



National Association of
Insurance Commissioners

2016 Insurance Department Resources Report

Volume One

June 2017



National Association of
Insurance Commissioners

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2016 Insurance Department Resources Report

Volume One

Introduction

Continued public interest in insurance regulation and interest by the U.S. Congress has focused attention on the activities and resources of state insurance departments. In the past, state insurance departments have experienced significant changes in available resources and considerable enhancement of their ability to meet the challenges of regulating an increasingly complex and competitive industry.

This report is the 30th in an annual series published by the NAIC. It contains key statistics on the resources and regulatory activities of the members of the NAIC, which include the 50 states, the District of Columbia, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. The data presented in this report were obtained primarily through an extensive survey completed by each of the departments.

Beginning with the 2010 edition, in order to provide the NAIC membership with important information as soon as possible, the report is released in two volumes. The second volume primarily encompasses the premium data (such as premium by line of business) not available at the time of publishing the first volume.

The 2016 IDRR – Volume One is organized into five key sections: Staffing; Budget and Funding; Examination and Oversight; Insurance Producers; and Consumer Services and Antifraud. Valuable statistics provided by each jurisdiction include the number of departmental staff, annual budgets, revenues collected, number of insurers and producers, and the number of consumer complaints filed. Unless otherwise indicated, the statistics presented are for calendar year 2016.

Every effort has been made to compile the statistics on a consistent basis. However, because of differences between departments, this is not always possible. Where known, these differences are explained in the Technical Notes located at the end of the report. The efforts and cooperation of the insurance commissioners and their staffs in providing this information are greatly appreciated.

Please send any questions regarding this report to researchrequest@naic.org. Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).

Overview

Overall, insurance department full-time equivalent staffing levels decreased 0.84% from the 2015 level. Twenty departments increased staffing, and 22 decreased staff levels. The remaining departments either stayed the same or did not have sufficient data to determine the degree of change. The top five departments based on staffing levels were Texas, California, Florida, New York, and North Carolina. Insurance department contractual staff (those hired for specific tasks but not employees of the insurance departments) decreased by 5.04% from 2015, and was down by 20.40% since 2012.

Budget levels for fiscal year 2018 are expected to increase by 0.79% from 2017 amounts and to increase by 6.93% since 2014. Total projected fiscal year 2018 budgets total over \$1.4 billion. California reported the largest 2018 budget, which is \$51.4 million greater than the second-largest 2018 budget (New York). Twenty-five states reported increased 2018 budget amounts from their 2017 reported budgets.

Revenues collected from the insurance industry increased 3.27% from 2015 to \$23.4 billion in 2016. Total taxes collected increased by 5.00%.

The number of U.S. domestic insurers increased from 5,926 companies in 2015 to 5,977 companies in 2016. In years prior to 2008, captives may be included in total domestic insurer numbers. Captives are reported in the second volume of the IDRR. The total number of company examinations completed was 1,738. There were 235 liquidations in progress at year-end, as well as 38 rehabilitations in progress.



Licensed resident producers numbered nearly 2.2 million individuals and 231,258 entities. Non-resident producers consisted of nearly 5.8 million individuals and 407,774 entities. Meanwhile, 7,735 fines and 528 restitutions were levied against insurance producers; 30,980 licenses were suspended; and 1,572 licenses were revoked.

State insurance departments received 305,420 official complaints and nearly 1.9 million inquiries. Forty-two states had separate criminal fraud investigation units, and 54 jurisdictions had company and producer licensing information available online.

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Staffing

State insurance departments are continually changing to accommodate the varying size and nature of the insurance industry. This requires a change in the makeup of the insurance department staff, whose job is to regulate the insurance industry.

Insurance Commissioner

It is the job of the state insurance commissioner (superintendent or director in some states) to oversee the regulation of the insurance industry in his/her state. The majority of insurance commissioners are appointed to their positions. However, commissioners in 12 of the 56 states and territories are elected to their positions by a vote of the general public. These different approaches to selection cause the length of a commissioner's term to vary from state to state, with many serving at the pleasure of the governor.

The duties of the commissioner also differ between states. In the majority of states, the insurance department is a separate agency, allowing the commissioner to concentrate solely on insurance regulation. In other states, the commissioner's responsibilities also include oversight of other areas. Examples of other offices held by state insurance commissioners include that of fire marshal, state auditor and commissioner of securities.

Staff

It is the job of each state's insurance department to ensure the solvency of insurance companies doing business in the state, to license insurance producers, to assist insurance consumers, and to protect both consumers and companies from insurance fraud.

Ensuring the solvency of insurance companies is the primary function of insurance regulators. Solvency monitoring systems, such as the Insurance Regulatory Information System (IRIS) and risk-based capital (RBC), are used to identify and prioritize companies for detailed review, either through desk audits or financial examinations. Insurance companies are generally audited every three to five years, but evidence of potential impairment can also trigger an audit.

Historically, a large portion of each insurance department's staff has been employed for solvency monitoring and financial examinations. As the number of insurance companies and the complexity of their business

dealings have increased, departments have increased the number and training of financial examiners and analysts.

Other important charges of state insurance departments are the licensing of insurance producers and the regulation of rates and policy forms. Each state sets its own licensing requirements for companies, agents, brokers, etc., and has the authority to revoke licenses for illegal or unethical conduct. Each state also sets its own rate and policy form filing requirements.

The task of assisting insurance consumers takes many forms. Insurance department staff members answer consumers' questions, investigate complaints against insurance agents and companies, and perform market conduct examinations to ensure that insurance producers and companies are dealing with consumers in a fair and consistent manner.

Just as many companies contract services to use their limited resources more efficiently, the state insurance departments also use contract staff. States also use the services of employees from other state agencies. For instance, some states do not have attorneys on staff; instead, they use the services of their state's attorney general's office. Insurance departments also use the services of other state agencies in the areas of liquidations, receiverships, and examinations, among others.

With the expansion of technology, the state insurance regulators' need for employees with computer expertise has grown. The electronic communication link between on-site examiners at insurance companies and internal insurance department staff has greatly improved the efficiency of the examination process. The ability for insurance department staff to electronically access NAIC database information is also a benefit for state regulators.

Staffing data were compiled as of Dec. 31, 2016. In certain instances, employees of a department may perform work in more than one of the categories listed. For example, company examiners might perform both financial and market conduct examinations in some states. When such a situation occurs, an attempt is made to match the amount of time the employee spends doing each function and report it as such. Therefore, if half of an examiner's time is spent doing financial exams and the other half is spent performing market conduct exams, it is recorded as 0.5 financial examiners and 0.5 market conduct examiners in the relevant tables.

Table 1

State Commissioners - 2016

State	Elected/ Appointed	Other State Offices Held
Alabama	Appointed	Ex officio member of AL Securities Commission
Alaska	Appointed	
American Samoa	Appointed	
Arizona	Appointed	
Arkansas	Appointed	
California	Elected	
Colorado	Appointed	
Connecticut	Appointed	
Delaware	Elected	
Dist. of Columbia	Appointed	
Florida	Appointed	
Georgia	Elected	State Fire Marshal; Industrial Loan Commissioner
Guam	Appointed	Banking Commissioner
Hawaii	Appointed	
Idaho	Appointed	
Illinois	Appointed	
Indiana	Appointed	
Iowa	Appointed	Securities Administrator
Kansas	Elected	
Kentucky	Appointed	
Louisiana	Elected	
Maine	Appointed	
Maryland	Appointed	
Massachusetts	Appointed	
Michigan	Appointed	
Minnesota	Appointed	
Mississippi	Elected	State Fire Marshal
Missouri	Appointed	
Montana	Elected	State Auditor, State Land Board, Commissioner of Securities Chair, State Claims Board
Nebraska	Appointed	
Nevada	Appointed	
New Hampshire	Appointed	
New Jersey	Appointed	Commissioner of Banking & Real Estate Commission
New Mexico	Appointed	
New York	Appointed	
North Carolina	Elected	State Fire Marshal
North Dakota	Elected	
N. Mariana Islands	Appointed	Secretary of the Department of Commerce, Director of Banking Lt. Governor
Ohio	Appointed	
Oklahoma	Elected	
Oregon	Appointed	Administrator of the Division of Financial Regulation and Chief Actuary
Pennsylvania	Appointed	
Puerto Rico	Appointed	
Rhode Island	Appointed	Superintendent Of Banking
South Carolina	Appointed	
South Dakota	Appointed	
Tennessee	Appointed	Fire Marshal
Texas	Appointed	
U.S. Virgin Islands	Elected	
Utah	Appointed	
Vermont	Appointed	
Virginia	Appointed	
Washington	Elected	
West Virginia	Appointed	
Wisconsin	Appointed	
Wyoming	Appointed	

Table 2

Total Insurance Department Staff 2012-2016*

State	2016	2015	2014	2013	2012	Percent 2012-2016
Alabama	164.50	156.00	152.50	152.00	156.00	5.45%
Alaska	43.00	40.00	54.00	54.00	55.00	-21.82%
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00%
Arizona	80.25	84.25	87.75	86.75	84.25	-4.75%
Arkansas	169.00	217.00	218.00	214.00	198.00	-14.65%
California	1,392.00	1,410.00	1,391.00	1,325.50	1,314.00	5.94%
Colorado	92.50	92.50	99.00	99.50	97.50	-5.13%
Connecticut	147.00	148.00	150.00	149.00	149.00	-1.34%
Delaware	98.00	94.00	89.00	88.00	86.00	13.95%
Dist. of Columbia	85.50	83.00	82.00	82.00	85.00	0.59%
Florida	870.00	861.00	841.00	857.00	861.00	1.05%
Georgia	225.00	221.00	234.00	274.00	253.00	-11.07%
Guam	9.00	8.00	8.00	8.00	0.00	-
Hawaii	97.00	95.00	95.00	96.00	81.00	19.75%
Idaho	73.50	73.50	73.50	73.00	72.00	2.08%
Illinois	248.00	258.00	249.00	234.00	248.00	0.00%
Indiana	88.00	88.00	92.00	92.00	90.00	-2.22%
Iowa	117.00	105.00	101.00	101.00	103.00	13.59%
Kansas	108.00	118.41	122.91	122.91	125.91	-14.22%
Kentucky	123.00	130.00	126.00	121.00	112.00	9.82%
Louisiana	228.00	225.00	246.00	249.00	264.00	-13.64%
Maine	72.00	72.00	73.00	73.00	78.00	-7.69%
Maryland	200.00	236.00	241.00	235.00	241.00	-17.01%
Massachusetts	126.00	130.00	135.00	138.00	124.00	1.61%
Michigan	168.38	167.91	167.36	166.10	160.79	4.72%
Minnesota	100.45	78.75	81.75	83.20	81.20	23.71%
Mississippi	95.00	94.00	96.00	91.00	90.00	5.56%
Missouri	240.00	234.00	229.00	220.00	218.00	10.09%
Montana	75.20	76.20	77.30	79.60	63.00	19.37%
Nebraska	104.00	105.50	103.50	103.00	101.00	2.97%
Nevada	87.00	86.00	85.00	85.00	84.00	3.57%
New Hampshire	82.00	82.00	78.00	75.00	77.00	6.49%
New Jersey	342.00	351.00	352.50	358.00	381.50	-10.35%
New Mexico	119.00	127.00	82.00	88.00	88.00	35.23%
New York	746.00	763.00	809.00	814.00	806.00	-7.44%
North Carolina	391.10	395.60	398.60	414.00	422.60	-7.45%
North Dakota	49.50	49.50	49.50	49.50	49.50	0.00%
N. Mariana Islands	3.00	0.00	0.00	0.00	0.00	-
Ohio	276.50	277.50	280.50	279.50	293.00	-5.63%
Oklahoma	117.00	119.00	116.00	126.00	127.00	-7.87%
Oregon	94.00	93.50	98.00	95.00	99.00	-5.05%
Pennsylvania	199.00	225.00	222.00	222.00	222.00	-10.36%
Puerto Rico	98.00	99.00	102.00	103.00	163.00	-39.88%
Rhode Island	37.00	37.00	37.00	38.00	37.00	0.00%
South Carolina	95.00	85.00	88.00	87.00	82.00	15.85%
South Dakota	33.00	33.00	33.00	33.00	30.00	10.00%
Tennessee	119.00	127.00	133.00	132.00	135.00	-11.85%
Texas	1,525.50	1,525.75	1,716.45	1,715.45	1,704.00	-10.48%
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00%
Utah	93.00	93.00	93.00	93.00	87.00	6.90%
Vermont	126.40	64.20	67.45	69.40	71.40	77.03%
Virginia	192.00	192.00	197.00	196.00	194.00	-1.03%
Washington	243.50	240.00	230.50	229.80	231.60	5.14%
West Virginia	343.00	379.00	385.00	401.00	401.00	-14.46%
Wisconsin	132.25	132.25	132.25	132.25	130.25	1.54%
Wyoming	26.00	26.00	26.00	26.00	24.00	8.33%
Total	11,209.03	11,304.32	11,527.32	11,529.46	11,531.50	-2.80%

