

# 10

## IN THE STATES

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2022, 713 life insurers were domiciled in the United States, and another 14 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 \$350 billion in California to \$5.3 billion in Wyoming in 2022 (Table 10.2). Total life insurance in force ranged from \$4.6 trillion in California to \$55 billion in Vermont (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 (\$12.4 billion) and Texas (\$9.7 billion) during 2022 (Table 10.4). Life insurance beneficiaries in 22 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 2022, payments from annuities totaled \$9.8 billion in California followed by \$7.3 billion in Florida (Table 10.4). Residents of 29 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2022 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 (\$83 billion) and Texas (\$64 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$712 billion in domestic mortgages in 2022. Mortgage holdings ranged from \$78 million in Vermont to \$152 billion in California (Table 10.7). Life insurers also directly own real estate across the country—\$39.3 billion worth in 2022 (Table 10.8). California and Texas had the most real estate owned by life insurers, with \$9.7 billion and \$3.7 billion, respectively.

Table 10.1

**Life Insurers, by State of Domicile, 2022**

Alabama	10	Nebraska	30
Alaska	-	Nevada	-
Arizona	26	New Hampshire	-
Arkansas	14	New Jersey	5
California	10	New Mexico	-
Colorado	9	New York	81
Connecticut	21	North Carolina	2
Delaware	23	North Dakota	3
District of Columbia	-	Ohio	37
Florida	10	Oklahoma	21
Georgia	13	Oregon	2
Hawaii	4	Pennsylvania	27
Idaho	1	Rhode Island	1
Illinois	44	South Carolina	6
Indiana	20	South Dakota	2
Iowa	31	Tennessee	11
Kansas	11	Texas	98
Kentucky	7	Utah	9
Louisiana	23	Vermont	1
Maine	3	Virginia	2
Maryland	3	Washington	2
Massachusetts	14	West Virginia	-
Michigan	17	Wisconsin	18
Minnesota	9	Wyoming	-
Mississippi	9	Total U.S.	713
Missouri	21		
Montana	2	Guam	1
		Puerto Rico	13
		Virgin Islands	-
		Aggregate total	727

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, 2022 (face amount in millions)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$25,626	\$12,267	\$822	\$38,715
Alaska	5,875	1,622	1	7,498
Arizona	33,400	17,196	220	50,816
Arkansas	14,419	8,266	119	22,804
California	229,683	119,244	807	349,733
Colorado	39,251	21,124	206	60,580
Connecticut	25,513	14,355	48	39,915
Delaware	10,449	17,902	3	28,354
District of Columbia	5,482	4,853	34	10,368
Florida	131,577	59,269	1,637	192,483
Georgia	71,680	34,741	1,247	107,667
Hawaii	8,419	2,038	193	10,650
Idaho	10,097	3,303	146	13,546
Illinois	70,808	59,093	430	130,331
Indiana	32,485	23,722	440	56,647
Iowa	19,251	8,642	299	28,193
Kansas	15,008	8,657	313	23,977
Kentucky	18,849	13,570	1,100	33,520
Louisiana	26,858	11,545	1,653	40,056
Maine	6,098	4,541	196	10,835
Maryland	36,334	29,885	449	66,668
Massachusetts	41,801	34,108	61	75,969
Michigan	43,970	29,226	1,311	74,507
Minnesota	36,643	18,168	200	55,011
Mississippi	17,032	5,189	812	23,033
Missouri	30,633	45,522	597	76,752
Montana	5,372	3,231	37	8,640
Nebraska	15,013	4,338	61	19,411
Nevada	16,716	9,897	51	26,663
New Hampshire	6,542	5,098	384	12,023
New Jersey	70,592	67,385	211	138,188
New Mexico	9,380	3,128	323	12,830
New York	119,859	80,374	2,445	202,678
North Carolina	55,661	40,279	1,594	97,535
North Dakota	4,703	1,628	165	6,496
Ohio	49,172	41,435	908	91,515
Oklahoma	17,232	8,526	544	26,302

