

# 10

## IN THE STATES

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2019, 745 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 \$392 billion in California to \$5 billion in Wyoming in 2019 (Table 10.2). Total life insurance in force ranged from \$4.2 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 (\$10.3 billion) and Texas (\$7.8 billion) during 2019 (Table 10.4). Life insurance beneficiaries in 17 other states received payments totaling over \$2 billion, and 12 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 2019, payments from annuities totaled \$9 billion in California followed by \$6.8 billion in New York (Table 10.4). Residents of 26 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2019 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 (\$73 billion) and Texas (\$53 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$581 billion in domestic mortgages in 2019. Mortgage holdings ranged from \$105 million in Vermont to \$125 billion in California (Table 10.7). Life insurers also directly own real estate across the country—\$41.5 billion worth in 2019 (Table 10.8). California and Texas had the most real estate owned by life insurers, with \$10.7 billion and \$3.6 billion, respectively.

Table 10.1

**Life Insurers, by State of Domicile, 2019**

Alabama	8	Nebraska	30
Alaska	-	Nevada	-
Arizona	24	New Hampshire	1
Arkansas	17	New Jersey	5
California	11	New Mexico	-
Colorado	9	New York	87
Connecticut	22	North Carolina	2
Delaware	22	North Dakota	3
District of Columbia	-	Ohio	38
Florida	9	Oklahoma	20
Georgia	12	Oregon	2
Hawaii	4	Pennsylvania	29
Idaho	1	Rhode Island	1
Illinois	50	South Carolina	7
Indiana	24	South Dakota	2
Iowa	35	Tennessee	11
Kansas	11	Texas	97
Kentucky	7	Utah	11
Louisiana	24	Vermont	1
Maine	3	Virginia	3
Maryland	3	Washington	6
Massachusetts	14	West Virginia	-
Michigan	18	Wisconsin	20
Minnesota	9	Wyoming	-
Mississippi	9	Total U.S.	745
Missouri	22		
Montana	1	Guam	2
		Puerto Rico	14
		Virgin Islands	-
		Aggregate total	761

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, 2019 (face amount in millions)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$25,083	\$13,774	\$1,285	\$40,142
Alaska	3,428	1,741	5	5,174
Arizona	30,835	21,777	229	52,841
Arkansas	12,706	7,319	131	20,156
California	245,356	145,643	846	391,845
Colorado	38,492	32,399	187	71,078
Connecticut	25,194	17,569	79	42,842
Delaware	8,326	10,733	44	19,103
District of Columbia	5,663	8,268	18	13,950
Florida	116,729	64,107	3,353	184,190
Georgia	62,013	40,455	3,498	105,967
Hawaii	8,834	11,999	203	21,036
Idaho	8,536	5,173	168	13,877
Illinois	76,353	56,030	1,030	133,414
Indiana	27,959	27,681	901	56,541
Iowa	17,077	9,973	392	27,442
Kansas	14,917	10,036	348	25,301
Kentucky	16,263	10,827	1,246	28,336
Louisiana	25,491	13,762	1,710	40,963
Maine	3,901	5,097	298	9,296
Maryland	34,296	30,954	495	65,745
Massachusetts	44,146	37,974	107	82,227
Michigan	40,252	37,860	1,237	79,349
Minnesota	34,752	21,247	285	56,284
Mississippi	14,438	10,072	1,288	25,797
Missouri	30,007	28,319	632	58,959
Montana	4,897	2,144	61	7,103
Nebraska	12,796	5,290	111	18,197
Nevada	15,515	12,786	63	28,364
New Hampshire	6,225	5,219	215	11,660
New Jersey	70,236	35,951	292	106,479
New Mexico	6,005	10,300	379	16,683
New York	134,935	52,842	2,446	190,224
North Carolina	51,855	39,419	2,707	93,981
North Dakota	5,172	2,842	203	8,217
Ohio	48,318	38,452	1,385	88,155
Oklahoma	16,324	11,439	647	28,410

