

10 **IN THE STATES**

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2016, 780 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, ranging from \$358 billion in California to \$4 billion in Vermont in 2016 (Table 10.2). Total life insurance in force ranged from \$3.7 trillion in California to \$49 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 (\$9.3 billion) and Texas (\$6.7 billion) during 2016 (Table 10.4). Life insurance beneficiaries in 15 other states received payments totaling over \$2 billion, and 14 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 2016, payments from annuities totaled \$8.1 billion in California followed by \$6.1 billion in New York (Table 10.4). Residents of 23 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2016 across the various product lines offered by life insurers—life insurance, annuities, health insurance, and deposit-type funds. The greatest premium amounts for life insurance, health insurance, and annuities were collected in California (\$63 billion) and Texas (\$48 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$454 billion in domestic mortgages in 2016. Mortgage holdings ranged from \$107 million in Vermont to \$96 billion in California (Table 10.7). Life insurers also directly own real estate across the country—\$46.6 billion worth in 2016 (Table 10.8). California and Florida had the most real estate owned by life insurers, with \$11.6 billion and \$3.4 billion, respectively.

Table 10.1

Life Insurers, by State of Domicile, 2016

Alabama	8	Nebraska	30
Alaska	-	Nevada	-
Arizona	23	New Hampshire	1
Arkansas	22	New Jersey	5
California	11	New Mexico	1
Colorado	9	New York	86
Connecticut	23	North Carolina	6
Delaware	27	North Dakota	3
District of Columbia	-	Ohio	39
Florida	9	Oklahoma	22
Georgia	11	Oregon	2
Hawaii	3	Pennsylvania	33
Idaho	1	Rhode Island	1
Illinois	52	South Carolina	8
Indiana	26	South Dakota	2
Iowa	30	Tennessee	9
Kansas	11	Texas	103
Kentucky	7	Utah	11
Louisiana	30	Vermont	1
Maine	2	Virginia	3
Maryland	3	Washington	6
Massachusetts	15	West Virginia	-
Michigan	18	Wisconsin	21
Minnesota	12	Wyoming	-
Mississippi	10	Total U.S.	780
Missouri	23		
Montana	1	Guam	3
		Puerto Rico	13
		Virgin Islands	1
		Aggregate total	797

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, 2016 (face amount in millions)

	Individual	Group	Credit	Total
Alabama	\$23,641	\$12,707	\$1,242	\$37,590
Alaska	3,992	2,661	12	6,665
Arizona	28,713	25,252	294	54,258
Arkansas	12,554	8,092	211	20,856
California	222,151	135,398	737	358,286
Colorado	33,732	18,970	191	52,893
Connecticut	24,492	18,241	269	43,002
Delaware	5,614	16,524	53	22,192
District of Columbia	5,139	10,236	52	15,427
Florida	103,381	67,453	3,066	173,900
Georgia	56,321	33,279	3,420	93,020
Hawaii	7,433	2,080	238	9,751
Idaho	7,562	7,280	235	15,078
Illinois	73,595	65,018	1,429	140,042
Indiana	26,149	26,159	813	53,121
Iowa	17,230	9,764	499	27,493
Kansas	14,722	20,609	484	35,816
Kentucky	16,020	17,586	1,281	34,886
Louisiana	26,433	11,420	1,978	39,830
Maine	3,631	3,728	356	7,715
Maryland	32,127	17,624	659	50,410
Massachusetts	40,451	37,475	168	78,093
Michigan	38,714	30,241	1,562	70,517
Minnesota	33,856	18,591	412	52,858
Mississippi	15,454	5,708	1,174	22,336
Missouri	28,934	40,662	795	70,391
Montana	4,294	1,567	82	5,942
Nebraska	12,317	5,933	165	18,415
Nevada	14,079	12,107	54	26,240
New Hampshire	5,570	4,448	499	10,517
New Jersey	64,831	48,045	277	113,153
New Mexico	5,793	3,891	466	10,150
New York	134,185	74,056	2,090	210,331
North Carolina	45,183	39,405	2,592	87,180
North Dakota	4,710	1,589	253	6,551
Ohio	44,477	43,432	1,401	89,310
Oklahoma	15,386	11,359	640	27,385
Oregon	15,607	7,465	302	23,374
Pennsylvania	56,926	54,599	1,680	113,205
Rhode Island	4,519	3,824	19	8,362
South Carolina	22,186	17,482	2,432	42,099
South Dakota	8,021	1,298	142	9,461
Tennessee	34,046	31,985	1,890	67,921
Texas	138,996	109,434	8,436	256,866
Utah	20,231	9,614	544	30,389
Vermont	2,211	1,576	118	3,904
Virginia	40,813	36,897	1,037	78,747
Washington	31,437	30,466	231	62,134
West Virginia	4,365	4,057	250	8,672
Wisconsin	28,006	19,029	620	47,655
Wyoming	2,846	1,035	81	3,962
Total U.S.	1,663,072	1,237,351	47,930	2,948,353
Other ¹	19,978	3,416	2,984	26,379
Aggregate total	1,683,050	1,240,768	50,914	2,974,731