Table 10.2, continued

<b>Life Insurance Purchases, by State, 2022 (face amount in millions), continued</b>				
	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Oregon	\$16,979	\$9,136	\$186	\$26,300
Pennsylvania	61,293	39,100	888	101,281
Rhode Island	4,363	2,178	4	6,544
South Carolina	27,562	11,388	1,299	40,249
South Dakota	9,834	1,520	87	11,441
Tennessee	42,073	25,793	1,079	68,944
Texas	176,914	110,209	8,571	295,694
Utah	22,906	10,808	330	34,045
Vermont	4,142	1,603	28	5,773
Virginia	42,964	35,780	601	79,345
Washington	37,272	17,438	203	54,913
West Virginia	5,262	11,883	290	17,435
Wisconsin	28,760	19,372	464	48,597
Wyoming	4,140	1,137	32	5,309
Total U.S.	1,861,946	1,170,708	34,128	3,066,782
Other <sup>1</sup>	18,159	232,333	1,764	252,256
Aggregate total	1,880,105	1,403,041	35,892	3,319,038

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, 2022**

	Thousands of policies/Millions of dollars					Total
	Individual		Group <sup>1</sup>	Credit		
	Policies	Face amount	Face amount	Policies <sup>2</sup>	Face amount	
Alabama	4,752	\$313,113	\$167,830	249	\$1,210	\$482,152
Alaska	173	50,320	30,629	1	5	80,954
Arizona	1,797	403,477	263,536	46	940	667,952
Arkansas	1,494	153,342	92,388	39	189	245,919
California	10,270	2,898,512	1,680,589	179	1,244	4,580,345
Colorado	1,882	475,500	266,563	40	323	742,386
Connecticut	1,352	388,240	207,174	36	304	595,717
Delaware	484	120,850	162,388	6	50	283,288
District of Columbia	251	59,914	141,226	4	27	201,167
Florida	7,556	1,454,284	676,813	382	2,758	2,133,855
Georgia	5,255	767,477	492,655	637	2,651	1,262,783
Hawaii	579	111,413	49,916	33	330	161,659
Idaho	547	117,786	58,034	66	295	176,115
Illinois	5,903	1,010,606	623,366	107	974	1,634,946
Indiana	2,932	378,677	289,640	118	874	669,191
Iowa	1,696	270,899	130,207	47	556	401,662
Kansas	1,347	212,687	115,712	75	578	328,977
Kentucky	2,073	213,514	187,152	383	1,191	401,856
Louisiana	3,635	309,170	166,798	357	2,351	478,319
Maine	431	67,509	49,979	27	249	117,737
Maryland	3,204	465,810	338,080	230	876	804,766
Massachusetts	2,311	636,537	440,518	14	109	1,077,164
Michigan	3,626	566,323	426,496	293	2,435	995,255
Minnesota	2,528	518,417	331,897	45	414	850,728
Mississippi	1,964	169,292	88,775	291	1,648	259,714
Missouri	2,846	396,838	269,474	122	927	667,239
Montana	364	67,058	30,889	7	61	98,008
Nebraska	1,026	177,276	72,603	21	117	249,996
Nevada	833	183,774	82,618	18	95	266,487
New Hampshire	476	100,136	64,074	71	798	165,008
New Jersey	3,507	994,974	702,853	35	375	1,698,202
New Mexico	639	79,484	78,531	49	548	158,563
New York	6,947	1,792,508	897,581	501	4,006	2,694,095
North Carolina	5,324	707,118	445,531	478	2,899	1,155,547

Table 10.3, continued

**Life Insurance In Force, by State, 2022, continued**

	Thousands of policies/Millions of dollars					Total
	Individual		Group <sup>1</sup>	Credit		
	Policies	Face amount	Face amount	Policies <sup>2</sup>	Face amount	
North Dakota	386	\$67,026	\$30,810	26	\$342	\$98,178
Ohio	5,169	681,225	512,211	199	1,588	1,195,023
Oklahoma	1,395	199,843	138,248	76	726	338,817
Oregon	1,041	221,034	149,505	69	278	370,818
Pennsylvania	6,002	885,996	575,246	173	1,736	1,462,978
Rhode Island	374	72,907	59,782	2	16	132,705
South Carolina	3,009	316,728	184,061	500	2,010	502,799
South Dakota	496	114,328	32,796	18	153	147,277
Tennessee	3,493	473,435	303,384	231	1,624	778,442
Texas	10,985	1,856,583	1,230,700	952	9,961	3,097,244
Utah	876	264,822	140,843	138	677	406,342
Vermont	231	37,325	17,363	9	72	54,760
Virginia	3,707	597,392	461,939	146	1,075	1,060,405
Washington	1,955	467,922	328,080	44	313	796,315
West Virginia	883	62,860	69,606	39	390	132,856
Wisconsin	2,795	421,594	275,342	89	698	697,633
Wyoming	217	43,042	19,190	4	49	62,282
Total U.S.	133,018	23,416,891	14,651,621	7,721	54,116	38,122,628
Other <sup>3</sup>	3,120	214,967	113,899	963	9,341	338,207
Aggregate total	136,138	23,631,859	14,765,519	8,684	63,457	38,460,835