*Excludes contractual employees

Figure 1

Insurance Department Staff 2008-2016

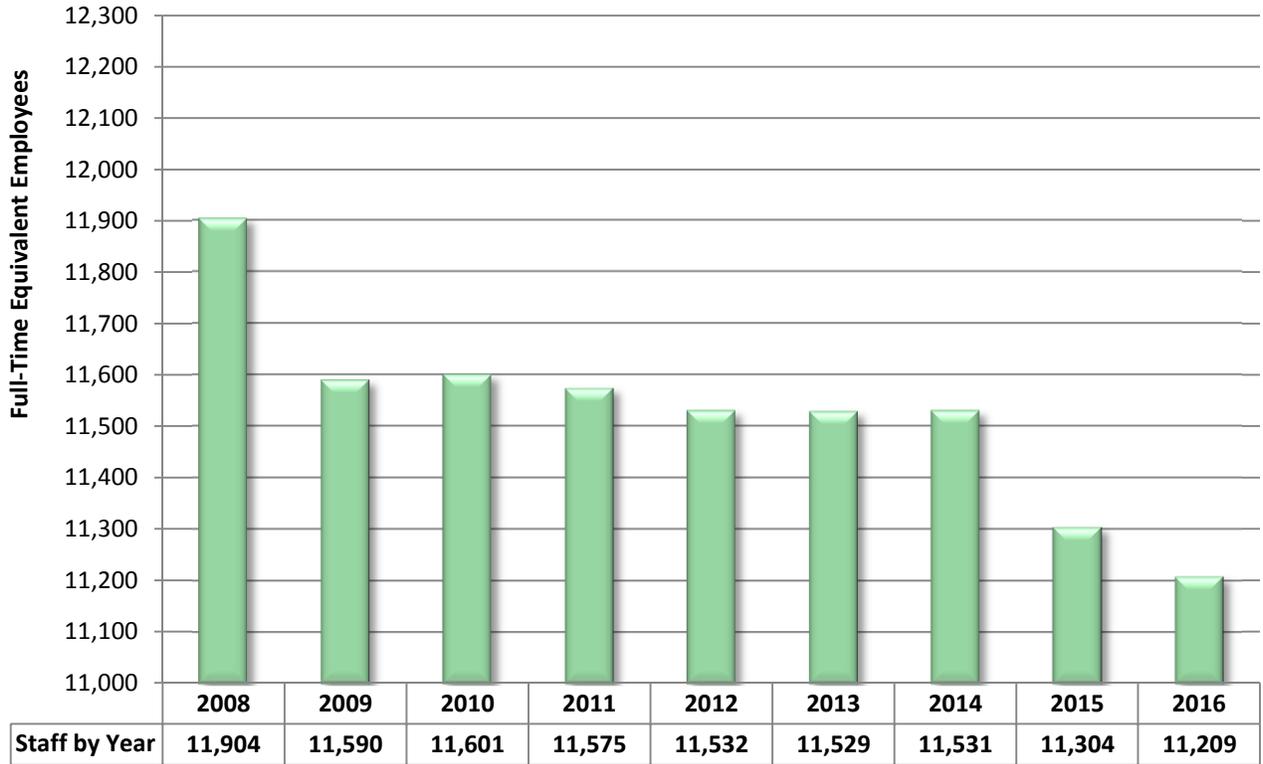


Figure 2

Insurance Department Staff Breakdown - 2016

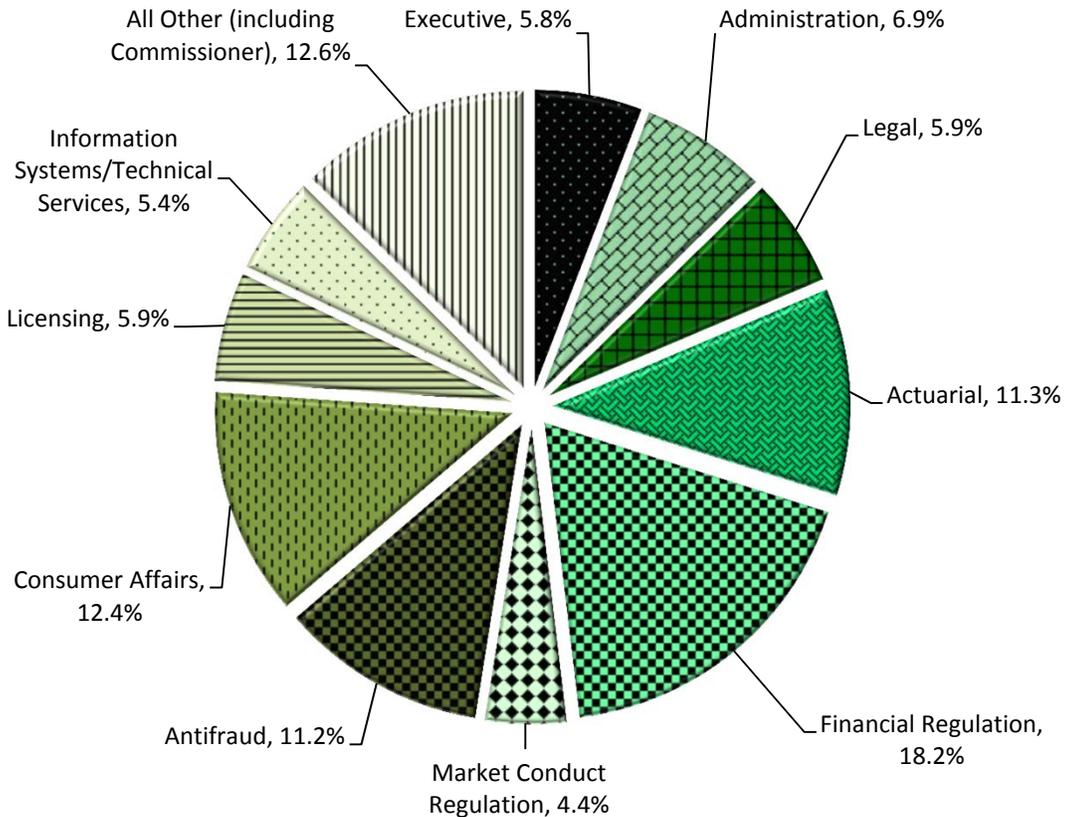


Table 3

Insurance Department Staffing - By Position - 2016

State	Executive				Legal	
	Deputy/Assistant Commissioners	Media	Public Policy	Support Staff	Lawyers	Support Staff
Alabama	12.00	1.50	0.50	1.50	6.00	4.00
Alaska	1.00	1.00	1.00	-	-	-
American Samoa	-	-	-	-	-	-
Arizona	8.00	0.00	0.00	0.00	2.00	0.00
Arkansas	7.00	1.00	0.00	2.00	15.00	4.00
California	52.00	4.00	4.00	18.00	99.00	55.00
Colorado	3.00	1.00	1.00	0.00	2.00	0.00
Connecticut	10.00	1.00	1.00	2.00	5.00	1.00
Delaware	1.00	2.00	1.00	2.00	2.00	3.00
Dist. of Columbia	5.00	3.00	0.00	2.00	4.50	5.00
Florida	7.00	1.00	2.00	2.00	21.00	11.00
Georgia	2.00	1.00	1.00	2.00	6.00	3.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	10.00	1.00	0.00	2.00	5.00	1.00
Idaho	4.00	0.50	1.00	2.00	0.00	0.00
Illinois	11.00	1.00	1.00	8.00	8.00	2.00
Indiana	5.00	1.00	0.00	2.00	5.00	2.00
Iowa	2.00	0.00	1.00	1.00	5.00	1.00
Kansas	10.00	0.00	1.00	6.00	5.00	3.00
Kentucky	6.00	1.00	1.00	6.00	7.00	2.00
Louisiana	12.00	3.00	1.00	4.00	9.00	2.00
Maine	1.00	1.00	0.00	1.00	7.00	0.00
Maryland	9.00	2.00	4.00	3.00	9.00	4.00
Massachusetts	5.00	1.00	0.00	0.00	15.00	3.00
Michigan	5.54	0.50	2.70	1.62	5.94	3.24
Minnesota	2.00	1.00	2.00	1.00	3.00	0.50
Mississippi	9.00	1.00	1.00	4.00	3.00	2.00
Missouri	1.00	3.00	1.00	2.00	13.00	2.00
Montana	2.00	2.80	2.00	2.00	8.00	3.00
Nebraska	1.00	1.00	-	1.00	4.00	1.00
Nevada	3.00	1.00	1.00	1.00	4.00	6.00
New Hampshire	3.00	2.00	2.00	2.00	4.00	3.00
New Jersey	12.00	2.00	0.00	14.00	5.00	3.00
New Mexico	1.00	0.00	0.00	2.00	8.00	6.00
New York	3.00	2.00	2.00	6.00	25.00	8.00
North Carolina	8.00	0.00	0.00	3.00	1.50	3.00
North Dakota	1.00	1.00	0.00	1.00	4.00	1.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	15.00	3.00	3.00	3.00	10.00	2.00
Oklahoma	10.00	4.00	-	1.00	5.00	3.00
Oregon	1.50	0.00	5.50	3.00	2.00	0.00
Pennsylvania	20.00	3.00	3.00	5.00	8.00	2.00
Puerto Rico	3.00	0.00	3.00	2.00	5.00	2.00
Rhode Island	0.00	0.00	0.00	0.00	1.00	0.00
South Carolina	6.00	1.00	1.00	1.00	3.00	2.00
South Dakota	3.00	0.00	0.00	1.00	4.00	1.00
Tennessee	3.00	1.00	1.00	5.00	8.00	3.00
Texas	11.00	4.00	4.00	11.00	59.85	7.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	10.00	1.00	0.00	1.00	1.00	0.00
Vermont	2.00	0.00	0.00	2.00	0.00	0.00
Virginia	11.00	0.00	6.00	5.00	6.00	6.00
Washington	10.00	5.00	8.00	10.50	5.00	5.00
West Virginia	3.00	0.00	0.00	1.00	16.00	14.00
Wisconsin	4.75	0.00	4.90	2.00	5.60	1.00
Wyoming	1.00	0.00	0.00	0.00	1.00	1.00
Total	348.79	67.30	74.60	160.62	466.39	196.74