Table 10.2, continued

**Life Insurance Purchases, by State, 2019 (face amount in millions), continued**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Oregon	16,285	13,079	242	29,607
Pennsylvania	61,339	57,129	1,471	119,939
Rhode Island	4,272	5,719	8	9,999
South Carolina	25,328	18,987	2,577	46,892
South Dakota	8,354	7,384	83	15,821
Tennessee	37,155	25,664	1,760	64,579
Texas	156,212	98,204	6,385	260,801
Utah	21,526	12,452	259	34,237
Vermont	2,065	6,483	67	8,615
Virginia	42,978	32,342	746	76,065
Washington	36,091	15,046	270	51,407
West Virginia	4,408	4,388	273	9,070
Wisconsin	29,581	34,157	467	64,205
Wyoming	3,334	1,575	43	4,952
Total U.S.	1,792,255	1,230,082	43,175	3,065,512
Other <sup>1</sup>	8,217	5,847	2,967	17,031
Aggregate total	1,800,472	1,235,929	46,142	3,082,544

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 10.3

**Life Insurance In Force, by State, 2019**

	Thousands of policies/Millions of dollars					
	Individual		Group <sup>1</sup>	Credit		Total
	Policies	Face amount	Face amount	Policies <sup>2</sup>	Face amount	Face amount
Alabama	4,824	\$286,252	\$158,248	272	\$1,178	\$445,678
Alaska	168	43,275	24,328	2	14	67,618
Arizona	1,773	354,775	213,684	50	852	569,312
Arkansas	1,508	137,337	76,782	6,215	235	214,354
California	10,091	2,669,386	1,562,795	199	1,254	4,233,435
Colorado	1,860	427,269	234,505	51	316	662,090
Connecticut	1,428	372,986	205,553	56	447	578,986
Delaware	464	102,237	132,971	10	65	235,272
District of Columbia	262	54,308	115,785	8	46	170,139
Florida	7,239	1,247,152	654,816	465	2,944	1,904,912
Georgia	5,066	681,836	465,305	761	2,670	1,149,811
Hawaii	573	101,129	45,177	49	361	146,667
Idaho	550	98,896	56,130	67	346	155,373
Illinois	6,043	965,710	575,019	228	1,663	1,542,392
Indiana	3,009	350,150	251,232	148	1,042	602,425
Iowa	1,724	246,840	110,969	72	681	358,489
Kansas	1,385	199,007	98,718	97	695	298,420
Kentucky	2,095	198,490	167,663	292	1,341	367,494
Louisiana	3,641	287,710	155,323	502	2,559	445,592
Maine	491	62,484	44,468	44	336	107,288
Maryland	3,404	435,143	306,000	220	1,002	742,145
Massachusetts	2,399	600,724	359,107	30	189	960,020
Michigan	3,688	527,220	406,069	362	2,540	935,829
Minnesota	2,558	487,483	261,261	89	622	749,366
Mississippi	1,947	154,635	80,377	338	1,584	236,596
Missouri	2,881	366,544	250,517	144	961	618,022
Montana	367	57,829	24,998	13	105	82,931
Nebraska	1,023	160,838	84,517	30	177	245,533
Nevada	789	155,453	83,352	23	101	238,906
New Hampshire	499	92,830	48,531	39	489	141,849
New Jersey	3,591	915,409	564,266	49	447	1,480,122
New Mexico	638	74,603	79,294	78	727	154,623
New York	7,388	1,716,779	805,143	598	4,343	2,526,264
North Carolina	5,318	636,940	411,656	542	2,784	1,051,381

Table 10.3, continued

**Life Insurance In Force, by State, 2019, continued**

	Thousands of policies/Millions of dollars					
	Individual		Group <sup>1</sup>	Credit		Total
	Policies	Face amount	Face amount	Policies <sup>2</sup>	Face amount	Face amount
North Dakota	394	60,834	25,914	35	427	87,175
Ohio	5,305	641,241	448,484	260	1,938	1,091,663
Oklahoma	1,394	183,049	121,285	97	871	305,205
Oregon	1,093	206,489	136,204	91	367	343,060
Pennsylvania	6,152	835,027	582,057	246	2,149	1,419,233
Rhode Island	407	69,095	42,130	5	35	111,260
South Carolina	2,971	275,488	174,690	639	1,977	452,155
South Dakota	515	95,028	28,742	25	178	123,948
Tennessee	3,423	417,377	255,869	310	1,964	675,210
Texas	10,564	1,608,449	1,033,992	1,173	11,180	2,653,621
Utah	850	227,951	114,653	164	669	343,273
Vermont	242	34,167	20,467	19	142	54,777
Virginia	3,756	554,998	426,482	196	1,326	982,805
Washington	1,844	416,119	294,645	56	340	711,104
West Virginia	906	58,939	56,654	45	370	115,962
Wisconsin	2,841	393,446	214,486	137	849	608,781
Wyoming	220	36,948	15,335	7	74	52,357
Total U.S.	133,558	21,384,306	13,106,648	15,645	59,973	34,550,926
Other <sup>3</sup>	3,648	194,387	108,573	3,556	10,862	313,822
Aggregate total	137,206	21,578,692	13,215,221	19,200	70,835	34,864,748

