



National Association of Insurance Commissioners

# NAIC PUBLICATIONS

## STATISTICAL REPORTS

### Insurance Department Resources Report

**Release: Summer**

Description: *The Insurance Department Resources Report* provides an in-depth look at the key resources and regulatory activities of the 56 insurance departments. It is organized into two volumes and five sections: 1) Staffing; 2) Budget and Funding; 3) Examination and Oversight; 4) Insurance Producers; and 5) Consumer Services and Antifraud. Volume Two comprises the premium data not available at the time of production of Volume One. This state-by-state comparative report contains an array of valuable statistics that includes the size of budget and staff, examination and oversight data, premiums written, number of agents/brokers, and number of consumer complaints.

### Market Share Reports

Available for Accident & Health, Life & Fraternal and Property/Casualty

**Release: Spring** (Accident & Health and Life & Fraternal), **Summer** (Property/Casualty)

Description: *The Market Share Reports for Groups and Companies* provide a reference for identifying top writers by premium volume and a way to monitor the increases and decreases in market volume and overall level of market concentration. The reports allow insurers to identify competitors and comparative market share. The data in the reports are combined from the annual statement filings received by the NAIC to show the insurance markets in their entirety.

### Statistical Compilations

Available for Health, Life/Health and Property/Casualty

**Release: Fall**

Description: Each *Statistical Compilation of Annual Statement Information Report* is divided into three major sections:

- 1) Annual Statement Financial Data, which consists of aggregated countrywide financial data presented in annual statement format;
- 2) State and Countrywide Insurance Data, which consists primarily of direct insurance data from Schedule T and the state pages; and
- 3) Selected Data Elements From Company Statements, which consists of selected data elements from company annual statements.

The *Life/Health Statistical Compilation* contains a section on Workers' Compensation Carve-Out Supplement, which consists of the Workers' Compensation Supplement from company annual statements.

# PROPERTY/CASUALTY

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## Auto Insurance Database Report

### **Release: Fall**

Description: *The Auto Insurance Database Report* addresses the cost of personal automobile insurance. The report provides data on written premiums and exposures for the combined voluntary and residual market. It also contains earned premiums, incurred losses, earned exposures, and number of claims for both voluntary and residual market business. Results are calculated, by state, for average premium and average expenditure, pure premium, loss ratio, claim frequency and claim severity. The report also contains a compendium of state laws regarding rate and form filing, financial responsibility and automobile operation.

## Profitability By Line By State

### **Release: Winter**

Description: *The Report on Profitability by Line by State* estimates the profitability in property/casualty insurance by state and line of business. Historical profits can provide an indication of whether premiums have been sufficient to cover costs in the past. The report uses data contained in the annual financial statement to develop estimates of profits on earned premium and return on net worth by line and by state. The report also shows various components of estimated profits, including premiums earned; losses incurred; loss adjustment expenses; general expenses; selling expenses; state taxes, license and fees; dividends to policyholders; changes in premium deficiency reserves; underwriting profits; investment income; and federal income taxes. Long-term historical averages are provided due to fluctuations in calendar year data.

## Competition Database Report

### **Release: Winter**

Description: *The Competition Database Report* provides reference measures that serve as a starting point for examining the competitiveness of state insurance markets. The report looks at several factors that analysts use to determine the competitiveness of a market, including market concentration, market entries and exits, market growth, availability, and profitability. Beginning with 2008 data, this report includes both commercial and personal lines.

## Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance Report

### **Release: Winter**

Description: *The Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance (Homeowners Report)* provides countrywide and state-specific premium and exposure information for noncommercial dwelling fire insurance and for homeowners insurance package policies. It contains a summary of market distribution and average cost by policy form and amounts of insurance-specific information for each state regarding number of homeowners policies written, amount of insurance and average premiums.

## Related Products

*Property/Casualty Market Share Report and Property/Casualty Statistical Compilation*

# HEALTH

## Long-Term Care Insurance Experience Report

**Release: Summer**

Description: *The Long-Term Care Insurance Experience Report* is based on the Long-Term Reporting Forms 1, 2, 4 and 5 for the annual statement filed with the NAIC. Beginning with the 2009 reporting year, Forms 1, 2, 3, 4 and 5 replaced Forms A, B and C in the annual financial statement. Form 1 focuses on the critical assumptions of morbidity and persistency and high-level loss ratio data. Form 2 provides information on the developing level of funds from the issue age premium basis and compares it to the active life reserve. Form 4 includes life and annuity products that are not exempt. Form 5 includes the state's portion of earned premium, incurred claims and number of inforce count of lives reported on a nationwide level. Form 3 data is not included in this report.

## Supplemental Health Care Exhibit Report

**Release: Fall**

Description: *The Supplemental Health Care Exhibit Report* is based off of the Supplemental Health Care Exhibit (SHCE). The report provides aggregated annual statement data, market share data sorted by covered lives and by earned premiums, and the top 10 groups/companies by health premiums earned to provide state and federal regulators with aggregated, more granular financial information reported by health plans. The information assists in the identification and definition of elements that make up the medical loss ratio (MLR), evaluation of health plan profitability, and the tracking and comparison of financial results of health care business as reported in the annual financial statements.

## Accident and Health Policy Experience Report

**Release: Summer**

Description: *The Accident and Health Policy Experience Report* includes aggregated data from the Accident and Health Policy Experience Exhibit in the Property/Casualty, Health, Life and Fraternal annual financial statements. The report includes extensive breakouts of market share data, company index and important statistics such as loss ratios, number of policies and certificates, and number of covered lives. The exhibit includes a breakout for individual, group, other business and the grand total. Each section includes market share for the top 125 insurers, top 25 groups by company, market share data by statements type and line of business.

## Medicare Supplement Report

**Release: Summer**

Description: *The Medicare Supplement Loss Ratios Report* contains the latest available data from the Medicare Supplement Insurance Expense Exhibits filed with the NAIC. It identifies direct premiums earned, market share, direct claims earned and loss ratios on a countrywide basis. The report shows insurers' experience separately for individual policies issued, group policies issued, total individual and group policies for the current reporting year, as well as the latest three reporting years.

## Related Products

*Accident & Health Market Share Report and Health Statistical Compilation*



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**All of the publications listed are free for download**

[http://www.naic.org/research\\_actuarial\\_dept.htm](http://www.naic.org/research_actuarial_dept.htm)

[https://I-SITE.naic.org/cgi-bin/statenet/publications\\_home.htm](https://I-SITE.naic.org/cgi-bin/statenet/publications_home.htm)

[http://www.naic.org/prod\\_serv\\_publications.htm](http://www.naic.org/prod_serv_publications.htm)

## **LIFE**

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### **Credit Life Insurance and Credit Accident & Health Insurance Experience Report**

**Release: Summer**

Description: *The Credit Life Insurance and Credit Accident & Health Insurance Experience Report* provides industry-wide data on credit life insurance and credit accident and health (disability) insurance for individual insurers in each section of the report. Earned premiums, incurred losses, loss ratios and market share information for each type of insurance are displayed in separate sections for a more convenient analysis by line of business. Data for the prior four reporting years is shown to monitor trends. Also included is a 10-year countrywide experience exhibit that summarizes the entire report.

### **Related Products**

*Life & Fraternal Market Share Report and  
Life/Health Statistical Compilation*