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, 2016

	Thousands of policies/Millions of dollars						Total Face amount
	Individual Policies	Individual Face amount	Group ¹ Face amount	Credit Policies ²	Credit Face amount		
Alabama	5,012	\$269,592	\$138,236	289	\$1,170	\$408,998	
Alaska	171	40,290	23,127	7	50	63,468	
Arizona	1,761	323,560	195,472	74	835	519,867	
Arkansas	1,536	127,014	70,485	77	382	197,881	
California	10,025	2,445,226	1,263,916	266	1,245	3,710,388	
Colorado	1,865	383,457	204,421	68	364	588,242	
Connecticut	1,463	365,439	186,545	72	681	552,665	
Delaware	462	88,027	115,374	18	92	203,494	
District of Columbia	265	47,246	132,087	12	78	179,411	
Florida	7,143	1,132,272	605,570	545	3,160	1,741,002	
Georgia	5,056	627,602	392,745	824	2,566	1,022,913	
Hawaii	573	92,506	39,446	52	388	132,340	
Idaho	498	87,207	48,371	67	415	135,992	
Illinois	6,373	919,007	542,029	397	1,940	1,462,976	
Indiana	3,100	329,205	207,485	289	1,106	537,797	
Iowa	1,811	231,091	104,212	98	854	336,158	
Kansas	1,447	188,038	92,525	108	788	281,351	
Kentucky	2,127	186,636	139,222	375	1,355	327,213	
Louisiana	3,871	270,797	146,015	569	2,718	419,530	
Maine	455	58,756	42,240	59	456	101,452	
Maryland	3,715	416,571	259,717	300	1,252	677,540	
Massachusetts	2,478	563,313	312,657	53	263	876,234	
Michigan	3,867	496,355	367,476	403	2,705	866,536	
Minnesota	2,637	454,934	242,448	97	885	698,267	
Mississippi	1,972	145,374	73,220	346	1,431	220,024	
Missouri	2,966	344,503	230,880	215	1,298	576,680	
Montana	353	51,749	22,590	19	135	74,474	

Continued

Table 10.3

Life Insurance in Force, by State, 2016—continued

	Thousands of policies/Millions of dollars						Total Face amount
	Individual Policies	Individual Face amount	Group I Face amount	Credit Policies ²	Credit Face amount		
Nebraska	1,054	148,289	79,032	48	298	227,619	
Nevada	718	137,675	63,902	28	102	201,680	
New Hampshire	512	87,902	45,854	89	835	134,591	
New Jersey	3,741	858,182	543,926	71	598	1,402,706	
New Mexico	623	69,497	77,813	99	864	148,174	
New York	7,696	1,596,925	721,767	633	4,629	2,323,321	
North Carolina	5,386	586,284	434,971	552	2,510	1,023,766	
North Dakota	395	54,989	22,573	43	473	78,035	
Ohio	5,666	610,578	421,244	295	2,034	1,033,857	
Oklahoma	1,423	170,610	105,548	121	915	277,072	
Oregon	1,056	193,328	116,919	110	434	310,681	
Pennsylvania	6,635	798,174	522,690	382	2,635	1,323,500	
Rhode Island	381	68,236	36,892	9	60	105,188	
South Carolina	3,079	249,561	146,522	681	1,778	397,861	
South Dakota	499	82,106	25,787	32	248	108,141	
Tennessee	3,437	380,949	268,934	378	2,104	651,987	
Texas	10,485	1,445,928	972,833	1,560	13,659	2,432,420	
Utah	803	203,255	96,397	176	828	300,480	
Vermont	256	33,634	17,983	21	160	51,777	
Virginia	3,882	523,201	439,865	274	1,679	964,744	
Washington	1,823	380,778	279,349	72	404	660,531	
West Virginia	893	57,045	53,909	53	361	111,315	
Wisconsin	3,012	369,713	197,183	173	963	567,859	
Wyoming	221	33,528	15,182	11	130	48,840	
Total U.S.	136,678	19,826,137	11,905,587	11,607	67,311	31,799,036	
Other ³	5,662	266,835	55,230	3,258	8,746	330,810	
Aggregate total	142,340	20,092,972	11,960,817	14,865	76,058	32,129,846	