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, 2022 (thousands)**

	Policy and contract dividends	Death payments	Annuity payments <sup>1</sup>	Surrender values	Other payments <sup>2</sup>	Total
Alabama	\$199,528	\$2,205,618	\$1,167,493	\$3,820,619	\$22,108	\$7,415,365
Alaska	27,637	227,184	211,398	811,678	1,538	1,279,436
Arizona	293,271	2,240,052	2,301,708	9,061,569	27,769	13,924,370
Arkansas	116,804	1,016,964	708,486	1,849,693	9,810	3,701,758
California	1,618,048	12,412,439	9,754,229	37,848,562	143,952	61,777,230
Colorado	365,198	1,973,765	1,768,369	6,681,262	23,998	10,812,592
Connecticut	437,224	2,205,472	2,752,370	16,873,803	22,325	22,291,194
Delaware	73,906	1,055,544	1,088,686	6,111,740	46,145	8,376,021
District of Columbia	57,379	318,806	203,757	1,200,836	70,839	1,851,617
Florida	1,266,404	9,069,212	7,277,095	27,316,473	115,171	45,044,354
Georgia	554,592	4,420,884	2,120,347	9,170,857	40,347	16,307,028
Hawaii	90,948	548,401	461,533	1,820,704	13,203	2,934,789
Idaho	90,804	594,404	486,898	1,401,863	5,988	2,579,956
Illinois	961,332	5,564,467	4,367,500	14,787,865	79,455	25,760,619
Indiana	379,950	2,702,741	2,006,631	6,561,669	285,005	11,935,997
Iowa	343,482	1,671,907	3,187,984	13,277,221	25,508	18,506,102
Kansas	190,382	1,438,287	886,526	3,121,021	13,185	5,649,401
Kentucky	192,639	1,558,287	1,094,169	3,695,805	24,653	6,565,553
Louisiana	219,288	1,935,849	1,175,983	4,569,256	23,109	7,923,484
Maine	95,296	496,799	455,340	1,371,719	8,982	2,428,135
Maryland	401,570	2,667,122	1,982,161	6,353,883	29,094	11,433,830
Massachusetts	652,474	2,957,235	3,000,881	21,183,369	34,101	27,828,059
Michigan	582,421	4,944,213	4,313,946	12,685,795	50,999	22,577,374
Minnesota	416,270	6,086,255	1,925,306	8,586,492	29,037	17,043,360
Mississippi	89,935	1,237,300	566,681	1,830,867	13,246	3,738,029
Missouri	335,455	2,678,341	2,367,467	8,213,703	32,291	13,627,258
Montana	67,902	356,463	303,326	791,414	4,643	1,523,747
Nebraska	147,279	965,399	1,036,676	2,483,424	10,554	4,643,331
Nevada	122,703	987,351	726,879	2,313,800	10,443	4,161,176
New Hampshire	124,682	570,293	559,612	2,207,296	6,654	3,468,537
New Jersey	848,475	4,925,877	3,672,699	15,848,904	74,907	25,370,862
New Mexico	86,839	684,948	498,229	1,286,373	10,612	2,567,001
New York	2,166,306	8,572,523	6,537,880	29,220,686	138,439	46,635,835
North Carolina	619,547	4,747,426	3,032,792	9,739,328	45,360	18,184,452
North Dakota	58,633	347,809	222,784	962,197	3,747	1,595,169