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

Administration						
State	Supervisory Staff	Human Resources	Business Office	Revenue	Other Administrative	Support Staff
Alabama	2.50	1.00	3.75	1.00	1.50	0.00
Alaska	4.00	-	-	1.00	5.00	-
American Samoa	-	-	-	-	-	-
Arizona	2.00	0.00	2.00	2.00	0.00	0.00
Arkansas	2.00	2.00	0.00	0.00	0.00	29.00
California	27.00	22.00	14.00	10.00	34.00	7.00
Colorado	1.00	0.00	3.00	2.00	0.50	1.00
Connecticut	1.00	1.00	6.00	0.00	0.00	0.00
Delaware	2.00	1.00	1.00	3.00	1.00	6.00
Dist. of Columbia	2.00	3.00	0.00	0.00	5.00	0.00
Florida	2.00	1.00	0.00	0.00	0.00	2.00
Georgia	2.00	1.00	1.00	1.00	3.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	3.00	0.00	2.00	0.00
Idaho	2.00	0.50	1.00	2.00	0.00	2.50
Illinois	6.00	5.00	3.00	3.00	2.00	3.00
Indiana	0.00	0.00	2.00	1.00	1.00	2.00
Iowa	0.00	1.00	0.00	0.00	2.00	6.00
Kansas	1.00	2.00	0.00	4.50	2.50	0.00
Kentucky	1.00	1.00	0.00	0.00	5.00	0.00
Louisiana	11.00	3.00	0.00	4.00	13.00	4.00
Maine	1.00	0.00	2.00	1.00	0.00	0.00
Maryland	3.00	4.00	0.00	0.00	0.00	-
Massachusetts	0.00	0.00	0.00	1.00	1.00	2.00
Michigan	1.08	0.54	0.54	0.54	3.24	1.08
Minnesota	0.40	0.80	0.70	0.00	0.00	0.00
Mississippi	2.00	1.00	1.00	4.00	0.00	3.00
Missouri	4.00	2.00	12.00	0.00	3.00	0.00
Montana	1.00	1.00	0.00	0.00	1.00	4.00
Nebraska	3.00	1.00	-	-	-	4.00
Nevada	-	-	-	-	-	4.00
New Hampshire	1.00	1.00	4.00	2.00	-	4.00
New Jersey	7.00	6.00	1.00	2.00	14.00	1.00
New Mexico	4.00	1.00	5.00	4.00	1.00	1.00
New York	3.00	17.00	9.00	5.00	10.00	4.00
North Carolina	3.00	4.00	8.00	0.00	10.00	-
North Dakota	0.00	0.50	1.50	0.00	0.00	2.50
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	4.00	3.00	0.00	3.00	0.00	3.00
Oklahoma	1.00	1.00	1.00	2.00	5.00	5.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	3.00	2.00	2.00	2.00	0.00	3.00
Puerto Rico	4.00	2.00	0.00	2.00	6.00	4.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00
South Carolina	2.00	1.00	3.00	0.00	0.00	3.00
South Dakota	0.00	0.00	0.00	1.00	2.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	6.00	17.00	4.00	4.00	58.40	2.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0.00	0.00	0.00	3.00	2.00	0.00
Vermont	0.00	0.00	0.25	0.00	0.00	1.75
Virginia	2.00	0.00	3.00	1.00	0.00	0.00
Washington	7.00	2.00	5.00	0.00	6.00	0.00
West Virginia	4.00	5.00	3.00	12.00	0.00	5.00
Wisconsin	0.00	0.00	5.00	0.00	0.00	0.00
Wyoming	0.00	1.00	0.00	0.00	1.00	0.00
Total	134.98	118.34	110.74	84.04	201.14	119.83

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

State	Actuarial					
	Supervisory Staff	Actuaries - L/H	Actuaries - P/C	Rate/Form Analysts - L/H	Rate/Form Analysts - P/C	Support Staff
Alabama	0.00	1.00	1.00	3.50	3.00	1.00
Alaska	2.00	-	1.00	4.00	5.00	-
American Samoa	-	-	-	-	-	-
Arizona	2.00	0.50	1.00	4.00	1.00	2.75
Arkansas	3.00	0.00	0.00	5.00	5.00	3.00
California	1.00	22.00	11.00	0.00	71.00	8.00
Colorado	3.00	4.00	2.00	8.00	5.00	0.00
Connecticut	3.00	6.00	2.00	5.00	6.00	2.00
Delaware	0.00	0.00	0.00	2.00	1.00	1.00
Dist. of Columbia	3.00	3.00	2.00	4.00	1.00	0.00
Florida	4.00	5.00	7.00	12.00	25.00	12.00
Georgia	1.00	1.00	0.00	6.00	7.00	2.00
Guam	0.00	0.00	0.00	1.00	1.00	-
Hawaii	0.00	1.00	1.00	10.00	5.00	2.00
Idaho	1.00	1.00	0.00	1.00	0.00	2.00
Illinois	4.00	9.00	4.00	9.00	6.00	2.00
Indiana	1.00	2.00	1.00	5.00	3.00	0.00
Iowa	2.00	1.00	0.00	2.00	1.00	1.00
Kansas	1.00	1.00	0.00	6.00	9.00	2.00
Kentucky	5.00	0.00	0.00	9.00	6.00	8.00
Louisiana	7.00	2.00	3.00	13.00	17.00	5.00
Maine	4.00	1.00	1.00	3.00	2.00	1.00
Maryland	2.00	1.00	2.00	13.00	4.00	1.00
Massachusetts	2.00	1.00	4.00	2.00	5.00	1.00
Michigan	2.00	0.00	0.00	9.00	9.00	3.00
Minnesota	1.00	3.00	1.00	7.00	4.00	0.00
Mississippi	3.00	0.00	0.00	3.00	4.00	6.00
Missouri	2.00	4.00	1.00	9.00	7.00	1.00
Montana	1.00	1.50	1.00	3.00	2.00	0.00
Nebraska	3.00	2.00	1.00	2.00	4.00	1.00
Nevada	2.00	1.00	1.00	5.00	4.00	3.00
New Hampshire	3.00	1.00	1.00	4.00	4.00	1.00
New Jersey	3.00	3.00	4.00	9.00	12.00	3.00
New Mexico	4.00	2.00	3.00	7.00	2.00	1.00
New York	7.00	34.00	18.00	37.00	39.00	4.00
North Carolina	9.00	4.00	2.00	10.00	3.00	1.00
North Dakota	1.00	2.00	1.00	3.00	1.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	7.00	8.00	5.00	15.00	6.00	2.00
Oklahoma	5.00	1.00	-	1.00	4.00	1.00
Oregon	1.00	3.00	2.00	7.00	3.00	4.00
Pennsylvania	2.00	8.00	6.00	5.00	3.00	0.00
Puerto Rico	3.00	2.00	3.00	0.00	3.00	2.00
Rhode Island	0.50	0.00	0.00	1.00	1.00	1.00
South Carolina	2.00	2.00	2.00	2.00	4.00	1.00
South Dakota	0.00	1.00	0.00	3.00	1.50	0.00
Tennessee	3.00	0.00	0.00	3.00	5.00	3.00
Texas	3.00	16.75	10.75	38.50	27.50	7.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	1.00	2.00	0.00	8.00	2.00	2.00
Vermont	2.00	0.00	0.00	3.00	3.00	2.00
Virginia	5.00	0.00	0.00	12.00	17.00	2.00
Washington	4.00	4.00	3.00	15.00	6.00	3.00
West Virginia	3.00	0.00	1.00	5.00	4.00	1.00
Wisconsin	0.50	0.00	0.00	3.75	2.00	2.00
Wyoming	1.00	0.00	0.00	2.00	2.00	1.00
Total	135.00	167.75	109.75	359.75	378.00	114.75

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

State	Financial Regulation						
	Supervisory Staff	Financial Examiners	Financial Analysts	Receivership Personnel	Guaranty Fund	Captive/Spec Insurance	Support Staff
Alabama	2.70	12.00	6.45	5.00	0.00	0.55	3.00
Alaska	1.00	3.00	-	-	-	-	1.00
American Samoa	-	-	-	-	-	-	-
Arizona	5.00	0.00	4.50	0.00	2.00	1.00	3.00
Arkansas	3.00	16.00	6.00	0.00	0.00	0.00	6.00
California	25.00	17.00	75.00	0.00	0.00	0.00	11.00
Colorado	2.00	8.00	5.00	0.00	0.00	0.00	0.00
Connecticut	12.00	18.00	18.00	1.00	0.00	2.00	3.00
Delaware	9.00	0.00	10.00	0.00	0.00	5.00	4.00
Dist. of Columbia	2.00	2.00	4.00	0.50	0.00	6.00	0.00
Florida	21.00	35.00	51.00	122.00	0.00	0.00	12.00
Georgia	3.00	2.00	8.00	0.00	0.00	3.00	2.00
Guam	1.00	1.00	1.00	0.00	0.00	0.00	0.00
Hawaii	2.00	1.00	9.00	0.00	0.00	14.00	3.00
Idaho	2.00	0.00	2.00	0.00	0.00	0.00	2.00
Illinois	7.00	42.00	16.00	0.00	0.00	0.00	3.00
Indiana	4.00	0.00	7.00	0.00	0.00	0.00	0.00
Iowa	3.00	16.00	20.00	0.00	0.00	0.00	1.00
Kansas	1.00	8.00	9.00	0.00	0.00	0.00	0.00
Kentucky	1.00	0.00	1.00	0.00	0.00	1.00	4.00
Louisiana	6.00	6.00	15.00	0.00	0.00	0.00	2.00
Maine	8.00	7.00	4.00	0.00	0.00	0.00	1.00
Maryland	7.00	6.00	6.00	0.00	0.00	0.00	1.00
Massachusetts	10.00	8.00	10.00	0.00	0.00	0.00	1.00
Michigan	18.00	13.00	14.00	1.00	0.00	2.00	4.00
Minnesota	2.00	1.00	6.00	0.00	0.00	0.00	2.00
Mississippi	1.50	0.00	8.00	0.00	0.00	0.00	1.00
Missouri	6.00	46.00	6.00	2.00	0.00	3.00	2.00
Montana	1.00	5.00	0.00	0.00	0.00	5.00	0.90
Nebraska	10.00	11.50	11.00	-	-	3.00	1.00
Nevada	1.00	6.00	4.00	-	-	-	6.00
New Hampshire	1.00	4.00	6.00	0.00	0.00	0.00	0.00
New Jersey	5.00	11.00	30.00	1.00	0.00	1.00	6.00
New Mexico	2.00	3.00	0.00	0.00	0.00	0.00	1.00
New York	13.00	128.00	112.00	0.00	0.00	0.00	18.00
North Carolina	12.00	20.60	12.00	3.00	0.00	7.00	5.00
North Dakota	1.00	3.00	2.00	0.00	0.00	0.00	1.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	18.00	13.00	18.00	1.00	0.00	4.00	2.00
Oklahoma	3.00	-	5.00	-	-	1.00	4.00
Oregon	2.00	6.00	5.00	0.00	0.00	1.00	3.00
Pennsylvania	10.00	25.00	13.00	0.00	0.00	0.00	3.00
Puerto Rico	4.00	11.00	5.00	0.00	0.00	1.00	4.00
Rhode Island	1.50	10.00	5.00	0.00	0.00	0.00	0.50
South Carolina	6.00	7.00	5.00	0.00	0.00	7.00	2.50
South Dakota	0.00	0.00	3.00	0.00	0.00	0.00	0.00
Tennessee	3.00	15.00	17.00	0.00	0.00	6.00	10.00
Texas	3.00	60.00	39.00	10.50	0.00	0.00	5.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	3.00	7.00	5.00	0.00	0.00	7.00	1.00
Vermont	3.00	4.00	1.00	0.00	0.00	26.00	1.00
Virginia	7.00	8.00	10.00	0.00	0.00	0.00	3.00
Washington	8.00	17.00	6.00	0.00	0.00	0.00	2.00
West Virginia	4.00	4.00	10.00	0.00	0.00	0.00	6.00
Wisconsin	7.00	18.50	18.50	0.00	0.00	0.00	2.00
Wyoming	1.00	3.00	1.00	0.00	0.00	0.00	0.00
Total	294.70	668.60	665.45	147.00	2.00	106.55	159.90

