total	138,469	21,047,467	13,282,578	13,720	72,215	34,402,260	

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, N. Mariana Islands and other aggregates.

Table 10.4

**Life Insurance and Annuity Benefit Payments, by State, 2018 (thousands)**

	<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>
Alabama	\$195,887	\$1,741,390	\$857,269	\$3,526,314	\$20,666	\$6,341,526
Alaska	27,685	139,662	121,954	1,194,272	2,299	1,485,872
Arizona	278,858	1,647,348	1,919,940	7,091,168	27,524	10,964,838
Arkansas	115,155	830,803	574,531	1,930,654	9,518	3,460,662
California	1,578,251	10,202,301	8,622,502	33,651,940	126,357	54,181,350
Colorado	327,869	1,654,838	1,419,012	5,923,824	21,101	9,346,645
Connecticut	398,147	1,482,157	2,462,753	19,791,202	23,395	24,157,654
Delaware	68,912	891,269	1,168,239	6,650,141	30,125	8,808,686
District of Columbia	57,430	303,837	328,038	1,249,683	193,242	2,132,230
Florida	1,115,150	7,011,656	6,068,543	25,866,792	102,359	40,164,500
Georgia	520,386	3,663,684	1,631,935	8,365,036	42,388	14,223,428
Hawaii	91,574	432,262	385,038	1,808,583	8,186	2,725,644
Idaho	80,697	425,448	389,591	1,270,634	5,424	2,171,794
Illinois	988,427	4,413,504	3,794,450	13,990,369	63,691	23,250,440
Indiana	386,663	2,008,302	1,731,911	6,736,700	129,636	10,993,212
Iowa	337,135	1,346,342	1,290,684	5,308,340	25,245	8,307,746
Kansas	194,851	896,534	743,219	3,135,840	12,824	4,983,269
Kentucky	192,585	1,253,470	918,186	3,587,134	23,946	5,975,319
Louisiana	219,588	1,591,233	994,212	4,304,261	21,216	7,130,510
Maine	93,526	382,054	389,304	1,693,852	10,440	2,569,176
Maryland	402,530	2,199,581	1,724,322	8,882,479	29,434	13,238,346
Massachusetts	658,937	2,326,756	2,834,987	11,783,990	33,544	17,638,213
Michigan	595,955	3,991,700	3,918,763	12,016,768	43,949	20,567,135
Minnesota	420,249	4,446,215	1,634,493	7,826,947	31,221	14,359,125
Mississippi	92,057	938,374	446,518	1,908,099	10,422	3,395,471
Missouri	343,674	1,970,279	2,081,401	8,076,158	31,545	12,503,057
Montana	64,011	278,895	259,288	791,275	4,432	1,397,902

**Continued**

Table 10.4

**Life Insurance and Annuity Benefit Payments, by State, 2018 (thousands)—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	150,927	824,758	900,939	2,377,601	10,491	4,264,715
Nevada	104,345	706,223	599,824	2,210,488	8,435	3,629,314
New Hampshire	121,710	425,540	468,401	2,054,917	8,673	3,079,242
New Jersey	836,003	3,810,461	3,302,099	15,014,646	53,548	23,016,756
New Mexico	84,601	497,809	557,586	1,298,462	9,260	2,447,717
New York	2,131,517	6,888,161	6,734,009	33,069,913	115,312	48,938,912
North Carolina	627,442	3,679,032	2,307,176	12,834,669	44,553	19,492,872
North Dakota	55,875	249,315	190,478	922,916	3,865	1,422,450
Ohio	639,108	4,023,225	3,802,286	13,483,501	70,546	22,018,667
Oklahoma	159,716	1,110,488	766,155	3,145,810	11,205	5,193,374
Oregon	177,919	926,188	1,401,474	3,663,130	13,371	6,182,082
Pennsylvania	1,044,945	4,801,151	4,946,331	20,193,646	88,878	31,074,951
Rhode Island	81,629	416,699	381,723	1,420,118	7,435	2,307,604
South Carolina	240,709	1,655,221	1,118,267	4,450,948	24,013	7,489,158
South Dakota	72,699	342,037	222,493	807,184	5,487	1,449,899
Tennessee	299,355	2,378,074	1,460,940	6,657,170	26,474	10,822,013
Texas	950,980	7,865,486	5,725,461	20,576,393	67,337	35,185,658
Utah	130,417	997,273	628,964	3,429,825	6,621	5,193,100
Vermont	66,369	221,956	222,971	794,476	4,305	1,310,077
Virginia	527,083	3,027,734	1,897,782	7,816,933	35,141	13,304,674
Washington	347,911	1,791,538	2,124,023	5,949,390	27,093	10,239,955
West Virginia	105,406	541,305	478,762	1,388,897	11,817	2,526,186
Wisconsin	540,402	2,023,116	2,114,297	11,346,286	34,685	16,058,786
Wyoming	35,170	249,947	122,577	515,076	2,127	924,897
Total U.S.	19,378,431	107,922,632	91,186,098	383,784,849	1,774,799	604,046,810
Other <sup>3</sup>	203,753	1,236,642	585,974	4,075,773	183,235	6,285,378
Aggregate total	19,582,184	109,159,274	91,772,072	387,860,623	1,958,035	610,332,187