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, 2019 (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	\$195,986	\$1,690,074	\$921,492	\$3,814,643	\$21,574	\$6,643,770
Alaska	28,229	288,031	125,156	803,587	1,441	1,246,445
Arizona	285,685	1,754,747	1,941,323	7,143,050	26,873	11,151,677
Arkansas	114,282	904,519	614,964	2,035,636	9,716	3,679,118
California	1,588,225	10,336,578	8,969,784	34,956,972	129,844	55,981,403
Colorado	335,679	1,727,731	1,544,836	5,993,214	20,048	9,621,508
Connecticut	416,983	1,697,894	2,661,869	15,743,993	20,102	20,540,841
Delaware	68,975	776,343	1,026,808	6,164,591	66,535	8,103,252
District of Columbia	55,575	319,929	293,294	1,455,904	197,939	2,322,642
Florida	1,151,635	7,324,806	6,321,359	27,066,837	99,993	41,964,630
Georgia	532,489	3,631,001	1,762,560	10,506,563	43,868	16,476,481
Hawaii	91,916	454,584	407,696	1,811,535	8,576	2,774,308
Idaho	83,020	429,273	431,146	1,358,044	5,857	2,307,340
Illinois	989,596	4,562,157	3,857,330	13,558,371	87,009	23,054,463
Indiana	385,153	2,164,110	1,820,402	6,672,544	356,691	11,398,901
Iowa	338,144	1,384,047	1,227,036	7,757,767	26,685	10,733,679
Kansas	195,314	1,117,541	763,833	3,020,274	12,588	5,109,550
Kentucky	191,860	1,332,555	963,721	4,280,901	24,056	6,793,094
Louisiana	221,633	1,534,189	1,035,803	4,356,265	21,738	7,169,629
Maine	91,826	419,018	417,017	1,500,433	7,971	2,436,264
Maryland	396,689	2,358,271	1,810,823	6,470,486	26,821	11,063,090
Massachusetts	654,424	2,408,214	2,955,028	14,202,406	32,606	20,252,678
Michigan	587,063	3,927,912	3,982,916	12,079,382	41,663	20,618,937
Minnesota	426,202	4,950,103	1,804,925	8,262,666	26,720	15,470,616
Mississippi	92,127	916,172	479,814	1,893,166	11,195	3,392,474
Missouri	339,290	2,360,334	2,182,377	8,386,810	32,974	13,301,785
Montana	65,792	268,037	261,662	782,226	4,727	1,382,444
Nebraska	150,335	758,203	945,450	2,648,413	9,588	4,511,989
Nevada	107,170	735,902	634,297	2,329,600	8,154	3,815,122
New Hampshire	121,393	397,528	550,609	2,052,865	7,840	3,130,235
New Jersey	839,935	3,939,050	3,418,756	16,056,221	70,686	24,324,648
New Mexico	84,120	492,416	588,207	1,251,930	9,803	2,426,475
New York	2,146,433	7,434,515	6,809,128	28,970,652	130,511	45,491,238
North Carolina	615,127	3,759,703	2,477,887	9,442,153	45,700	16,340,569
North Dakota	56,878	275,797	192,392	918,004	4,153	1,447,225