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

State	Market Conduct Regulation				
	Supervisory Staff	Market Conduct Examiners	Market Conduct Analysts	Managed Care Org. Oversight	Support Staff
Alabama	0.00	2.00	2.00	0.55	-
Alaska	-	-	-	-	-
American Samoa	-	-	-	-	-
Arizona	1.00	0.00	1.50	1.00	1.00
Arkansas	0.00	0.00	0.00	0.00	0.00
California	5.00	30.00	1.00	0.00	3.00
Colorado	1.00	4.00	1.00	0.00	0.00
Connecticut	2.00	7.00	1.00	0.00	1.00
Delaware	1.00	2.00	0.00	0.00	0.00
Dist. of Columbia	0.50	0.00	0.50	0.00	0.00
Florida	7.00	0.00	18.00	0.00	3.00
Georgia	1.00	1.00	2.00	0.00	0.00
Guam	0.00	1.00	0.00	0.00	0.00
Hawaii	0.00	1.00	0.00	0.00	0.00
Idaho	0.00	0.00	2.00	0.00	0.00
Illinois	1.00	10.00	2.00	0.00	1.00
Indiana	1.00	2.00	0.00	0.00	0.00
Iowa	0.00	0.00	2.00	0.00	0.00
Kansas	1.00	1.00	1.00	0.00	0.00
Kentucky	1.00	0.00	4.00	0.00	2.00
Louisiana	1.00	0.00	3.00	0.00	0.00
Maine	1.00	2.00	0.00	0.00	0.00
Maryland	4.00	7.00	2.00	0.00	1.00
Massachusetts	1.00	0.00	2.00	3.00	0.00
Michigan	3.00	4.00	7.00	3.00	0.00
Minnesota	1.00	1.00	0.00	0.00	0.00
Mississippi	0.50	0.00	0.00	0.00	0.00
Missouri	3.00	26.00	0.00	0.00	3.00
Montana	1.00	2.00	0.00	0.00	0.00
Nebraska	1.00	4.00	1.00	-	-
Nevada	-	2.00	-	-	1.00
New Hampshire	1.00	5.00	4.00	0.00	0.00
New Jersey	1.00	7.00	7.00	0.00	0.00
New Mexico	1.00	0.00	0.00	4.00	0.00
New York	5.00	25.00	24.00	0.00	7.00
North Carolina	3.00	9.00	7.00	0.00	2.00
North Dakota	0.00	0.00	0.00	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00
Ohio	4.00	6.00	3.00	0.00	0.00
Oklahoma	1.00	-	2.00	-	-
Oregon	0.50	2.00	7.00	0.00	1.00
Pennsylvania	3.00	7.00	2.00	0.00	0.00
Puerto Rico	1.00	2.00	3.00	0.00	1.00
Rhode Island	0.50	4.00	0.00	0.00	0.50
South Carolina	0.00	0.00	1.00	0.00	0.00
South Dakota	0.00	1.00	0.00	0.00	1.00
Tennessee	1.00	0.00	0.00	0.00	0.00
Texas	2.50	7.00	0.00	15.50	1.00
U.S. Virgin Islands	-	-	-	-	-
Utah	0.00	7.00	1.00	0.00	1.00
Vermont	1.00	2.00	0.00	0.00	0.00
Virginia	2.00	0.00	18.00	0.00	1.00
Washington	3.00	8.00	2.00	0.00	2.00
West Virginia	1.00	5.00	3.00	0.00	1.00
Wisconsin	4.25	5.00	6.00	1.00	1.00
Wyoming	1.00	0.00	0.00	0.00	0.00
Total	75.75	211.00	143.00	28.05	35.50

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

Antifraud/Enforcement					
State	Supervisory Staff	Criminal Fraud Investigators	Civil Fraud Investigators	Enforcement Personnel	Support Staff
Alabama	0.00	5.00	2.00	0.00	0.25
Alaska	1.00	3.00	-	-	-
American Samoa	-	-	-	-	-
Arizona	0.00	7.00	0.00	2.00	1.00
Arkansas	3.00	4.00	0.00	0.00	2.00
California	73.00	185.00	72.00	0.00	91.00
Colorado	0.75	0.00	7.00	0.00	1.00
Connecticut	1.00	0.00	0.00	5.00	0.00
Delaware	3.00	0.00	7.00	0.00	2.00
Dist. of Columbia	2.00	0.00	6.00	0.00	0.00
Florida	43.00	123.00	0.00	0.00	34.00
Georgia	1.00	8.00	0.00	0.00	1.00
Guam	0.00	0.00	0.00	0.00	0.00
Hawaii	2.00	5.00	0.00	0.00	1.00
Idaho	2.00	6.00	1.00	0.00	1.00
Illinois	4.00	0.00	5.00	6.00	2.00
Indiana	3.00	0.00	0.00	6.00	0.00
Iowa	1.00	3.00	0.00	0.00	1.00
Kansas	0.00	2.00	0.00	0.00	0.50
Kentucky	3.00	9.00	0.00	0.00	2.00
Louisiana	2.00	0.00	6.00	2.00	1.00
Maine	0.00	0.00	0.00	0.00	0.00
Maryland	4.00	4.00	1.00	7.00	2.00
Massachusetts	1.00	0.00	7.00	-	1.00
Michigan	0.00	0.00	0.00	0.00	0.00
Minnesota	6.00	10.00	24.00	0.00	1.00
Mississippi	0.00	0.00	1.00	0.00	3.00
Missouri	1.00	0.00	13.00	0.00	1.00
Montana	0.00	4.00	0.00	0.00	0.00
Nebraska	1.00	3.00	-	-	1.00
Nevada	1.00	-	5.00	-	-
New Hampshire	2.00	3.00	0.00	2.00	1.00
New Jersey	14.00	0.00	56.00	6.00	9.00
New Mexico	3.00	4.00	0.00	2.00	2.00
New York	2.00	39.00	9.00	0.00	4.00
North Carolina	2.00	18.00	0.00	0.00	1.00
North Dakota	0.00	0.00	2.00	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00
Ohio	4.00	5.50	7.50	0.00	2.00
Oklahoma	1.00	6.00	-	-	2.00
Oregon	0.50	0.00	3.00	0.00	0.50
Pennsylvania	3.00	0.00	5.00	0.00	1.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.00	0.00	0.00	0.00	0.00
South Carolina	1.00	0.00	0.00	2.00	0.00
South Dakota	0.00	0.00	0.00	2.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00
Texas	5.00	28.00	10.50	5.00	7.00
U.S. Virgin Islands	-	-	-	-	-
Utah	2.00	9.00	0.00	0.00	2.00
Vermont	0.00	0.00	0.00	0.00	0.00
Virginia	3.00	0.00	0.00	16.00	2.00
Washington	5.00	4.00	7.00	-	2.00
West Virginia	8.00	19.00	8.00	0.00	14.00
Wisconsin	0.00	0.00	0.00	0.00	0.00
Wyoming	0.00	0.00	0.00	0.00	0.00
Total	214.25	516.50	265.00	63.00	199.25

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

Consumer Affairs							
State	Supervisory Staff	Complaint Investigators	Consumer Advocates	Assistance Personnel	Senior Health Ins. Program	Healthcare Appeals	Support Staff
Alabama	1.00	8.00	0.00	3.00	0.00	0.00	0.00
Alaska	1.00	2.00	-	-	-	-	-
American Samoa	-	-	-	-	-	-	-
Arizona	1.00	0.00	0.00	7.50	0.00	0.50	1.00
Arkansas	2.00	11.00	0.00	0.00	3.00	0.00	6.00
California	15.00	73.00	0.00	31.00	2.00	0.00	11.00
Colorado	3.00	13.00	0.00	0.00	4.00	0.00	2.00
Connecticut	2.00	8.00	0.00	0.00	0.00	0.00	2.00
Delaware	6.00	7.00	0.00	0.00	2.00	0.00	3.00
Dist. of Columbia	0.50	6.00	1.00	0.00	0.00	0.00	0.00
Florida	7.00	54.00	5.00	46.00	0.00	0.00	7.00
Georgia	4.00	14.00	0.00	10.00	0.00	0.00	3.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	5.00	0.00	2.00	0.00	0.00	1.00
Idaho	2.00	6.00	0.00	0.00	8.00	0.00	2.00
Illinois	3.00	21.00	0.00	0.00	0.00	0.00	5.00
Indiana	2.00	0.00	0.00	6.00	2.00	0.00	3.00
Iowa	1.00	5.00	1.00	0.00	8.00	0.00	1.00
Kansas	2.00	10.00	0.00	0.00	0.00	0.00	4.00
Kentucky	2.00	6.00	0.00	0.00	0.00	0.00	3.00
Louisiana	4.00	14.00	4.00	0.00	3.00	0.00	5.00
Maine	2.00	8.00	1.00	3.00	0.00	0.00	1.00
Maryland	10.00	28.00	0.00	6.00	0.00	5.00	12.00
Massachusetts	1.00	5.00	0.00	0.00	0.00	0.00	1.00
Michigan	3.00	15.00	0.00	5.32	0.00	4.00	2.50
Minnesota	1.00	9.00	0.00	0.00	0.00	0.00	0.00
Mississippi	5.00	6.00	0.00	0.00	0.00	0.00	3.00
Missouri	3.00	24.00	0.00	0.00	0.00	0.00	3.00
Montana	1.00	7.00	0.00	0.00	0.00	0.00	0.00
Nebraska	2.00	7.00	-	-	3.00	-	2.00
Nevada	1.00	6.00	-	-	-	-	1.00
New Hampshire	1.00	3.00	0.00	2.00	0.00	0.00	0.00
New Jersey	8.00	21.00	0.00	6.00	0.00	2.00	4.00
New Mexico	1.00	0.00	2.00	0.00	0.00	0.00	0.00
New York	3.00	36.00	5.00	0.00	0.00	5.00	9.00
North Carolina	6.00	19.00	0.00	0.00	23.00	3.00	4.00
North Dakota	1.00	2.00	0.00	1.00	2.00	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	8.00	21.00	0.00	0.00	15.00	0.00	3.00
Oklahoma	1.00	7.00	3.00	-	4.00	-	2.00
Oregon	1.00	9.50	0.00	3.00	0.00	0.00	2.00
Pennsylvania	4.00	12.00	0.00	0.00	0.00	0.00	4.00
Puerto Rico	3.00	5.00	0.00	2.00	0.00	0.00	2.00
Rhode Island	0.50	3.00	0.00	0.00	0.00	0.00	1.00
South Carolina	2.00	0.00	6.00	0.00	0.00	0.00	2.00
South Dakota	0.00	3.50	0.00	0.00	0.00	0.00	1.00
Tennessee	2.00	9.00	0.00	0.00	0.00	0.00	4.00
Texas	23.00	36.50	0.00	171.50	1.00	0.00	3.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	0.00	5.00	0.00	0.00	0.00	0.00	0.00
Vermont	1.00	4.00	0.00	0.00	0.00	0.00	0.00
Virginia	3.00	14.00	2.00	0.00	0.00	1.00	6.00
Washington	9.00	0.00	15.00	0.00	8.00	0.00	7.00
West Virginia	5.00	1.00	1.00	10.00	0.00	2.00	5.00
Wisconsin	1.00	5.75	0.00	0.00	0.00	0.00	4.00
Wyoming	0.00	2.00	0.00	0.00	0.00	0.00	1.00
Total	171.00	597.25	46.00	315.32	88.00	22.50	148.50

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

State	Licensing				
	Supervisory Staff	Producer Licensing	Company Licensing	Other Licensing	Support Staff
Alabama	2.00	7.00	0.75	4.00	5.00
Alaska	2.00	3.00	-	-	-
American Samoa	-	-	-	-	-
Arizona	3.00	3.00	0.00	1.00	3.00
Arkansas	1.00	7.00	0.00	0.00	0.00
California	9.00	47.00	8.00	0.00	5.00
Colorado	0.25	1.00	1.00	0.00	0.00
Connecticut	1.00	5.00	0.00	0.00	0.00
Delaware	1.00	3.00	0.00	0.00	0.00
Dist. of Columbia	1.00	3.00	1.00	0.00	0.00
Florida	4.00	37.00	0.00	0.00	0.00
Georgia	1.00	0.00	0.00	0.00	1.00
Guam	0.00	1.00	1.00	0.00	0.00
Hawaii	0.00	6.00	0.00	0.00	1.00
Idaho	1.00	6.00	0.00	0.00	0.00
Illinois	6.00	5.00	3.00	0.00	0.00
Indiana	1.00	6.00	4.00	1.00	2.00
Iowa	1.00	8.00	0.00	0.00	0.00
Kansas	1.00	4.00	1.00	2.00	0.00
Kentucky	3.00	3.00	0.00	3.00	4.00
Louisiana	4.00	8.00	5.00	1.00	8.00
Maine	1.00	2.00	0.00	0.00	0.00
Maryland	3.00	7.00	2.00	0.00	1.00
Massachusetts	1.00	3.00	0.00	0.00	0.00
Michigan	3.00	13.00	1.00	0.00	2.00
Minnesota	1.00	2.00	2.00	1.80	1.25
Mississippi	2.00	0.00	0.00	0.00	7.00
Missouri	1.00	6.00	3.00	0.00	0.00
Montana	1.00	4.00	0.00	0.00	1.00
Nebraska	1.00	3.50	1.00	-	-
Nevada	1.00	9.00	-	-	1.00
New Hampshire	1.00	2.00	1.00	0.00	0.00
New Jersey	5.00	11.00	0.00	0.00	0.00
New Mexico	2.00	6.00	5.00	0.00	4.00
New York	2.00	3.00	3.00	0.00	16.00
North Carolina	7.00	8.00	0.00	2.00	2.00
North Dakota	1.00	3.00	0.00	0.00	0.00
N. Mariana Islands	0.00	1.00	0.00	0.00	1.00
Ohio	4.00	3.00	2.00	6.00	0.50
Oklahoma	5.00	5.00	-	9.00	2.00
Oregon	0.50	8.00	0.00	-	0.00
Pennsylvania	3.00	4.00	4.00	2.00	3.00
Puerto Rico	1.00	3.00	0.00	0.00	0.00
Rhode Island	0.00	2.00	1.00	0.00	1.00
South Carolina	2.00	4.00	0.50	2.00	0.00
South Dakota	0.00	2.00	1.00	0.00	0.00
Tennessee	3.00	10.00	2.00	0.00	1.00
Texas	6.00	45.00	16.50	0.00	2.00
U.S. Virgin Islands	-	-	-	-	-
Utah	0.00	5.00	2.00	0.00	0.00
Vermont	0.00	3.00	0.00	0.00	0.00
Virginia	2.00	7.00	6.00	0.00	0.00
Washington	5.00	4.00	3.00	4.00	0.00
West Virginia	1.00	4.00	0.00	0.00	0.00
Wisconsin	1.25	4.00	1.00	0.00	0.00
Wyoming	1.00	2.00	0.00	0.00	0.00
Total	110.00	361.50	81.75	38.80	74.75