Table 10.4, continued

**Life Insurance and Annuity Benefit Payments, by State, 2022 (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	\$631,669	\$5,292,771	\$4,422,976	\$13,244,065	\$66,670	\$23,658,151
Oklahoma	158,646	1,441,507	898,692	2,645,516	12,266	5,156,628
Oregon	181,175	1,246,793	1,444,066	3,954,562	14,780	6,841,376
Pennsylvania	992,534	6,070,906	5,586,803	17,892,099	104,020	30,646,362
Rhode Island	82,330	458,258	437,185	1,413,009	7,376	2,398,158
South Carolina	257,239	2,174,185	1,462,244	4,818,779	24,809	8,737,257
South Dakota	72,497	504,260	262,368	918,468	4,611	1,762,205
Tennessee	314,166	3,003,219	1,891,788	6,583,162	27,902	11,820,237
Texas	1,022,863	9,721,313	6,979,330	21,313,308	81,741	39,118,555
Utah	144,308	1,208,073	821,489	3,129,621	8,215	5,311,706
Vermont	65,370	203,028	269,927	792,856	4,381	1,335,561
Virginia	538,141	3,859,881	2,409,926	8,970,532	37,371	15,815,851
Washington	366,209	2,180,204	2,453,611	6,610,106	26,096	11,636,225
West Virginia	106,117	683,384	518,893	1,485,598	10,959	2,804,951
Wisconsin	555,638	2,719,982	2,472,347	7,658,958	43,316	13,450,241
Wyoming	35,856	194,541	145,131	602,793	2,234	980,554
Total U.S.	19,819,363	137,347,941	106,700,593	397,095,181	1,973,960	662,937,038
Other <sup>3</sup>	210,711	1,026,254	609,484	4,051,316	322,031	6,219,797
Aggregate total	20,030,074	138,374,196	107,310,078	401,146,497	2,295,991	669,156,835

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, 2022 (thousands)**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Alabama	\$1,592,233	\$606,208	\$7,177	\$2,205,618
Alaska	150,874	76,214	95	227,184
Arizona	1,573,605	664,703	1,745	2,240,052
Arkansas	653,539	361,817	1,608	1,016,964
California	9,324,688	3,082,757	4,995	12,412,439
Colorado	1,382,098	590,324	1,343	1,973,765
Connecticut	1,613,249	590,637	1,586	2,205,472
Delaware	696,737	358,451	355	1,055,544
District of Columbia	163,392	155,299	115	318,806
Florida	6,849,872	2,202,360	16,980	9,069,212
Georgia	3,056,548	1,356,329	8,007	4,420,884
Hawaii	432,839	114,592	969	548,401
Idaho	437,118	156,059	1,227	594,404
Illinois	4,047,963	1,510,818	5,686	5,564,467
Indiana	1,801,131	893,798	7,811	2,702,741
Iowa	1,324,620	345,071	2,216	1,671,907
Kansas	1,087,981	346,847	3,458	1,438,287
Kentucky	1,022,900	525,875	9,512	1,558,287
Louisiana	1,397,637	526,444	11,768	1,935,849
Maine	284,203	211,220	1,376	496,799
Maryland	1,720,048	943,654	3,421	2,667,122
Massachusetts	2,199,498	757,323	414	2,957,235
Michigan	3,483,789	1,445,997	14,427	4,944,213
Minnesota	5,464,270	619,055	2,929	6,086,255
Mississippi	880,847	345,194	11,260	1,237,300
Missouri	1,888,213	783,338	6,790	2,678,341
Montana	275,657	80,321	485	356,463
Nebraska	747,806	216,903	690	965,399
Nevada	719,165	267,808	378	987,351
New Hampshire	403,050	165,623	1,620	570,293
New Jersey	3,235,934	1,688,583	1,360	4,925,877
New Mexico	443,460	238,985	2,502	684,948
New York	6,685,095	1,872,310	15,119	8,572,523
North Carolina	3,402,196	1,326,784	18,446	4,747,426
North Dakota	276,537	69,689	1,582	347,809
Ohio	3,821,653	1,460,127	10,990	5,292,771

Table 10.5, continued

**Payments to Life Insurance Beneficiaries, by State, 2022 (thousands), continued**

	<b>Individual</b>	<b>Group</b>	<b>Credit</b>	<b>Total</b>
Oklahoma	\$957,912	\$479,930	\$3,666	\$1,441,507
Oregon	962,374	282,919	1,500	1,246,793
Pennsylvania	4,471,326	1,588,202	11,377	6,070,906
Rhode Island	345,827	112,301	130	458,258
South Carolina	1,514,289	642,103	17,793	2,174,185
South Dakota	422,766	80,778	717	504,260
Tennessee	2,034,680	954,973	13,566	3,003,219
Texas	6,516,885	3,168,643	35,786	9,721,313
Utah	882,098	323,372	2,603	1,208,073
Vermont	153,136	49,461	431	203,028
Virginia	2,323,890	1,529,324	6,667	3,859,881
Washington	1,475,309	703,170	1,724	2,180,204
West Virginia	438,593	241,625	3,165	683,384
Wisconsin	2,086,778	629,684	3,520	2,719,982
Wyoming	141,672	52,639	229	194,541
Total U.S.	99,267,982	37,796,642	283,317	137,347,941
Other <sup>1</sup>	754,378	232,341	39,535	1,026,254
Aggregate total	100,022,360	38,028,984	322,852	138,374,196