Table 10.4, continued

**Life Insurance and Annuity Benefit Payments, by State, 2019 (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>
Ohio	641,454	3,917,458	4,118,642	13,783,645	69,227	22,530,427
Oklahoma	160,593	1,175,047	759,283	2,552,280	12,554	4,659,758
Oregon	178,815	978,095	1,424,639	3,707,522	13,207	6,302,278
Pennsylvania	1,034,159	4,906,691	4,998,767	18,901,904	97,228	29,938,749
Rhode Island	80,091	348,199	401,877	1,365,708	7,411	2,203,287
South Carolina	245,570	1,655,008	1,158,872	4,592,354	24,091	7,675,895
South Dakota	74,325	428,954	262,913	910,625	5,480	1,682,297
Tennessee	299,455	2,456,824	1,572,069	6,383,577	29,061	10,740,986
Texas	966,110	7,822,022	5,985,132	20,614,064	69,417	35,456,745
Utah	131,019	1,105,315	690,441	2,974,218	8,852	4,909,845
Vermont	64,949	188,702	244,348	803,549	4,508	1,306,056
Virginia	528,537	3,018,552	2,057,367	8,349,724	35,923	13,990,104
Washington	347,007	1,758,104	2,270,482	6,789,283	25,297	11,190,174
West Virginia	103,930	553,869	486,199	1,402,001	11,627	2,557,627
Wisconsin	545,629	2,137,746	2,110,566	7,782,162	32,282	12,608,385
Wyoming	35,137	187,006	129,224	526,147	1,718	879,233
Total U.S.	19,481,967	111,468,878	94,872,521	377,186,868	2,100,132	605,110,365
Other <sup>3</sup>	187,101	826,185	550,957	3,882,288	180,720	5,627,251
Aggregate total	19,669,068	112,295,063	95,423,478	381,069,155	2,280,852	610,737,616

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, 2019 (thousands)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$1,176,895	\$507,113	\$6,067	\$1,690,074
Alaska	225,693	62,283	56	288,031
Arizona	1,287,117	466,108	1,521	1,754,747
Arkansas	621,547	281,429	1,543	904,519
California	7,918,530	2,414,420	3,628	10,336,578
Colorado	1,266,537	459,911	1,283	1,727,731
Connecticut	1,189,210	507,723	962	1,697,894
Delaware	526,106	249,911	326	776,343
District of Columbia	155,547	164,222	161	319,929
Florida	5,581,343	1,726,683	16,780	7,324,806
Georgia	2,535,439	1,080,922	14,639	3,631,001
Hawaii	352,046	101,217	1,321	454,584
Idaho	300,955	126,661	1,657	429,273
Illinois	3,298,126	1,256,403	7,628	4,562,157
Indiana	1,465,260	691,181	7,669	2,164,110
Iowa	1,103,614	277,945	2,487	1,384,047
Kansas	864,968	248,908	3,664	1,117,541
Kentucky	925,838	398,513	8,204	1,332,555
Louisiana	1,098,057	424,893	11,240	1,534,189
Maine	254,191	162,754	2,072	419,018
Maryland	1,579,718	775,254	3,298	2,358,271
Massachusetts	1,739,986	667,710	518	2,408,214
Michigan	2,743,477	1,171,605	12,830	3,927,912
Minnesota	4,444,045	503,219	2,839	4,950,103
Mississippi	648,365	258,140	9,668	916,172
Missouri	1,734,802	618,601	6,931	2,360,334
Montana	204,151	63,339	548	268,037
Nebraska	599,356	157,476	1,371	758,203
Nevada	506,005	229,573	323	735,902
New Hampshire	276,319	119,172	2,036	397,528
New Jersey	2,703,413	1,234,432	1,205	3,939,050
New Mexico	295,676	194,493	2,247	492,416
New York	5,816,780	1,602,199	15,536	7,434,515
North Carolina	2,726,878	1,016,880	15,945	3,759,703
North Dakota	217,277	56,605	1,914	275,797
Ohio	2,793,112	1,114,349	9,997	3,917,458

Table 10.5, continued

<b>Payments to Life Insurance Beneficiaries, by State, 2019 (thousands), continued</b>				
	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Oklahoma	794,077	377,700	3,271	1,175,047
Oregon	743,260	232,900	1,936	978,095
Pennsylvania	3,535,234	1,359,663	11,794	4,906,691
Rhode Island	254,763	93,376	60	348,199
South Carolina	1,142,463	498,696	13,849	1,655,008
South Dakota	355,486	72,807	661	428,954
Tennessee	1,684,073	760,749	12,003	2,456,824
Texas	5,358,712	2,430,867	32,444	7,822,022
Utah	871,767	230,757	2,791	1,105,315
Vermont	142,895	45,288	519	188,702
Virginia	1,821,651	1,190,128	6,774	3,018,552
Washington	1,181,076	575,675	1,354	1,758,104
West Virginia	363,116	188,673	2,080	553,869
Wisconsin	1,629,574	504,821	3,351	2,137,746
Wyoming	144,303	42,285	418	187,006
Total U.S.	81,198,827	29,996,632	273,419	111,468,878
Other <sup>1</sup>	586,090	202,025	38,070	826,185
Aggregate total	81,784,917	30,198,657	311,489	112,295,063