Table 3 (continued)

Insurance Department Staffing - By Position - 2016

State	Information Systems/Technical Services					Other Staff	Total
	Supervisory Staff	Systems/LAN Personnel	Computer Prog./Analysts	Data Personnel	Support Staff	All Other	Department Employees
Alabama	3.00	3.75	3.00	0.75	0.25	36.75	164.50
Alaska	-	-	-	-	-	1.00	43.00
American Samoa	-	-	-	-	-	-	0.00
Arizona	1.00	1.00	1.00	0.00	0.00	0.00	80.25
Arkansas	3.00	5.00	4.00	1.00	1.00	7.00	169.00
California	21.00	38.00	33.00	9.00	1.00	42.00	1,392.00
Colorado	0.00	1.00	0.00	0.00	0.00	1.00	92.50
Connecticut	0.00	3.00	2.00	0.00	0.00	1.00	147.00
Delaware	1.00	1.00	1.00	0.00	0.00	1.00	98.00
Dist. of Columbia	1.00	2.00	0.00	1.00	-	3.00	85.50
Florida	25.00	30.00	41.00	10.00	17.00	4.00	870.00
Georgia	3.00	1.00	3.00	1.00	0.00	112.00	225.00
Guam	0.00	0.00	0.00	0.00	0.00	1.00	9.00
Hawaii	0.00	0.00	0.00	0.00	0.00	1.00	97.00
Idaho	1.00	1.00	2.00	1.00	0.00	5.00	73.50
Illinois	1.00	5.00	9.00	1.00	2.00	1.00	248.00
Indiana	0.00	0.00	0.00	0.00	0.00	5.00	88.00
Iowa	0.00	0.00	1.00	0.00	0.00	18.00	117.00
Kansas	0.00	1.00	1.00	0.00	0.00	4.50	108.00
Kentucky	1.00	0.00	1.00	0.00	4.00	7.00	123.00
Louisiana	2.00	3.00	3.00	0.00	0.00	7.00	228.00
Maine	1.00	0.00	0.00	3.00	0.00	1.00	72.00
Maryland	3.00	2.00	5.00	2.00	0.00	1.00	200.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	28.00	126.00
Michigan	0.00	0.00	0.00	0.00	0.00	1.00	168.38
Minnesota	0.00	0.00	0.00	0.00	0.00	1.00	100.45
Mississippi	3.00	2.00	4.00	0.00	0.00	1.00	95.00
Missouri	0.00	0.00	0.00	0.00	0.00	21.00	240.00
Montana	1.00	0.00	2.00	1.00	0.00	3.00	75.20
Nebraska	1.00	-	1.00	-	-	6.00	104.00
Nevada	-	1.00	-	-	-	5.00	87.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	1.00	82.00
New Jersey	2.00	9.00	8.00	0.00	1.00	10.00	342.00
New Mexico	1.00	4.00	2.00	0.00	0.00	18.00	119.00
New York	3.00	6.00	18.00	9.00	2.00	7.00	746.00
North Carolina	4.00	5.00	8.00	0.00	1.00	128.00	391.10
North Dakota	0.00	1.00	0.00	0.00	0.00	9.00	49.50
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	1.00	3.00
Ohio	5.00	1.00	10.00	2.00	4.00	12.00	276.50
Oklahoma	1.00	-	1.00	-	1.00	1.00	117.00
Oregon	0.00	1.00	0.00	1.00	0.00	4.50	94.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	14.00	199.00
Puerto Rico	1.00	0.00	0.00	2.00	0.00	1.00	98.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	2.00	37.00
South Carolina	2.00	1.00	4.00	1.00	0.00	1.00	95.00
South Dakota	0.00	0.00	0.00	0.00	0.00	1.00	33.00
Tennessee	0.00	0.00	0.00	0.00	0.00	1.00	119.00
Texas	6.00	23.00	21.00	31.00	1.00	648.25	1,525.50
U.S. Virgin Islands	-	-	-	-	-	-	0.00
Utah	0.00	0.00	0.00	0.00	0.00	3.00	93.00
Vermont	0.00	0.20	0.00	0.00	0.00	64.20	126.40
Virginia	2.00	2.00	0.00	0.00	0.00	1.00	192.00
Washington	5.00	6.00	9.00	0.00	0.00	4.00	243.50
West Virginia	4.00	0.00	9.00	1.00	1.00	139.00	343.00
Wisconsin	3.00	3.00	6.50	1.00	0.00	7.00	132.25
Wyoming	0.00	0.00	0.00	0.00	0.00	3.00	26.00
Total	111.00	162.95	213.50	78.75	36.25	1,407.20	11,209.03

Table 4

Total Contractual/Intergovernmental Staff 2012-2016

State	2016	2015	2014	2013	2012	Percent 2012-2016
Alabama	1.00	1.00	1.00	0.00	2.85	-64.91%
Alaska	10.00	11.00	8.00	8.00	8.00	25.00%
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00%
Arizona	14.61	18.41	18.18	16.14	18.39	-20.55%
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00%
California	24.00	24.00	29.00	29.00	52.50	-54.29%
Colorado	12.00	11.00	14.00	17.00	16.00	-25.00%
Connecticut	1.00	1.00	1.00	1.00	1.00	0.00%
Delaware	144.00	144.00	136.00	129.00	123.00	17.07%
Dist. of Columbia	8.00	8.00	0.00	0.00	0.00	-
Florida	0.00	0.00	0.00	0.00	0.00	0.00%
Georgia	0.00	0.00	0.00	0.00	0.00	0.00%
Guam	0.00	0.00	0.00	0.00	0.00	0.00%
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00%
Idaho	10.90	10.90	12.00	12.00	14.30	-23.78%
Illinois	9.00	9.00	0.00	0.00	0.00	-
Indiana	35.00	35.00	31.00	31.00	28.00	25.00%
Iowa	1.50	1.50	1.50	1.50	1.50	0.00%
Kansas	0.00	0.00	2.00	2.00	2.00	-100.00%
Kentucky	30.70	34.60	29.60	29.60	23.70	29.54%
Louisiana	68.00	91.00	98.00	98.00	85.00	-20.00%
Maine	2.75	3.00	3.00	4.30	3.70	-25.68%
Maryland	14.00	19.00	16.00	16.00	24.00	-41.67%
Massachusetts	5.40	4.40	4.40	5.00	0.00	-
Michigan	31.85	31.85	31.85	31.85	31.85	0.00%
Minnesota	32.65	24.65	24.15	21.50	54.00	-39.54%
Mississippi	8.00	8.00	8.00	8.00	8.00	0.00%
Missouri	0.00	0.00	0.00	0.00	0.00	0.00%
Montana	0.00	0.00	0.00	10.50	11.50	-100.00%
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00%
Nevada	2.00	4.00	6.00	27.43	6.76	-70.41%
New Hampshire	2.50	4.50	0.00	0.00	5.59	-55.28%
New Jersey	19.00	19.00	18.00	59.00	63.00	-69.84%
New Mexico	11.00	14.00	6.00	10.00	10.00	10.00%
New York	132.00	148.00	142.00	183.00	228.00	-42.11%
North Carolina	8.00	8.00	11.00	14.00	14.00	-42.86%
North Dakota	0.00	0.00	0.00	0.00	1.00	-100.00%
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00%
Ohio	15.00	7.00	14.00	21.00	28.00	-46.43%
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00%
Oregon	0.50	0.50	0.50	0.50	0.00	-
Pennsylvania	16.00	16.00	16.00	16.00	16.00	0.00%
Puerto Rico	4.00	1.00	3.00	4.00	0.00	-
Rhode Island	10.00	14.44	14.00	12.00	13.00	-23.08%
South Carolina	10.00	12.50	12.00	14.00	4.00	150.00%
South Dakota	5.50	5.50	6.50	8.25	8.25	-33.33%
Tennessee	13.00	13.00	13.00	13.00	13.00	0.00%
Texas	14.00	12.00	12.00	14.00	18.00	-22.22%
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00%
Utah	19.00	19.00	20.00	20.00	19.00	0.00%
Vermont	0.00	0.00	0.00	0.00	0.00	0.00%
Virginia	1.00	1.00	1.00	0.00	0.00	-
Washington	4.60	4.60	4.60	3.50	3.58	28.49%
West Virginia	7.00	7.00	7.00	8.00	2.00	250.00%
Wisconsin	0.45	0.40	0.38	0.28	0.50	-10.00%
Wyoming	10.00	7.00	8.00	4.00	3.00	233.33%
Total	768.91	809.75	783.66	903.35	965.97	-20.40%

Table 5

Contractual/Intergovernmental Staff - By Position - 2016

State	Administration	Lawyers	Actuaries - L/H	Actuaries - P/C	Rate/Form Analysts - L/H	Rate/Form Analysts - P/C
Alabama	0.00	1.00	0.00	0.00	0.00	0.00
Alaska	-	3.00	1.00	1.00	-	4.00
American Samoa	-	-	-	-	-	-
Arizona	0.00	2.25	0.46	0.31	0.88	0.07
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	0.00	0.00	0.00	0.00	0.00	0.00
Colorado	0.00	6.00	0.00	0.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	3.00	4.00	14.00	7.00	0.00	0.00
Dist. of Columbia	8.00	0.00	0.00	0.00	0.00	0.00
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	0.00	0.00	0.00	0.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.00	5.00	0.20	0.20	0.00	0.00
Illinois	1.00	-	-	-	-	-
Indiana	0.00	10.00	0.00	0.00	0.00	0.00
Iowa	1.50	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	5.00	0.00	1.70	1.00	0.00	0.00
Louisiana	0.00	11.00	2.00	2.00	0.00	0.00
Maine	-	2.75	-	-	-	-
Maryland	1.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.40	0.00	0.50	0.00	0.00	0.00
Michigan	1.00	6.00	3.50	2.00	0.25	0.25
Minnesota	0.00	0.00	3.00	0.50	2.00	0.00
Mississippi	0.00	5.00	0.00	1.00	0.00	2.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	2.00	-
New Hampshire	0.00	0.50	0.00	0.00	0.00	0.00
New Jersey	0.00	13.00	0.00	0.00	0.00	0.00
New Mexico	6.00	2.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	5.00	1.00	0.00	0.00
North Carolina	-	8.00	-	-	-	-
North Dakota	-	-	-	-	-	-
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.50	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Puerto Rico	1.00	0.00	-	-	-	-
Rhode Island	0.00	0.00	3.00	3.00	2.00	2.00
South Carolina	1.00	0.00	0.00	0.00	0.00	0.00
South Dakota	0.00	0.25	0.50	0.50	0.00	0.00
Tennessee	0.00	0.00	1.00	1.00	0.00	0.00
Texas	0.00	0.00	0.00	0.00	0.00	0.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0.00	4.00	4.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	0.00	1.00	0.00	0.00	0.00
Washington	0.00	2.60	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	3.00	0.00	0.00
Wisconsin	-	-	0.24	0.21	-	-
Wyoming	0.00	5.00	3.00	1.00	0.00	0.00
Total	28.90	91.85	44.10	24.72	7.13	8.32

Table 5 (continued)