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.

³Includes 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, 2016 (thousands)

	Policy and contract dividends	Death payments	Annuity payments¹	Surrender values	Other payments²	Total
Alabama	\$205,218	\$1,626,101	\$725,362	\$3,155,789	\$19,591	\$5,732,061
Alaska	28,281	303,308	102,931	801,473	1,940	1,237,931
Arizona	292,118	2,011,509	1,673,630	5,275,862	25,052	9,278,170
Arkansas	122,744	839,119	497,317	1,552,363	9,072	3,020,614
California	1,627,021	9,251,955	8,085,153	27,252,351	123,064	46,339,543
Colorado	331,192	1,583,208	1,233,824	5,333,659	19,475	8,501,357
Connecticut	427,193	1,609,079	2,522,969	11,160,340	17,057	15,736,638
Delaware	68,305	877,365	953,837	4,926,669	8,400	6,834,577
District of Columbia	60,090	240,263	292,130	1,079,895	178,682	1,851,061
Florida	1,143,712	6,374,617	5,424,058	19,997,954	98,130	33,038,471
Georgia	530,122	3,058,001	1,393,235	6,502,652	38,540	11,522,551
Hawaii	94,380	409,680	352,720	1,420,452	8,119	2,285,352
Idaho	84,633	448,491	328,023	960,939	5,530	1,827,616
Illinois	1,074,562	4,175,920	3,477,303	11,652,694	-11	20,380,468
Indiana	431,960	1,823,680	1,645,283	5,385,793	363,618	9,650,334
Iowa	359,630	1,320,508	1,126,463	4,791,846	21,784	7,620,231
Kansas	209,530	1,063,618	694,655	2,451,515	12,482	4,431,800
Kentucky	208,492	1,348,495	818,544	3,160,375	38,150	5,574,057
Louisiana	227,223	1,409,736	852,108	3,727,391	21,232	6,237,690
Maine	98,931	415,256	358,489	1,158,906	8,169	2,039,751
Maryland	426,937	2,013,322	1,566,675	5,168,885	26,058	9,201,877
Massachusetts	715,371	2,094,435	2,765,198	9,448,601	29,964	15,053,569
Michigan	646,315	3,147,699	3,617,802	9,652,868	41,814	17,106,498
Minnesota	448,792	3,697,725	1,554,756	6,006,485	32,726	11,740,484
Mississippi	95,685	777,092	371,428	1,444,935	10,320	2,699,460
Missouri	364,671	1,957,682	1,709,009	5,983,087	30,564	10,045,012
Montana	65,348	268,669	224,901	606,877	3,991	1,169,786

Continued

Table 10.4

Life Insurance and Annuity Benefit Payments, by State, 2016 (thousands)—continued