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, N. Mariana Islands and other aggregates.

Table 10.5

**Payments to Life Insurance Beneficiaries, by State, 2018 (thousands)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$1,207,064	\$527,358	\$6,968	\$1,741,390
Alaska	83,169	56,406	87	139,662
Arizona	1,167,181	478,991	1,177	1,647,348
Arkansas	553,921	274,533	2,349	830,803
California	7,632,533	2,565,137	4,631	10,202,301
Colorado	1,209,875	443,750	1,212	1,654,838
Connecticut	1,036,839	444,325	993	1,482,157
Delaware	624,779	266,189	302	891,269
District of Columbia	163,763	139,785	289	303,837
Florida	5,267,994	1,725,398	18,264	7,011,656
Georgia	2,552,515	1,097,214	13,955	3,663,684
Hawaii	333,143	98,126	993	432,262
Idaho	296,497	127,173	1,778	425,448
Illinois	3,132,859	1,273,222	7,423	4,413,504
Indiana	1,312,752	687,234	8,316	2,008,302
Iowa	1,056,866	286,729	2,748	1,346,342
Kansas	652,816	239,296	4,423	896,534
Kentucky	840,157	404,015	9,297	1,253,470
Louisiana	1,143,074	436,564	11,596	1,591,233
Maine	218,044	162,191	1,819	382,054
Maryland	1,411,485	784,876	3,220	2,199,581
Massachusetts	1,658,263	667,851	641	2,326,756
Michigan	2,808,398	1,169,533	13,770	3,991,700
Minnesota	3,968,483	474,771	2,961	4,446,215
Mississippi	660,715	268,069	9,590	938,374
Missouri	1,339,997	622,240	8,042	1,970,279
Montana	215,248	63,001	647	278,895

**Continued**



Table 10.5

**Payments to Life Insurance Beneficiaries, by State, 2018 (thousands)—continued**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Nebraska	662,950	160,130	1,678	824,758
Nevada	505,081	200,724	418	706,223
New Hampshire	304,642	118,852	2,046	425,540
New Jersey	2,613,864	1,195,442	1,156	3,810,461
New Mexico	313,154	182,321	2,333	497,809
New York	5,352,837	1,518,877	16,447	6,888,161
North Carolina	2,690,287	974,049	14,695	3,679,032
North Dakota	192,775	54,532	2,008	249,315
Ohio	2,876,163	1,137,112	9,950	4,023,225
Oklahoma	743,192	363,354	3,942	1,110,488
Oregon	707,425	216,672	2,092	926,188
Pennsylvania	3,513,907	1,274,015	13,230	4,801,151
Rhode Island	318,039	98,391	268	416,699
South Carolina	1,142,263	500,424	12,535	1,655,221
South Dakota	279,581	61,770	686	342,037
Tennessee	1,608,954	755,900	13,219	2,378,074
Texas	5,314,035	2,517,382	34,069	7,865,486
Utah	749,963	244,589	2,722	997,273
Vermont	180,298	40,928	730	221,956
Virginia	1,859,380	1,161,053	7,302	3,027,734
Washington	1,232,275	557,999	1,264	1,791,538
West Virginia	340,157	198,779	2,368	541,305
Wisconsin	1,523,101	496,273	3,742	2,023,116
Wyoming	200,148	49,458	341	249,947
Total U.S.	77,772,903	29,863,001	286,729	107,922,632
Other <sup>1</sup>	1,048,752	150,151	37,740	1,236,642
Aggregate total	78,821,654	30,013,151	324,469	109,159,274