Contractual/Intergovernmental Staff - By Position - 2016

State	Financial Examiners	Financial Analysts	Receivership Personnel	Market Examiners	Market Analysts	Criminal Fraud Investigators
Alabama	0.00	0.00	0.00	0.00	0.00	0.00
Alaska	-	-	-	1.00	-	-
American Samoa	-	-	-	-	-	-
Arizona	5.59	0.00	1.49	0.07	0.00	0.02
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	0.00	0.00	23.00	1.00	0.00	0.00
Colorado	0.00	0.00	0.00	6.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	45.00	7.00	17.00	13.00	3.00	0.00
Dist. of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	0.00	0.00	0.00	0.00	0.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	3.00	0.00	0.00	0.00	0.00	0.00
Illinois	-	-	-	-	-	-
Indiana	12.00	0.00	0.00	3.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	8.00	4.00	0.00	6.00	1.00	0.00
Louisiana	16.00	0.00	0.00	1.00	0.00	0.00
Maine	-	-	-	-	-	-
Maryland	0.00	0.00	0.00	2.00	0.00	1.00
Massachusetts	0.50	0.00	0.00	0.00	0.00	0.00
Michigan	1.00	0.50	0.00	0.10	0.00	0.00
Minnesota	6.00	0.00	0.15	21.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	1.00	0.00	0.00	0.00	0.00
New Jersey	0.00	0.00	0.00	0.00	0.00	-
New Mexico	0.00	1.00	0.00	0.00	0.00	0.00
New York	10.00	0.00	103.00	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	0.00	0.00	8.00	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	16.00	0.00	0.00	0.00
Puerto Rico	-	-	-	0.00	0.00	0.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00
South Carolina	1.00	1.00	0.00	0.00	0.00	0.00
South Dakota	1.00	0.00	0.00	1.00	0.00	1.00
Tennessee	4.00	2.00	5.00	0.00	0.00	0.00
Texas	0.00	0.00	12.00	0.00	0.00	0.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	8.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Washington	0.00	0.00	1.00	0.00	0.00	1.00
West Virginia	4.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	0.00	0.00	1.00	0.00	0.00	0.00
Total	125.09	16.50	187.64	55.17	4.00	3.02

Table 5 (continued)

Contractual/Intergovernmental Staff - By Position - 2016

State	Civil	Enforcement Personnel	Consumer Advocates	Information	Data	All Other	Total
	Fraud Investigators			Systems Personnel	Processing Personnel		
Alabama	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Alaska	-	-	-	0.00	-	-	10.00
American Samoa	-	-	-	-	-	-	0.00
Arizona	0.00	0.00	0.00	0.30	0.59	2.58	14.61
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00	0.00
California	0.00	0.00	0.00	0.00	0.00	0.00	24.00
Colorado	0.00	0.00	0.00	0.00	0.00	0.00	12.00
Connecticut	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Delaware	0.00	0.00	2.00	21.00	8.00	0.00	144.00
Dist. of Columbia	0.00	0.00	0.00	0.00	0.00	0.00	8.00
Florida	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.00	0.00	1.00	0.00	0.00	1.50	10.90
Illinois	-	-	5.00	-	-	3.00	9.00
Indiana	0.00	0.00	0.00	0.00	0.00	10.00	35.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00	1.50
Kansas	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	4.00	0.00	0.00	30.70
Louisiana	0.00	0.00	0.00	17.00	0.00	19.00	68.00
Maine	-	-	-	-	-	-	2.75
Maryland	0.00	6.00	2.00	0.00	0.00	2.00	14.00
Massachusetts	0.00	0.00	0.00	4.00	0.00	0.00	5.40
Michigan	0.00	0.00	0.00	6.00	0.00	11.25	31.85
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00	32.65
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00	8.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	-	2.00
New Hampshire	0.00	0.00	0.00	1.00	0.00	0.00	2.50
New Jersey	-	-	0.00	1.00	0.00	5.00	19.00
New Mexico	0.00	0.00	0.00	0.00	0.00	2.00	11.00
New York	0.00	0.00	0.00	13.00	0.00	0.00	132.00
North Carolina	-	-	-	-	-	-	8.00
North Dakota	-	-	-	-	-	-	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	0.00	0.00	0.00	7.00	0.00	0.00	15.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00	0.50
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00	16.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	3.00	4.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00	10.00
South Carolina	0.00	0.00	2.00	2.00	0.00	3.00	10.00
South Dakota	1.00	0.00	0.00	0.25	0.00	0.00	5.50
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00	13.00
Texas	0.00	0.00	0.00	2.00	0.00	0.00	14.00
U.S. Virgin Islands	-	-	-	-	-	-	0.00
Utah	0.00	0.00	0.00	3.00	0.00	0.00	19.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Washington	0.00	0.00	0.00	0.00	0.00	0.00	4.60
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00	7.00
Wisconsin	-	0.00	-	-	-	-	0.45
Wyoming	0.00	0.00	0.00	0.00	0.00	0.00	10.00
Total	1.00	6.00	12.00	81.55	8.59	63.33	768.91

Table 6

Insurance Department Salary Range - By Position - 2016

State	Executive						Legal	
	Deputy/Assistant Commissioners		Media		Public Policy		Lawyers	
	Low	High	Low	High	Low	High	Low	High
Alabama	45,502	152,618	32,287	84,276	55,327	84,276	45,502	141,785
Alaska	94,236	192,504	64,488	136,836	52,260	112,056	-	-
American Samoa	-	-	-	-	-	-	-	-
Arizona	55,203	133,322	-	-	-	-	46,932	94,763
Arkansas	92,515	135,287	52,530	86,725	-	-	50,029	125,081
California	61,800	195,696	55,200	69,096	35,340	81,552	61,560	158,256
Colorado	86,244	139,764	60,060	87,912	60,060	139,764	86,244	139,764
Connecticut	80,261	178,651	86,813	118,362	41,200	130,573	84,204	128,307
Delaware	76,903	115,355	39,093	87,998	54,827	82,241	97,569	162,615
Dist. of Columbia	99,659	171,849	76,082	139,522	-	-	112,155	182,196
Florida	45,173	152,347	43,507	88,050	34,467	121,515	39,803	163,166
Georgia	53,560	220,667	57,289	100,124	53,560	220,667	51,000	110,000
Guam	0	0	0	0	0	0	0	0
Hawaii	39,000	107,000	40,000	75,000	-	-	60,000	90,000
Idaho	74,200	120,400	32,100	57,200	50,600	90,400	-	-
Illinois	80,004	130,008	83,004	83,004	99,000	99,000	63,432	130,008
Indiana	81,000	120,000	45,000	60,000	-	-	47,000	84,500
Iowa	93,225	181,979	-	-	65,686	101,026	58,427	90,355
Kansas	60,475	105,000	-	-	62,000	91,805	54,000	63,500
Kentucky	60,000	87,000	62,000	62,000	80,000	80,000	54,540	83,640
Louisiana	100,000	175,400	24,170	66,685	-	85,000	36,275	114,566
Maine	63,773	87,838	41,059	55,765	-	-	50,710	87,838
Maryland	73,612	145,499	41,358	110,729	49,899	126,186	64,608	126,186
Massachusetts	44,590	122,954	44,590	100,000	-	-	66,300	109,461
Michigan	129,472	150,333	74,904	105,360	50,698	105,360	62,297	122,000
Minnesota	73,247	171,383	63,162	91,350	49,110	90,055	60,552	109,035
Mississippi	63,408	130,150	59,008	103,265	67,521	118,163	50,000	110,000
Missouri	80,880	123,119	32,148	65,280	76,154	77,677	50,000	92,906
Montana	81,095	99,900	44,990	70,304	55,650	55,650	66,181	127,334
Nebraska	-	108,622	34,595	50,103	-	-	66,340	99,505
Nevada	98,539	100,858	46,938	69,718	63,830	96,006	100,858	110,132
New Hampshire	65,715	106,824	48,457	82,485	60,422	90,832	65,715	90,832
New Jersey	107,118	135,000	67,000	87,500	-	-	61,405	116,343
New Mexico	53,558	132,558	-	-	-	-	44,782	139,190
New York	150,000	165,000	60,000	158,000	90,000	157,000	77,000	165,000
North Carolina	65,459	151,428	-	-	-	-	86,005	144,499
North Dakota	-	122,764	51,121	85,210	-	-	-	91,898
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	84,778	153,525	50,357	76,880	53,019	85,876	67,059	96,990
Oklahoma	95,000	99,000	51,480	60,000	-	-	66,501	99,000
Oregon	76,224	112,428	-	-	69,240	101,952	67,284	98,472
Pennsylvania	48,039	141,829	54,748	85,164	58,543	92,988	53,614	121,174
Puerto Rico	94,404	99,132	0	0	44,100	71,832	36,600	91,716
Rhode Island	-	-	-	-	-	-	82,377	93,349
South Carolina	78,661	134,903	48,622	89,956	48,622	89,956	59,161	133,179
South Dakota	69,452	77,793	0	0	0	0	61,387	74,038
Tennessee	93,228	236,148	44,400	79,920	57,228	103,020	44,844	136,592
Texas	83,991	227,038	45,158	90,393	39,521	129,137	45,158	156,256
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	68,800	116,800	38,400	57,700	-	-	60,900	91,500
Vermont	101,525	112,611	-	-	-	-	-	-
Virginia	87,927	166,842	0	0	79,308	126,893	70,184	166,842
Washington	85,008	122,712	66,264	85,956	75,336	102,840	81,012	96,720
West Virginia	35,028	114,888	-	-	-	-	41,736	77,220
Wisconsin	43,234	136,111	-	-	52,535	141,002	49,924	120,667
Wyoming	84,960	127,440	-	-	-	-	68,388	102,588

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

Administration										
State	Supervisory Staff		Human Resources		Business Office		Revenue		Other	
	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	47,458	90,725	31,488	47,758	29,954	72,686	43,339	76,349	24,595	36,490
Alaska	44,856	159,084	-	-	-	-	35,520	91,356	31,524	75,264
American Samoa	-	-	-	-	-	-	-	-	-	-
Arizona	39,983	68,156	-	-	29,008	49,561	33,435	59,812	-	-
Arkansas	39,199	83,742	29,251	59,187	-	-	-	-	-	-
California	49,692	99,486	30,204	69,096	30,360	69,096	35,340	72,576	29,652	89,544
Colorado	46,932	74,292	-	-	40,608	63,876	48,336	81,768	60,060	87,912
Connecticut	76,373	98,224	55,797	72,420	40,901	85,597	-	-	-	-
Delaware	54,827	100,752	31,912	47,868	34,142	51,214	31,912	51,214	26,048	39,072
Dist. of Columbia	99,659	139,522	56,852	104,423	-	-	-	-	42,250	79,275
Florida	46,318	141,723	38,660	75,650	-	-	-	-	-	-
Georgia	52,331	127,615	52,331	110,000	52,331	110,000	52,331	110,000	36,268	63,496
Guam	0	0	0	0	0	0	0	0	0	0
Hawaii	-	-	-	-	27,000	45,000	-	-	61,000	92,000
Idaho	35,900	81,800	28,400	50,800	24,300	43,500	24,300	57,200	-	-
Illinois	80,004	107,160	70,620	98,424	52,500	78,972	43,764	75,912	49,908	78,972
Indiana	-	-	-	-	39,000	46,000	27,000	42,000	32,000	42,000
Iowa	-	-	49,982	76,024	-	-	-	-	80,933	115,170
Kansas	50,000	61,200	40,000	57,400	-	-	21,216	53,050	33,000	47,000
Kentucky	56,000	56,000	56,000	56,000	-	-	-	-	28,500	42,000
Louisiana	24,170	131,186	25,854	66,685	-	-	21,112	81,682	16,120	81,682
Maine	31,595	44,262	-	-	23,234	37,835	29,349	41,059	-	-
Maryland	36,557	103,743	25,502	80,078	0	0	0	0	0	0
Massachusetts	-	-	-	-	-	-	49,990	71,259	47,860	67,712
Michigan	92,760	129,185	47,429	69,342	50,698	83,395	50,698	83,395	40,006	75,648
Minnesota	68,069	112,940	34,703	91,350	36,122	77,590	-	-	-	-
Mississippi	39,363	99,701	48,963	85,684	41,255	72,196	28,359	107,156	0	0
Missouri	99,450	104,040	41,184	55,012	26,340	68,529	-	-	14,483	36,943
Montana	70,600	90,595	42,648	70,510	-	-	-	-	40,352	69,511
Nebraska	34,170	85,045	36,078	54,117	-	-	-	-	-	-
Nevada	-	-	-	-	-	-	-	-	-	-
New Hampshire	62,731	86,365	50,583	68,406	32,194	42,646	62,731	94,165	-	-
New Jersey	64,677	121,374	50,626	97,000	41,230	41,230	41,230	56,291	52,973	113,044
New Mexico	39,686	101,150	35,381	61,568	23,525	69,035	28,766	55,307	23,525	40,914
New York	118,000	124,000	37,000	125,000	35,000	113,000	52,000	97,000	30,000	102,000
North Carolina	35,474	128,852	30,856	75,719	31,904	96,811	-	-	31,904	83,872
North Dakota	-	-	38,773	64,630	38,773	64,630	-	-	-	-
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-
Ohio	55,515	79,955	41,933	65,832	-	-	47,570	69,618	-	-
Oklahoma	-	53,000	-	67,835	-	44,000	47,000	62,000	42,000	67,500
Oregon	-	-	-	-	-	-	-	-	-	-
Pennsylvania	56,058	85,164	52,549	72,998	36,342	45,888	36,342	51,267	-	-
Puerto Rico	38,484	65,160	22,800	37,776	0	0	25,500	37,020	16,080	36,036
Rhode Island	-	-	-	-	-	-	-	-	-	-
South Carolina	32,838	89,956	26,988	49,932	26,988	60,760	0	0	0	0
South Dakota	0	0	0	0	0	0	33,946	33,946	44,491	52,562
Tennessee	-	-	-	-	-	-	-	-	-	-
Texas	69,415	142,052	29,439	96,720	36,976	90,393	29,439	78,953	26,332	129,137
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-
Utah	-	-	-	-	-	-	20,600	62,600	20,600	34,500
Vermont	-	-	-	-	72,096	86,507	-	-	-	-
Virginia	55,100	126,893	0	0	31,504	54,344	41,663	62,495	0	0
Washington	43,524	100,116	45,684	67,884	24,852	49,308	-	-	29,172	71,316
West Virginia	23,724	84,852	23,724	64,612	20,471	48,396	22,584	68,712	-	-
Wisconsin	-	-	-	-	40,269	107,947	-	-	-	-
Wyoming	-	-	41,448	62,184	-	-	-	-	38,568	57,864