	Policy and contract dividends	Death payments	Annuity payments¹	Surrender values	Other payments²	Total
Nebraska	165,176	959,128	799,755	1,899,937	8,945	3,832,941
Nevada	103,831	825,971	547,003	1,680,012	11,824	3,168,641
New Hampshire	129,687	406,598	456,478	1,609,256	7,569	2,609,588
New Jersey	874,177	3,783,347	3,041,732	11,863,499	67,015	19,629,770
New Mexico	91,425	529,348	757,323	1,069,402	57,586	2,505,085
New York	2,242,386	6,227,233	6,100,664	22,451,599	134,502	37,156,383
North Carolina	662,268	3,456,005	2,016,222	14,813,161	43,547	20,991,203
North Dakota	57,912	223,673	168,776	662,393	3,588	1,116,343
Ohio	692,054	3,491,467	3,249,945	10,585,121	71,263	18,089,850
Oklahoma	169,159	1,292,938	703,851	2,008,288	11,300	4,185,537
Oregon	186,790	933,345	1,297,754	3,150,483	13,681	5,582,052
Pennsylvania	1,117,819	4,698,626	4,534,514	14,452,233	89,794	24,892,986
Rhode Island	88,367	383,746	328,378	1,056,536	7,404	1,864,432
South Carolina	244,956	1,671,217	886,789	3,383,651	25,236	6,211,848
South Dakota	73,201	430,927	200,977	713,488	4,591	1,423,184
Tennessee	314,633	2,118,650	1,296,172	5,410,033	24,981	9,164,469
Texas	989,869	6,744,169	5,088,138	16,215,533	63,070	29,100,780
Utah	135,830	1,043,914	603,689	2,061,777	5,937	3,851,146
Vermont	70,897	164,821	205,356	612,848	3,837	1,057,759
Virginia	555,452	2,697,617	1,656,175	6,736,060	34,090	11,679,393
Washington	365,785	1,437,586	1,908,005	4,846,228	25,215	8,582,819
West Virginia	114,000	504,164	402,824	1,241,959	13,229	2,276,176
Wisconsin	592,718	1,896,706	1,739,617	6,032,757	33,916	10,295,714
Wyoming	36,138	157,453	105,220	531,050	1,866	831,727
Total U.S.	20,462,986	100,225,179	82,463,160	295,147,963	1,957,499	500,256,786
Other ³	211,677	1,286,197	560,978	4,352,340	164,602	6,575,795
Aggregate total	20,674,663	101,511,376	83,024,138	299,500,303	2,122,102	506,832,581

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, 2016 (thousands)

	Individual	Group	Credit	Total
Alabama	\$1,119,368	\$499,934	\$6,799	\$1,626,101
Alaska	159,865	143,239	204	303,308
Arizona	1,223,423	786,476	1,610	2,011,509
Arkansas	529,725	307,106	2,288	839,119
California	7,275,350	1,972,158	4,446	9,251,955
Colorado	1,225,881	355,514	1,813	1,583,208
Connecticut	986,212	621,829	1,038	1,609,079
Delaware	414,938	461,867	560	877,365
District of Columbia	101,501	138,522	241	240,263
Florida	4,844,565	1,512,433	17,619	6,374,617
Georgia	2,136,141	906,141	15,720	3,058,001
Hawaii	281,885	126,624	1,171	409,680
Idaho	276,467	170,223	1,801	448,491
Illinois	3,056,927	1,109,600	9,393	4,175,920
Indiana	1,266,270	549,567	7,842	1,823,680
Iowa	991,163	326,020	3,325	1,320,508
Kansas	756,488	303,002	4,128	1,063,618
Kentucky	820,435	519,470	8,590	1,348,495
Louisiana	1,014,702	381,915	13,119	1,409,736
Maine	226,042	187,127	2,087	415,256
Maryland	1,257,716	751,193	4,412	2,013,322
Massachusetts	1,532,499	560,836	1,100	2,094,435
Michigan	2,193,623	938,869	15,207	3,147,699
Minnesota	3,234,182	459,368	4,175	3,697,725
Mississippi	535,046	233,162	8,885	777,092
Missouri	1,329,652	619,379	8,650	1,957,682
Montana	188,868	78,827	974	268,669