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, 2022 (millions)**

	Accident and Health						Total
	Life	Annuity	Disability Income	Long-Term Care	Other Health	Deposit-type funds <sup>1</sup>	
Alabama	\$2,618	\$4,952	\$405	\$104	\$1,709	\$362	\$10,150
Alaska	675	874	67	12	228	29	1,885
Arizona	3,100	11,645	490	186	3,718	479	19,619
Arkansas	1,303	2,432	252	55	906	104	5,052
California	21,170	46,171	2,953	891	12,135	3,596	86,917
Colorado	3,268	8,237	549	219	3,752	5,344	21,370
Connecticut	2,779	8,976	430	229	2,967	9,785	25,166
Delaware	2,108	3,428	138	36	857	75,651	82,220
District of Columbia	519	2,011	201	34	808	1,147	4,719
Florida	12,442	33,850	1,692	694	13,500	1,320	63,498
Georgia	5,899	11,825	1,023	253	6,187	1,965	27,152
Hawaii	993	2,294	151	92	803	84	4,417
Idaho	773	2,343	124	41	509	79	3,869
Illinois	8,296	16,887	1,106	436	5,810	3,945	36,481
Indiana	3,481	8,113	551	150	3,828	2,664	18,787
Iowa	2,758	10,049	278	193	1,102	9,146	23,526
Kansas	1,589	3,092	223	124	3,649	2,065	10,743
Kentucky	1,904	4,863	384	111	1,437	437	9,137
Louisiana	2,711	5,584	424	86	2,035	259	11,099
Maine	533	1,843	193	53	827	73	3,522
Maryland	3,410	8,093	623	240	3,533	1,083	16,982
Massachusetts	4,289	15,651	1,029	294	3,705	2,904	27,871
Michigan	5,347	15,668	802	229	3,092	1,379	26,515
Minnesota	5,722	10,017	629	310	1,367	960	19,004
Mississippi	1,492	2,423	225	54	1,533	81	5,809
Missouri	3,310	9,486	478	214	4,030	1,562	19,080
Montana	456	805	68	37	380	39	1,784
Nebraska	1,515	2,839	183	133	1,279	378	6,326
Nevada	1,626	3,769	213	50	1,450	169	7,277
New Hampshire	720	3,096	146	57	713	539	5,271
New Jersey	8,054	18,187	1,070	373	8,207	1,353	37,245
New Mexico	764	1,612	125	46	549	119	3,215
New York	13,578	31,357	3,014	782	10,686	95,946	155,363
North Carolina	6,248	14,951	952	349	5,810	744	29,054
North Dakota	600	1,633	92	53	224	251	2,853

Table 10.6, continued

**Direct Premium Receipts of Life Insurers, by State, 2022 (millions), continued**

	Accident and Health						Total
	Life	Annuity	Disability Income	Long-Term Care	Other Health	Deposit-type funds <sup>1</sup>	
Ohio	\$6,354	\$16,660	\$944	\$313	\$7,016	\$40,882	\$72,168
Oklahoma	1,672	2,911	270	75	1,410	201	6,539
Oregon	1,467	4,585	410	124	1,580	226	8,392
Pennsylvania	7,422	23,767	1,347	411	7,020	2,532	42,499
Rhode Island	540	1,806	85	35	391	107	2,965
South Carolina	2,721	6,901	416	176	2,500	211	12,925
South Dakota	1,321	1,581	76	69	335	377	3,760
Tennessee	3,794	8,671	689	205	4,003	895	18,256
Texas	15,151	28,869	2,283	609	16,594	3,176	66,684
Utah	1,875	4,222	258	39	1,455	2,240	10,089
Vermont	286	1,487	83	24	247	113	2,240
Virginia	4,828	10,229	809	379	4,599	842	21,687
Washington	3,512	8,256	789	330	2,310	675	15,873
West Virginia	720	1,883	138	27	741	98	3,607
Wisconsin	3,232	8,760	566	241	4,313	749	17,859
Wyoming	379	671	33	18	366	24	1,492
Total U.S.	191,325	460,315	30,478	10,295	168,206	279,391	1,140,010
Other <sup>2</sup>	2,845	1,719	427	9	2,449	2,233	9,683
Aggregate total	194,170	462,034	30,905	10,304	170,655	281,624	1,149,693