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, 2019 (millions)**

	Accident and Health						Total
	Life	Annuity	Disability Income	Long-Term Care	Other Health	Deposit-type funds <sup>1</sup>	
Alabama	2,392	\$3,689	\$383	\$109	\$1,434	\$246	\$8,252
Alaska	523	630	52	12	247	25	1,488
Arizona	2,720	7,916	424	178	3,460	374	15,072
Arkansas	1,125	2,259	201	56	809	98	4,548
California	19,030	38,408	2,517	889	12,262	2,912	76,020
Colorado	2,965	6,647	477	216	3,686	1,202	15,193
Connecticut	2,644	8,282	408	221	2,522	9,454	23,531
Delaware	1,468	3,421	109	33	657	55,611	61,298
District of Columbia	416	1,415	165	36	909	1,040	3,982
Florida	10,862	25,282	1,461	644	14,437	1,492	54,179
Georgia	5,230	8,979	923	246	8,034	1,475	24,886
Hawaii	865	1,862	139	86	983	102	4,038
Idaho	630	1,465	96	39	711	106	3,046
Illinois	8,088	13,996	1,045	448	5,137	2,775	31,489
Indiana	2,945	6,818	492	159	4,391	3,648	18,453
Iowa	2,525	7,751	246	199	1,141	8,848	20,710
Kansas	1,464	2,963	200	125	3,780	1,179	9,712
Kentucky	1,725	3,646	348	109	1,382	375	7,584
Louisiana	2,457	4,320	409	87	1,928	266	9,467
Maine	470	1,451	109	53	799	65	2,948
Maryland	3,240	6,924	588	235	3,181	822	14,990
Massachusetts	4,212	11,922	877	294	2,674	1,591	21,570
Michigan	4,820	12,286	757	233	2,819	1,359	22,274
Minnesota	5,072	8,327	605	297	995	788	16,084
Mississippi	1,337	1,972	211	57	1,314	119	5,011
Missouri	2,982	7,660	464	213	4,250	648	16,216
Montana	409	693	58	38	342	45	1,585
Nebraska	1,208	2,448	168	134	1,347	953	6,259
Nevada	1,228	2,418	199	48	1,189	187	5,269
New Hampshire	649	2,263	128	56	571	94	3,761
New Jersey	6,879	17,111	907	384	7,189	1,363	33,833
New Mexico	688	1,606	96	45	996	437	3,868
New York	13,023	25,931	2,324	873	8,246	64,338	114,736
North Carolina	5,162	10,326	822	338	5,580	777	23,004
North Dakota	510	883	65	54	216	87	1,815

Table 10.6, continued

**Direct Premium Receipts of Life Insurers, by State, 2019 (millions), continued**

	Accident and Health						Total
	Life	Annuity	Disability Income	Long-Term Care	Other Health	Deposit-type funds <sup>1</sup>	
Ohio	5,379	14,910	859	327	6,999	18,618	47,091
Oklahoma	1,510	2,619	247	77	1,469	287	6,208
Oregon	1,353	4,305	349	125	1,837	231	8,200
Pennsylvania	7,081	19,059	1,216	409	6,511	7,007	41,283
Rhode Island	467	1,820	79	36	418	81	2,901
South Carolina	2,424	4,953	371	173	3,919	261	12,100
South Dakota	1,124	759	68	67	305	319	2,643
Tennessee	3,285	6,221	624	201	3,007	883	14,220
Texas	12,909	21,801	2,018	608	16,152	2,458	55,946
Utah	1,514	3,309	195	38	1,186	349	6,590
Vermont	268	779	60	24	308	58	1,497
Virginia	4,470	7,936	719	353	4,772	811	19,061
Washington	2,849	7,308	636	267	3,531	372	14,964
West Virginia	662	1,415	107	28	752	121	3,084
Wisconsin	3,833	7,605	532	238	3,323	731	16,262
Wyoming	380	468	30	19	346	36	1,279
Total U.S.	171,467	369,240	26,582	10,233	164,449	197,525	939,496
Other <sup>2</sup>	2,842	1,106	306	9	2,785	109	7,156
Aggregate total	174,309	370,346	26,887	10,242	167,234	197,634	946,652