Continued

Table 10.5

Payments to Life Insurance Beneficiaries, by State, 2016 (thousands)—continued

	Individual	Group	Credit	Total
Nebraska	579,139	378,131	1,857	959,128
Nevada	503,518	321,663	789	825,971
New Hampshire	299,149	105,359	2,090	406,598
New Jersey	2,560,760	1,220,576	2,011	3,783,347
New Mexico	309,182	216,399	3,767	529,348
New York	4,905,998	1,302,428	18,808	6,227,233
North Carolina	2,523,164	918,277	14,564	3,456,005
North Dakota	167,588	53,804	2,282	223,673
Ohio	2,545,027	936,845	9,595	3,491,467
Oklahoma	1,000,406	288,295	4,237	1,292,938
Oregon	661,689	269,294	2,362	933,345
Pennsylvania	3,184,736	1,497,124	16,766	4,698,626
Rhode Island	276,391	107,121	234	383,746
South Carolina	1,133,027	525,447	12,743	1,671,217
South Dakota	277,602	152,393	932	430,927
Tennessee	1,438,107	667,614	12,930	2,118,650
Texas	4,717,180	1,992,411	34,578	6,744,169
Utah	803,782	237,269	2,862	1,043,914
Vermont	121,063	42,798	960	164,821
Virginia	1,684,253	1,004,827	8,537	2,697,617
Washington	1,016,096	419,135	2,355	1,437,586
West Virginia	331,106	170,564	2,495	504,164
Wisconsin	1,483,935	408,615	4,156	1,896,706
Wyoming	111,635	45,380	438	157,453
Total U.S.	71,613,467	28,302,169	309,543	100,225,179
Other ¹	1,095,972	146,166	44,059	1,286,197
Aggregate total	72,709,439	28,448,334	353,602	101,511,376

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, 2016 (millions)

	Life	Annuity	Health	Deposit-type funds¹	Total
Alabama	\$2,289	\$3,322	\$1,531	\$288	\$7,430
Alaska	426	582	322	37	1,368
Arizona	2,359	6,402	4,090	347	13,199
Arkansas	1,217	1,785	999	87	4,088
California	16,369	32,648	13,776	2,839	65,632
Colorado	2,551	5,481	3,531	1,300	12,863
Connecticut	2,518	6,336	2,825	7,847	19,526
Delaware	1,184	3,104	617	52,361	57,267
District of Columbia	429	690	880	1,355	3,353
Florida	9,488	23,025	12,941	1,518	46,971
Georgia	4,824	8,645	5,738	985	20,192
Hawaii	742	1,664	1,013	67	3,486
Idaho	581	1,133	621	62	2,399
Illinois	6,963	12,918	5,550	1,764	27,195
Indiana	2,805	6,835	4,184	1,604	15,428
Iowa	1,848	5,088	1,382	11,314	19,633
Kansas	1,457	2,643	3,391	1,543	9,035
Kentucky	1,619	3,814	1,656	294	7,384
Louisiana	2,410	4,004	2,042	273	8,729
Maine	475	1,290	896	97	2,758
Maryland	2,998	6,842	3,405	777	14,021
Massachusetts	3,683	10,721	3,229	874	18,507
Michigan	4,616	11,140	3,437	1,038	20,231
Minnesota	4,815	7,209	1,562	770	14,356
Mississippi	1,248	1,670	1,429	124	4,471
Missouri	2,814	7,424	3,975	889	15,103
Montana	373	674	357	40	1,443
Nebraska	1,180	2,150	1,356	313	5,000
Nevada	1,045	1,877	1,146	324	4,393
New Hampshire	618	3,214	669	298	4,798
New Jersey	6,199	13,290	6,163	1,645	27,297
New Mexico	692	1,418	831	87	3,028
New York	12,087	25,817	9,581	29,837	77,322
North Carolina	4,665	10,198	5,190	763	20,816
North Dakota	458	863	306	86	1,713
Ohio	5,152	12,562	7,187	4,256	29,156
Oklahoma	1,655	2,451	1,633	214	5,953
Oregon	1,261	3,632	1,821	293	7,007
Pennsylvania	6,530	17,741	6,669	7,667	38,608
Rhode Island	459	1,338	479	123	2,398
South Carolina	2,144	4,209	2,050	196	8,599
South Dakota	863	760	389	78	2,091
Tennessee	3,011	5,891	3,149	900	12,951
Texas	11,466	19,337	17,637	3,347	51,788
Utah	1,340	2,702	1,165	359	5,566
Vermont	259	740	359	55	1,413
Virginia	4,323	7,960	4,265	974	17,522
Washington	2,612	5,877	3,233	485	12,207
West Virginia	625	1,531	731	109	2,996
Wisconsin	2,821	6,709	3,612	725	13,868
Wyoming	280	506	344	22	1,151
Total U.S.	154,845	329,866	165,343	143,654	793,708
Other ²	5,706	1,504	12,836	199	20,246
Aggregate total	160,551	331,371	178,179	143,853	813,954

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, 2016 (thousands)