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

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<sup>1</sup>Includes 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, 2018 (millions)**

	Accident and Health					Deposit-type funds <sup>1</sup>	Total
	Life	Annuity	Disability Income	Long-Term Care	Other Health		
Alabama	\$2,244	\$3,560	\$369	\$102	\$1,368	\$265	\$7,909
Alaska	451	638	64	12	246	23	1,435
Arizona	2,526	7,403	396	181	3,488	322	14,315
Arkansas	1,153	1,922	201	56	789	77	4,198
California	17,801	36,363	2,459	866	11,599	2,789	71,877
Colorado	2,808	6,709	461	214	3,523	1,224	14,939
Connecticut	2,570	7,621	424	197	2,456	9,219	22,486
Delaware	1,351	3,165	128	33	612	56,274	61,564
District of Columbia	438	1,476	174	34	831	1,434	4,387
Florida	9,798	24,284	1,516	636	12,782	1,510	50,526
Georgia	5,145	8,825	1,038	241	7,309	2,036	24,592
Hawaii	850	1,949	140	118	970	77	4,103
Idaho	613	1,520	96	40	698	81	3,049
Illinois	7,248	13,051	1,028	430	4,773	1,371	27,901
Indiana	3,133	6,769	454	160	4,226	2,348	17,090
Iowa	2,533	6,575	249	193	1,110	8,022	18,682
Kansas	1,425	2,751	204	126	3,673	1,299	9,477
Kentucky	1,659	3,601	347	99	1,337	272	7,316
Louisiana	2,498	4,197	399	86	1,694	281	9,155
Maine	460	1,511	111	54	761	69	2,966
Maryland	3,131	6,680	568	234	2,970	694	14,277
Massachusetts	3,856	11,253	838	288	2,462	1,785	20,482
Michigan	4,758	12,950	722	236	2,692	1,219	22,578
Minnesota	5,010	7,617	578	263	911	947	15,326
Mississippi	1,307	1,989	202	57	1,249	281	5,084
Missouri	2,882	8,264	444	216	4,211	752	16,768
Montana	394	693	53	37	336	36	1,551
Nebraska	1,181	2,411	160	134	1,304	502	5,693
Nevada	1,189	2,188	193	49	1,095	311	5,025
New Hampshire	627	3,132	132	56	529	148	4,623
New Jersey	6,544	14,802	897	374	5,644	1,504	29,765
New Mexico	674	1,510	93	46	1,008	82	3,413
New York	12,497	28,232	2,166	781	7,215	41,076	91,967
North Carolina	4,923	10,486	835	335	5,211	676	22,467
North Dakota	497	927	66	46	239	87	1,862
Ohio	5,269	13,914	876	324	6,766	14,951	42,100
Oklahoma	1,519	2,795	242	77	1,520	246	6,399
Oregon	1,320	3,834	341	131	1,682	251	7,559
Pennsylvania	6,642	17,704	1,202	416	6,128	2,919	35,011
Rhode Island	463	1,466	76	36	428	136	2,605
South Carolina	2,316	4,494	368	170	3,562	242	11,153
South Dakota	910	763	65	62	299	262	2,362
Tennessee	3,303	6,869	651	197	2,999	944	14,962
Texas	12,511	20,884	1,908	588	15,550	5,155	56,596
Utah	1,500	3,129	192	39	1,208	363	6,430
Vermont	259	753	62	25	299	83	1,480
Virginia	4,391	7,771	753	346	4,858	766	18,883
Washington	2,681	6,584	648	256	3,201	572	13,942
West Virginia	652	1,399	110	30	724	97	3,013
Wisconsin	2,935	7,050	495	221	3,149	727	14,577
Wyoming	281	588	32	19	328	30	1,279
Total U.S.	163,127	357,020	26,227	9,966	154,023	166,833	877,196
Other <sup>2</sup>	3,677	1,232	323	19	5,359	109	10,719
Aggregate total	166,804	358,252	26,549	9,984	159,382	166,942	887,914

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, N. Mariana Islands and other aggregates.