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, 2019 (thousands)**

	<b>Farm</b>	<b>Non-farm</b>	<b>Total</b>
Alabama	\$486,736	\$2,247,910	\$2,734,646
Alaska	28,497	254,438	282,935
Arizona	433,373	11,075,059	11,508,432
Arkansas	1,355,280	525,306	1,880,586
California	6,922,991	117,845,054	124,768,045
Colorado	209,515	14,532,907	14,742,422
Connecticut	40,889	3,966,799	4,007,687
Delaware	4,763	1,231,606	1,236,369
District of Columbia	-	13,991,011	13,991,011
Florida	1,013,769	33,974,679	34,988,448
Georgia	452,350	16,428,396	16,880,746
Hawaii	11,373	2,582,669	2,594,043
Idaho	1,055,383	944,319	1,999,702
Illinois	1,377,173	27,468,648	28,845,822
Indiana	950,580	4,302,132	5,252,712
Iowa	796,175	949,863	1,746,038
Kansas	202,146	2,830,344	3,032,490
Kentucky	98,455	2,283,697	2,382,151
Louisiana	205,712	1,228,683	1,434,395
Maine	149,818	450,198	600,016
Maryland	7,063	15,115,457	15,122,520
Massachusetts	62,933	19,794,224	19,857,156
Michigan	475,385	6,082,538	6,557,923
Minnesota	565,399	7,087,690	7,653,089
Mississippi	767,115	477,783	1,244,898
Missouri	921,505	4,723,094	5,644,599
Montana	361,548	189,103	550,651
Nebraska	705,313	1,534,465	2,239,777
Nevada	75,999	4,636,118	4,712,117
New Hampshire	-	504,257	504,257
New Jersey	290,472	21,569,709	21,860,180
New Mexico	162,623	724,946	887,569
New York	49,352	53,401,746	53,451,098
North Carolina	265,339	12,595,516	12,860,855
North Dakota	192,828	436,504	629,331
Ohio	374,177	11,691,337	12,065,514
Oklahoma	109,933	1,200,801	1,310,733

Table 10.7, continued

<b>Mortgages Owned by Life Insurers, by Type and State, 2019 (thousands), continued</b>			
	<b>Farm</b>	<b>Non-farm</b>	<b>Total</b>
Oregon	808,055	8,332,833	9,140,888
Pennsylvania	38,453	12,060,963	12,099,417
Rhode Island	-	480,013	480,013
South Carolina	221,830	4,249,645	4,471,476
South Dakota	518,014	109,572	627,586
Tennessee	44,518	7,922,921	7,967,438
Texas	798,954	51,984,388	52,783,342
Utah	57,357	6,736,707	6,794,065
Vermont	4,928	100,006	104,934
Virginia	95,936	14,927,067	15,023,003
Washington	1,348,920	22,970,693	24,319,612
West Virginia	247,513	251,551	499,064
Wisconsin	307,350	3,978,053	4,285,402
Wyoming	94,005	151,107	245,112
Total U.S.	25,767,794	555,134,522	580,902,316
Other <sup>1</sup>	1,271,580	33,209,175	34,480,755
Aggregate total	27,039,374	588,343,697	615,383,072

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.

<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, 2019 (thousands)**

Alabama	\$274,847	Nebraska	\$238,622
Alaska	20,075	Nevada	115,602
Arizona	938,119	New Hampshire	16,346
Arkansas	112,438	New Jersey	1,395,370
California	10,697,299	New Mexico	4,779
Colorado	844,218	New York	2,409,725
Connecticut	672,677	North Carolina	712,828
Delaware	23,282	North Dakota	4,935
District of Columbia	1,975,267	Ohio	133,162
Florida	2,399,286	Oklahoma	50,668
Georgia	1,200,348	Oregon	763,973
Hawaii	698	Pennsylvania	372,371
Idaho	25,645	Rhode Island	35,548
Illinois	1,613,463	South Carolina	177,095
Indiana	249,580	South Dakota	19,031
Iowa	636,114	Tennessee	571,880
Kansas	129,562	Texas	3,590,732
Kentucky	94,158	Utah	280,852
Louisiana	109,626	Vermont	55,713
Maine	82,168	Virginia	859,819
Maryland	690,878	Washington	1,502,640
Massachusetts	3,001,693	West Virginia	168
Michigan	324,667	Wisconsin	978,287
Minnesota	880,928	Wyoming	13,316
Mississippi	113,208	Total U.S.	41,484,971
Missouri	71,266	Other <sup>1</sup>	67,529
Montana	-	Aggregate total	41,552,500

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

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