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, 2022 (thousands)**

	Farm	Non-farm	Total
Alabama	\$706,864	\$3,099,824	\$3,806,688
Alaska	-	241,729	241,729
Arizona	608,084	16,201,551	16,809,635
Arkansas	1,624,008	1,191,175	2,815,183
California	8,585,473	143,811,504	152,396,977
Colorado	243,309	17,608,402	17,851,710
Connecticut	-	4,746,217	4,746,217
Delaware	9,658	1,479,435	1,489,093
District of Columbia	-	13,321,609	13,321,609
Florida	1,331,513	48,137,924	49,469,437
Georgia	543,817	20,863,375	21,407,193
Hawaii	31,305	2,621,927	2,653,232
Idaho	1,385,851	1,313,408	2,699,259
Illinois	1,789,373	26,949,049	28,738,422
Indiana	970,507	5,597,825	6,568,331
Iowa	948,429	941,307	1,889,736
Kansas	184,555	3,566,644	3,751,199
Kentucky	139,956	3,256,031	3,395,987
Louisiana	1,182,136	1,569,570	2,751,706
Maine	86,850	389,110	475,960
Maryland	9,998	17,626,655	17,636,653
Massachusetts	66,098	24,346,211	24,412,308
Michigan	489,257	7,502,559	7,991,816
Minnesota	638,778	7,581,844	8,220,622
Mississippi	625,275	1,444,650	2,069,926
Missouri	1,153,455	5,914,792	7,068,246
Montana	505,546	165,785	671,332
Nebraska	848,466	1,648,463	2,496,929
Nevada	105,572	5,896,632	6,002,203
New Hampshire	-	544,403	544,403
New Jersey	376,652	31,791,451	32,168,103
New Mexico	168,093	972,018	1,140,111
New York	11,366	54,566,845	54,578,211
North Carolina	416,001	17,637,977	18,053,978
North Dakota	194,395	494,770	689,165
Ohio	257,675	14,892,240	15,149,914
Oklahoma	142,845	1,978,068	2,120,913

Table 10.7, continued

<b>Mortgages Owned by Life Insurers, by Type and State, 2022 (thousands), continued</b>			
	<b>Farm</b>	<b>Non-farm</b>	<b>Total</b>
Oregon	\$788,993	\$8,824,344	\$9,613,338
Pennsylvania	163,832	17,361,061	17,524,893
Rhode Island	-	784,637	784,637
South Carolina	43,520	6,640,323	6,683,843
South Dakota	383,080	105,437	488,517
Tennessee	126,094	11,004,559	11,130,654
Texas	1,819,990	62,226,608	64,046,598
Utah	38,897	10,318,497	10,357,394
Vermont	-	78,393	78,393
Virginia	85,359	16,798,486	16,883,845
Washington	2,308,668	26,735,694	29,044,362
West Virginia	624,687	246,767	871,454
Wisconsin	329,776	5,634,715	5,964,492
Wyoming	74,783	226,707	301,490
Total U.S.	33,168,836	678,899,208	712,068,045
Other <sup>1</sup>	1,161,532	42,956,496	44,118,027
Aggregate total	34,330,368	721,855,704	756,186,072

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, 2022 (thousands)**

Alabama	\$244,833	Nebraska	\$182,021
Alaska	8,721	Nevada	39,263
Arizona	467,737	New Hampshire	118
Arkansas	147,867	New Jersey	1,324,224
California	9,730,356	New Mexico	-
Colorado	718,750	New York	1,739,189
Connecticut	480,331	North Carolina	743,259
Delaware	28,675	North Dakota	3,418
District of Columbia	1,493,757	Ohio	132,787
Florida	3,374,977	Oklahoma	32,581
Georgia	1,392,058	Oregon	747,016
Hawaii	495	Pennsylvania	265,649
Idaho	15,452	Rhode Island	12,665
Illinois	1,625,087	South Carolina	230,740
Indiana	277,343	South Dakota	23,739
Iowa	671,816	Tennessee	825,066
Kansas	67,962	Texas	3,742,782
Kentucky	39,424	Utah	390,424
Louisiana	39,949	Vermont	52,472
Maine	76,147	Virginia	842,193
Maryland	570,367	Washington	1,421,494
Massachusetts	2,862,560	West Virginia	225
Michigan	333,190	Wisconsin	944,484
Minnesota	837,005	Wyoming	13,138
Mississippi	66,259	Total U.S.	39,341,066
Missouri	61,000	Other <sup>1</sup>	275,129
Montana	-	Aggregate total	39,616,195

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.