	Farm	Non-farm	Total
Alabama	\$409,168	\$2,037,281	\$2,446,449
Alaska	26,849	223,244	250,093
Arizona	234,356	8,614,842	8,849,198
Arkansas	1,089,156	423,946	1,513,102
California	5,458,967	90,778,879	96,237,846
Colorado	169,598	10,135,444	10,305,042
Connecticut	-	2,864,894	2,864,894
Delaware	5,190	1,104,498	1,109,688
District of Columbia	-	12,780,650	12,780,650
Florida	805,841	24,451,613	25,257,454
Georgia	316,342	14,537,865	14,854,207
Hawaii	3,258	2,226,539	2,229,797
Idaho	604,055	806,330	1,410,385
Illinois	1,046,363	21,865,611	22,911,973
Indiana	699,334	3,398,512	4,097,846
Iowa	663,668	941,978	1,605,646
Kansas	148,540	2,280,215	2,428,755
Kentucky	62,624	1,890,063	1,952,686
Louisiana	182,512	1,097,513	1,280,024
Maine	151,839	502,340	654,179
Maryland	4,662	12,495,882	12,500,544
Massachusetts	31	14,969,249	14,969,279
Michigan	60,921	4,366,510	4,427,431
Minnesota	500,461	6,501,044	7,001,506
Mississippi	746,379	538,133	1,284,512
Missouri	761,816	4,095,944	4,857,760
Montana	280,312	148,387	428,699
Nebraska	648,330	1,323,915	1,972,245
Nevada	37,856	3,282,477	3,320,332
New Hampshire	-	474,609	474,609
New Jersey	25,960	16,275,950	16,301,910
New Mexico	151,120	633,866	784,986
New York	7,555	40,640,470	40,648,024
North Carolina	121,979	9,643,887	9,765,865
North Dakota	122,947	279,850	402,797
Ohio	147,469	9,162,811	9,310,280
Oklahoma	108,617	1,111,725	1,220,342
Oregon	553,524	6,247,728	6,801,252
Pennsylvania	84,112	9,397,065	9,481,177
Rhode Island	-	399,292	399,292
South Carolina	215,555	3,104,903	3,320,458
South Dakota	393,931	129,009	522,940
Tennessee	74,121	5,250,206	5,324,327
Texas	888,972	41,239,628	42,128,600
Utah	42,855	4,903,535	4,946,390
Vermont	7,548	99,438	106,986
Virginia	86,938	13,801,811	13,888,749
Washington	883,373	16,804,317	17,687,689
West Virginia	188,498	149,618	338,117
Wisconsin	216,133	3,564,891	3,781,024
Wyoming	91,782	74,241	166,023
Total U.S.	19,531,417	434,072,647	453,604,064
Other ¹	979,791	17,520,078	18,499,870
Aggregate total	20,511,208	451,592,725	472,103,933

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/multistate categories and foreign countries.

Table 10.8

Real Estate Owned by Life Insurers, by State, 2016 (thousands)

Alabama	\$143,574	Nebraska	\$227,437
Alaska	22,295	Nevada	181,605
Arizona	647,543	New Hampshire	17,228
Arkansas	34,141	New Jersey	2,057,786
California	11,577,073	New Mexico	4,813
Colorado	566,259	New York	2,681,658
Connecticut	954,100	North Carolina	688,562
Delaware	97,887	North Dakota	5,401
District of Columbia	1,916,729	Ohio	188,718
Florida	3,424,360	Oklahoma	50,003
Georgia	1,556,456	Oregon	788,611
Hawaii	3,245	Pennsylvania	605,986
Idaho	30,710	Rhode Island	107,767
Illinois	2,615,279	South Carolina	223,148
Indiana	185,178	South Dakota	20,843
Iowa	593,219	Tennessee	520,962
Kansas	125,683	Texas	2,922,801
Kentucky	95,680	Utah	814,582
Louisiana	257,380	Vermont	56,294
Maine	56,734	Virginia	1,269,613
Maryland	267,782	Washington	2,488,397
Massachusetts	3,261,575	West Virginia	-
Michigan	393,867	Wisconsin	854,162
Minnesota	799,599	Wyoming	13,202
Mississippi	65,219	Total U.S.	46,625,140
Missouri	143,994	Other ¹	299,417
Montana	-	Aggregate total	46,924,557

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/multistate categories and foreign countries.