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

State	Actuarial									
	Supervisory Staff		Actuaries - L/H		Actuaries - P/C		Rate/Form Analysts - L/H		Rate/Form Analysts - P/C	
	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	-	-	100,198	152,618	100,198	152,618	37,390	65,690	47,758	72,686
Alaska	115,167	149,160	-	-	100,860	224,640	53,292	149,160	53,292	149,160
American Samoa	-	-	-	-	-	-	-	-	-	-
Arizona	50,891	91,490	55,203	94,763	55,203	94,763	43,240	73,779	43,240	73,779
Arkansas	55,156	115,644	-	-	-	-	33,861	62,155	33,861	62,155
California	112,104	139,680	38,964	131,508	88,284	131,508	-	-	38,964	91,584
Colorado	69,252	139,764	49,788	127,320	49,788	127,320	48,336	96,756	48,336	96,756
Connecticut	85,011	123,104	105,623	144,021	105,623	155,767	76,373	98,224	76,373	98,224
Delaware	-	-	-	-	-	-	34,142	51,214	34,142	51,214
Dist. of Columbia	99,659	139,522	61,491	112,956	89,657	133,476	87,657	112,956	87,657	112,956
Florida	54,148	106,103	74,859	223,443	74,859	223,443	32,697	74,248	32,697	74,248
Georgia	52,331	91,579	59,134	115,000	0	0	29,973	57,699	27,248	47,685
Guam	0	0	0	0	0	0	40,762	67,493	33,911	61,143
Hawaii	-	-	120,000	160,000	120,000	160,000	46,000	76,000	46,000	76,000
Idaho	45,800	81,800	54,200	145,900	-	-	35,900	64,100	-	-
Illinois	80,988	127,572	47,628	113,664	47,628	94,056	40,452	70,956	46,644	70,956
Indiana	74,000	82,000	82,000	182,000	90,000	110,000	41,500	56,000	41,500	56,000
Iowa	102,398	197,928	145,246	197,309	-	-	61,402	94,598	58,427	90,355
Kansas	48,000	64,000	95,000	105,000	-	-	42,000	60,000	34,000	57,000
Kentucky	47,500	73,000	-	-	-	-	44,000	72,000	38,770	46,260
Louisiana	42,000	258,632	60,000	156,340	190,897	193,213	25,854	66,685	25,854	66,685
Maine	41,059	77,314	86,154	118,518	86,154	118,518	35,485	68,578	41,059	55,765
Maryland	78,595	126,186	44,017	70,265	53,193	126,186	44,017	97,107	41,358	85,401
Massachusetts	77,244	102,700	-	129,413	58,000	150,073	71,260	78,762	49,990	71,260
Michigan	74,904	105,360	-	-	-	-	44,033	75,648	44,033	75,648
Minnesota	62,014	89,325	69,781	171,383	119,768	171,383	45,894	90,055	45,894	80,680
Mississippi	48,814	100,788	0	0	0	0	34,722	72,196	28,555	61,813
Missouri	54,370	61,900	50,362	149,997	131,300	133,926	34,416	59,037	31,608	42,780
Montana	66,352	123,332	60,767	85,000	60,767	97,679	36,689	46,181	36,689	46,181
Nebraska	66,735	147,314	57,164	81,177	116,338	144,426	40,419	58,103	34,975	58,103
Nevada	63,830	96,006	129,889	129,889	129,889	129,889	55,833	91,642	55,833	91,642
New Hampshire	65,715	106,824	80,419	106,824	68,417	90,832	55,126	75,309	55,126	86,365
New Jersey	100,000	107,118	87,391	122,000	71,723	107,000	49,263	105,891	49,263	105,891
New Mexico	39,686	186,664	35,381	69,035	39,686	186,664	31,782	61,568	35,381	61,568
New York	92,000	165,000	43,000	124,000	56,000	124,000	54,000	130,000	49,000	116,000
North Carolina	50,238	139,927	52,426	139,927	52,426	139,927	42,667	75,719	42,667	75,719
North Dakota	68,252	113,749	-	109,754	-	113,007	46,783	85,210	46,783	77,979
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-
Ohio	79,955	146,835	43,451	102,336	63,128	117,666	52,166	92,934	52,166	92,934
Oklahoma	50,875	64,750	-	59,600	-	-	-	44,363	37,000	45,991
Oregon	69,240	101,352	69,240	126,219	69,240	126,219	58,320	85,368	58,320	85,368
Pennsylvania	81,428	121,174	106,152	106,152	53,613	106,152	36,342	71,934	56,059	69,829
Puerto Rico	44,700	79,704	34,848	44,508	28,500	50,424	0	0	23,820	30,420
Rhode Island	88,798	103,109	-	-	-	-	61,751	69,919	61,751	69,919
South Carolina	39,960	73,935	48,622	133,179	48,622	133,179	32,838	60,760	32,838	60,760
South Dakota	0	0	0	0	0	0	39,957	47,798	43,285	47,798
Tennessee	44,844	80,724	-	-	-	-	44,520	71,232	44,520	71,232
Texas	111,793	228,775	48,278	129,137	48,278	189,069	31,144	90,393	34,918	90,393
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-
Utah	49,000	73,600	77,800	116,800	-	-	40,500	60,900	40,500	60,900
Vermont	67,600	106,225	-	-	-	-	46,862	73,195	52,062	73,195
Virginia	70,184	126,893	0	0	0	0	47,579	112,295	47,579	112,295
Washington	67,884	94,956	105,912	149,688	-	114,072	50,496	80,724	54,384	76,812
West Virginia	37,140	77,220	-	-	53,676	107,364	31,164	61,128	33,036	61,128
Wisconsin	54,331	124,964	-	-	-	-	35,156	105,373	35,156	105,373
Wyoming	54,072	81,096	-	-	-	-	49,536	74,304	49,536	74,304

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

State	Financial Regulation											
	Supervisory Staff		Financial Examiners		Financial Analysts		Receivership Personnel		Guaranty Fund		Captive/ Specialty Ins.	
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	64,078	105,403	35,590	97,766	31,488	97,766	30,725	69,098	-	-	64,078	97,766
Alaska	83,472	170,784	61,416	149,160	-	-	-	-	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	46,932	117,992	-	-	33,435	80,150	55,203	94,763	36,814	73,779	33,435	56,964
Arkansas	60,810	115,644	35,504	96,212	35,504	72,670	-	-	-	-	-	-
California	38,160	114,408	38,964	75,576	57,948	105,612	-	-	-	-	-	-
Colorado	75,144	113,904	51,972	123,600	55,860	96,756	-	-	-	-	-	-
Connecticut	88,428	123,104	76,373	102,853	55,958	114,714	80,155	102,853	-	-	80,155	102,853
Delaware	31,912	94,328	-	-	44,755	82,241	-	-	-	-	44,755	82,241
Dist. of Columbia	99,659	139,522	61,491	112,956	89,657	112,956	134,727	168,214	-	-	87,657	154,869
Florida	47,432	102,097	38,660	68,973	29,334	90,803	26,046	102,097	-	-	-	-
Georgia	66,821	116,937	66,821	116,937	51,000	65,000	0	0	0	0	54,563	85,000
Guam	49,897	87,943	33,911	61,143	40,762	67,493	0	0	0	0	0	0
Hawaii	61,000	92,000	61,000	92,000	50,000	85,000	-	-	-	-	50,000	85,000
Idaho	57,900	98,000	-	-	47,800	90,400	-	-	-	-	-	-
Illinois	80,988	118,656	47,628	109,308	47,628	113,664	0	0	0	0	0	0
Indiana	58,500	104,000	-	-	39,000	54,500	-	-	-	-	-	-
Iowa	77,293	126,610	46,925	104,104	46,925	104,104	-	-	-	-	-	-
Kansas	69,500	86,000	64,000	91,000	41,000	71,600	-	-	-	-	-	-
Kentucky	70,536	70,536	-	-	53,000	53,000	-	-	-	-	63,000	63,000
Louisiana	47,570	122,595	29,598	81,682	29,598	93,517	0	0	0	0	0	0
Maine	30,098	96,075	32,573	66,082	32,573	66,082	-	-	-	-	-	-
Maryland	68,959	126,186	44,017	97,107	44,017	91,107	0	0	0	0	0	0
Massachusetts	58,212	109,246	55,017	78,762	51,506	78,762	-	-	-	-	-	-
Michigan	61,073	97,447	48,419	83,249	48,419	83,249	73,248	105,360	-	-	57,213	97,447
Minnesota	64,248	97,969	60,552	90,055	52,659	90,055	-	-	-	-	-	-
Mississippi	80,569	140,997	-	-	43,167	108,321	-	-	-	-	-	-
Missouri	55,012	102,854	50,000	94,860	39,000	41,184	46,359	65,392	-	-	41,184	86,700
Montana	66,352	123,332	36,651	81,773	-	-	-	-	-	-	46,651	81,773
Nebraska	71,457	159,510	35,778	104,352	43,367	94,865	-	-	-	-	71,556	105,164
Nevada	63,830	96,006	51,197	91,642	46,938	76,316	-	-	-	-	-	-
New Hampshire	80,419	106,824	57,525	98,073	57,525	94,165	-	-	-	-	-	-
New Jersey	109,954	115,000	74,772	121,558	51,530	110,979	80,000	80,000	-	-	82,000	82,000
New Mexico	39,686	88,525	35,381	61,568	-	-	-	-	-	-	-	-
New York	120,000	165,000	49,000	124,000	49,000	124,000	-	-	-	-	-	-
North Carolina	53,445	128,065	48,920	106,176	48,920	106,176	53,445	117,111	-	-	48,920	128,065
North Dakota	68,252	113,749	44,323	85,210	56,003	93,330	-	-	-	-	-	-
N. Mariana Island	-	-	-	-	-	-	-	-	-	-	-	-
Ohio	67,059	122,720	78,520	108,160	78,520	108,160	74,276	103,958	-	-	78,520	122,720
Oklahoma	58,500	75,000	-	-	42,372	51,051	-	-	-	-	-	43,142
Oregon	72,672	101,952	61,140	89,544	47,316	89,544	-	-	-	-	60,540	89,544
Pennsylvania	53,614	95,061	46,944	92,988	41,135	71,934	-	-	-	-	-	-
Puerto Rico	38,148	67,860	27,300	43,776	23,820	42,144	-	-	-	-	33,396	33,396
Rhode Island	82,377	103,109	45,972	84,433	45,972	84,433	-	-	-	-	-	-
South Carolina	48,622	133,179	39,960	89,956	32,838	60,760	0	0	0	0	32,838	109,457
South Dakota	0	0	0	0	37,419	47,798	0	0	0	0	0	0
Tennessee	59,676	125,220	42,396	95,460	42,396	95,460	-	-	-	-	42,396	116,040
Texas	83,991	156,256	48,278	156,256	48,278	156,256	27,840	142,052	-	-	-	-
U.S. Virgin Island	-	-	-	-	-	-	-	-	-	-	-	-
Utah	51,800	91,500	37,400	82,100	37,400	66,100	-	-	-	-	37,400	66,100
Vermont	103,000	117,000	67,870	94,286	44,824	74,318	-	-	-	-	55,994	87,838
Virginia	70,184	145,080	57,581	89,235	57,581	89,235	0	0	0	0	0	0
Washington	91,332	102,984	61,512	93,612	82,728	105,612	-	-	-	-	-	-
West Virginia	41,736	87,612	47,352	93,756	29,400	68,712	-	-	-	-	-	-
Wisconsin	54,331	124,964	35,156	123,250	35,156	123,250	-	-	-	-	-	-
Wyoming	65,964	98,940	54,072	81,096	38,568	57,864	-	-	-	-	-	-