Table 10.7

**Mortgages Owned by Life Insurers, by Type and State, 2018 (thousands)**

	<b>Farm</b>	<b>Non-farm</b>	<b>Total</b>
Alabama	\$464,684	\$2,254,863	\$2,719,548
Alaska	33,552	253,878	287,430
Arizona	406,335	10,633,525	11,039,860
Arkansas	1,190,782	379,213	1,569,994
California	6,291,789	106,606,058	112,897,847
Colorado	190,950	13,218,430	13,409,379
Connecticut	-	3,541,970	3,541,970
Delaware	4,926	1,240,162	1,245,087
District of Columbia	-	13,407,473	13,407,473
Florida	831,182	30,212,999	31,044,181
Georgia	359,215	17,011,099	17,370,314
Hawaii	10,985	2,263,408	2,274,394
Idaho	797,886	833,127	1,631,013
Illinois	1,279,076	27,235,431	28,514,507
Indiana	931,811	3,920,815	4,852,626
Iowa	739,352	934,101	1,673,453
Kansas	189,601	2,807,591	2,997,192
Kentucky	74,347	2,024,083	2,098,430
Louisiana	203,486	1,215,626	1,419,112
Maine	136,768	461,860	598,628
Maryland	7,298	13,996,568	14,003,866
Massachusetts	62,905	19,006,901	19,069,805
Michigan	135,730	5,335,042	5,470,772
Minnesota	550,118	7,060,875	7,610,993
Mississippi	735,178	546,478	1,281,656
Missouri	882,471	4,488,283	5,370,753
Montana	334,183	161,603	495,787
Nebraska	663,419	1,402,268	2,065,687
Nevada	78,164	4,088,518	4,166,682
New Hampshire	-	486,548	486,548
New Jersey	290,942	20,132,327	20,423,270
New Mexico	153,403	648,042	801,446
New York	1,063	47,578,198	47,579,261
North Carolina	169,920	11,582,369	11,752,289
North Dakota	178,500	386,016	564,516
Ohio	369,397	10,449,202	10,818,600
Oklahoma	116,203	1,065,095	1,181,298
Oregon	769,194	7,776,334	8,545,527
Pennsylvania	64,381	11,346,609	11,410,990
Rhode Island	-	473,409	473,409
South Carolina	277,308	3,899,196	4,176,504
South Dakota	521,692	107,924	629,616
Tennessee	61,619	6,578,286	6,639,905
Texas	755,932	48,594,082	49,350,014
Utah	56,376	6,015,352	6,071,728
Vermont	6,734	100,561	107,295
Virginia	103,171	15,169,258	15,272,429
Washington	1,273,399	20,509,205	21,782,604
West Virginia	207,950	188,200	396,150
Wisconsin	287,891	3,896,754	4,184,644
Wyoming	102,510	132,558	235,068
Total U.S.	23,353,777	513,657,773	537,011,550
Other <sup>1</sup>	1,123,375	26,704,038	27,827,412
Aggregate total	24,477,152	540,361,810	564,838,962

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/multistate categories and foreign countries.

Table 10.8

**Real Estate Owned by Life Insurers, by State, 2018 (thousands)**

Alabama	\$263,976	Nebraska	\$235,599
Alaska	20,832	Nevada	173,404
Arizona	648,503	New Hampshire	20,324
Arkansas	20,462	New Jersey	1,262,853
California	9,650,542	New Mexico	4,039
Colorado	515,959	New York	2,843,690
Connecticut	703,350	North Carolina	611,155
Delaware	111,271	North Dakota	5,102
District of Columbia	1,501,536	Ohio	139,401
Florida	2,646,412	Oklahoma	55,680
Georgia	1,169,616	Oregon	799,679
Hawaii	822	Pennsylvania	473,702
Idaho	27,035	Rhode Island	40,062
Illinois	1,534,900	South Carolina	191,491
Indiana	161,389	South Dakota	19,775
Iowa	641,093	Tennessee	446,565
Kansas	127,465	Texas	2,768,956
Kentucky	89,552	Utah	57,454
Louisiana	68,068	Vermont	58,292
Maine	75,345	Virginia	963,351
Maryland	411,623	Washington	2,027,550
Massachusetts	2,443,508	West Virginia	315
Michigan	322,025	Wisconsin	974,712
Minnesota	902,337	Wyoming	13,235
Mississippi	111,415	Total U.S.	38,451,313
Missouri	95,895	Other <sup>1</sup>	99,756
Montana	-	Aggregate total	38,551,069

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/multistate categories and foreign countries.