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

State	Market Conduct Regulation							
	Supervisory Staff		Market Conduct Examiners		Market Conduct Analysts		Managed Care Organization Oversight	
	Low	High	Low	High	Low	High	Low	High
Alabama	-	-	41,258	69,098	41,258	69,098	31,488	47,758
Alaska	-	-	-	-	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-
Arizona	43,240	91,490	-	-	43,240	73,779	46,932	94,763
Arkansas	-	-	-	-	-	-	-	-
California	69,312	93,792	38,964	91,584	38,964	91,584	-	-
Colorado	69,252	104,988	48,336	96,756	48,336	96,756	-	-
Connecticut	85,011	110,499	76,373	98,224	76,373	98,224	-	-
Delaware	44,755	67,133	39,093	58,639	-	-	-	-
Dist. of Columbia	110,621	154,869	-	-	76,082	97,340	-	-
Florida	46,381	106,103	-	-	32,697	70,159	-	-
Georgia	59,134	103,484	66,821	116,937	51,000	65,000	0	0
Guam	0	0	40,762	67,493	0	0	0	0
Hawaii	-	-	61,000	92,000	-	-	-	-
Idaho	-	-	-	-	45,800	81,800	-	-
Illinois	84,996	84,996	43,764	88,704	61,644	102,840	0	0
Indiana	65,000	70,000	36,000	55,000	-	-	-	-
Iowa	-	-	-	-	52,978	82,202	-	-
Kansas	54,000	68,000	35,000	59,000	35,000	46,000	-	-
Kentucky	61,683	61,683	-	-	39,800	57,242	-	-
Louisiana	41,538	87,402	0	0	25,854	66,685	0	0
Maine	48,048	66,082	41,059	55,765	-	-	-	-
Maryland	49,899	97,203	41,358	75,012	44,017	70,265	0	0
Massachusetts	44,590	119,145	-	-	54,025	103,249	41,017	109,249
Michigan	58,142	105,360	50,613	72,558	47,429	69,342	50,698	75,648
Minnesota	66,774	99,347	52,659	77,590	-	-	-	-
Mississippi	80,569	140,997	-	-	-	-	-	-
Missouri	94,971	98,067	49,816	89,365	-	-	-	-
Montana	66,352	123,332	46,587	59,615	-	-	-	-
Nebraska	53,720	80,581	43,235	65,295	43,235	65,295	-	-
Nevada	-	-	51,197	83,603	-	-	-	-
New Hampshire	68,796	94,165	62,731	90,265	55,126	84,933	-	-
New Jersey	103,423	103,423	61,405	101,039	47,107	87,820	-	-
New Mexico	35,381	61,568	-	-	-	-	26,229	61,568
New York	124,000	152,000	51,000	124,000	49,000	116,000	-	-
North Carolina	50,238	99,446	42,667	82,872	42,667	75,719	-	-
North Dakota	-	-	-	-	-	-	-	-
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	61,048	96,990	47,570	76,523	52,166	76,523	-	-
Oklahoma	-	65,000	-	-	45,991	46,805	-	-
Oregon	69,240	101,952	47,316	73,992	61,140	89,544	-	-
Pennsylvania	61,223	77,927	41,134	66,856	58,548	63,981	-	-
Puerto Rico	55,932	55,932	40,668	45,672	27,300	37,320	-	-
Rhode Island	82,377	93,349	55,040	84,433	-	-	-	-
South Carolina	0	0	0	0	39,960	73,935	0	0
South Dakota	0	0	59,779	59,779	0	0	0	0
Tennessee	42,396	95,460	-	-	-	-	-	-
Texas	55,184	129,137	48,278	129,137	-	-	31,144	78,953
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	-	-	40,500	64,300	40,500	64,300	-	-
Vermont	67,600	106,225	55,993	87,838	-	-	-	-
Virginia	79,308	126,893	0	0	47,579	89,235	0	0
Washington	77,952	83,004	57,144	69,648	48,060	69,648	-	-
West Virginia	54,228	100,332	37,140	68,712	35,025	72,840	-	-
Wisconsin	57,512	136,111	35,156	105,373	35,156	105,373	35,156	105,373
Wyoming	54,072	81,096	-	-	-	-	-	-

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

State	Antifraud							
	Supervisory Staff		Criminal Fraud Investigators		Civil Fraud Investigators		Enforcement Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	-	-	37,390	76,349	33,902	97,766	0	0
Alaska	68,328	139,524	57,336	121,944	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-
Arizona	-	-	39,983	68,156	-	-	31,110	53,107
Arkansas	41,159	135,287	35,554	65,221	-	-	-	-
California	65,640	181,908	52,944	64,920	38,028	77,352	-	-
Colorado	69,252	104,988	-	-	33,672	102,888	-	-
Connecticut	86,813	118,362	-	-	-	-	61,530	98,224
Delaware	39,093	82,241	-	-	34,142	51,214	-	-
Dist. of Columbia	99,659	171,849	-	-	76,082	97,340	-	-
Florida	39,660	103,000	36,468	63,809	-	-	-	-
Georgia	87,693	97,963	51,000	57,821	0	0	0	0
Guam	0	0	0	0	0	0	0	0
Hawaii	61,000	92,000	46,000	76,000	-	-	-	-
Idaho	45,800	90,400	40,500	72,400	40,500	72,400	-	-
Illinois	75,000	102,840	0	0	58,476	88,704	36,324	70,956
Indiana	56,000	67,000	-	-	-	-	36,000	59,000
Iowa	80,933	115,170	51,480	78,354	-	-	-	-
Kansas	-	-	45,000	70,617	-	-	-	-
Kentucky	46,236	62,000	38,740	55,756	-	-	-	-
Louisiana	41,538	107,078	0	0	25,854	81,682	25,854	66,685
Maine	-	-	-	-	-	-	-	-
Maryland	46,857	97,203	44,017	70,265	44,017	70,265	41,358	75,012
Massachusetts	57,410	81,133	-	-	54,687	71,259	-	-
Michigan	-	-	-	-	-	-	-	-
Minnesota	62,014	105,193	64,185	84,689	45,894	77,590	-	-
Mississippi	-	-	-	-	63,408	110,964	-	-
Missouri	41,184	55,713	-	-	39,708	41,184	-	-
Montana	-	-	48,620	86,993	-	-	-	-
Nebraska	48,905	73,359	45,490	65,106	-	-	-	-
Nevada	51,197	76,316	-	-	38,043	63,830	-	-
New Hampshire	63,991	90,832	50,583	76,132	-	-	60,099	90,265
New Jersey	70,903	109,937	-	-	63,196	89,534	43,094	87,820
New Mexico	39,686	88,525	35,381	61,568	-	-	31,782	55,307
New York	138,000	152,000	53,000	116,000	74,000	146,000	-	-
North Carolina	47,195	86,707	39,632	72,346	-	-	-	-
North Dakota	-	-	-	-	46,783	77,979	-	-
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	61,048	96,990	47,570	69,618	40,123	69,618	-	-
Oklahoma	75,000	75,000	49,220	70,000	-	-	-	-
Oregon	68,880	101,952	-	-	48,264	70,608	-	-
Pennsylvania	53,613	77,927	-	-	46,944	71,394	-	-
Puerto Rico	-	-	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-	-	-
South Carolina	39,960	73,935	0	0	0	0	32,838	60,760
South Dakota	0	0	0	0	0	0	39,811	44,491
Tennessee	-	-	-	-	-	-	-	-
Texas	59,004	156,256	45,158	96,720	31,144	96,720	63,104	129,137
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	44,000	73,600	35,400	69,800	-	-	-	-
Vermont	-	-	-	-	-	-	-	-
Virginia	79,308	126,893	0	0	0	0	47,579	112,295
Washington	61,512	94,812	80,724	82,728	61,512	66,264	-	-
West Virginia	33,036	81,852	29,400	54,396	27,732	61,128	-	-
Wisconsin	-	-	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-	-	-

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

Consumer Affairs												
State	Supervisory Staff		Complaint Investigators		Consumer Advocates		Assistance Personnel		Senior Health Ins. Program		Healthcare Appeals	
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	43,339	69,098	39,290	59,518	-	-	24,595	43,339	-	-	-	-
Alaska	59,856	132,684	49,776	106,716	-	-	-	-	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	39,983	68,156	-	-	-	-	31,110	62,693	-	-	36,814	62,693
Arkansas	45,377	78,038	30,713	56,340	-	-	-	-	25,268	53,657	-	-
California	69,312	93,792	38,964	72,576	-	-	35,340	79,728	101,208	129,840	-	-
Colorado	69,252	139,764	41,832	96,756	-	-	-	-	32,676	70,752	-	-
Connecticut	85,011	110,499	63,215	98,224	-	-	-	-	-	-	-	-
Delaware	36,534	87,998	31,912	51,214	-	-	-	-	29,825	51,214	-	-
Dist. of Columbia	110,621	154,869	76,082	97,340	81,050	104,423	-	-	-	-	-	-
Florida	36,468	63,197	32,676	51,136	46,381	85,919	26,046	48,391	-	-	-	-
Georgia	52,331	116,937	42,000	54,453	0	0	24,771	43,350	0	0	0	0
Guam	0	0	0	0	0	0	0	0	0	0	0	0
Hawaii	-	-	46,000	76,000	-	-	50,000	85,000	-	-	-	-
Idaho	50,600	90,400	40,500	72,400	-	-	-	-	35,900	64,100	-	-
Illinois	98,424	107,160	36,324	70,956	0	0	0	0	0	0	0	0
Indiana	70,000	75,000	-	-	-	-	36,000	45,000	28,000	58,500	-	-
Iowa	93,326	145,579	52,977	82,202	67,683	104,104	-	-	31,782	104,104	-	-
Kansas	38,000	63,000	32,510	53,500	-	-	-	-	-	-	-	-
Kentucky	43,271	54,053	36,700	58,771	-	-	-	-	-	-	-	-
Louisiana	41,538	107,078	25,854	66,685	25,854	66,685	0	0	25,854	66,685	0	0
Maine	49,962	77,314	39,062	65,666	42,515	57,720	27,144	40,206	-	-	-	-
Maryland	44,017	97,107	38,880	70,265	0	0	36,557	70,265	0	0	41,358	75,012
Massachusetts	59,085	110,887	53,069	71,259	-	-	-	-	-	-	-	-
Michigan	62,654	105,360	50,698	75,648	-	-	36,821	69,342	-	-	50,698	83,395
Minnesota	55,416	80,242	42,950	77,590	-	-	-	-	-	-	-	-
Mississippi	37,458	93,801	30,581	72,196	-	-	-	-	-	-	-	-
Missouri	51,093	56,195	35,640	42,780	-	-	-	-	-	-	-	-
Montana	66,352	123,332	44,727	56,300	-	-	-	-	-	-	-	-
Nebraska	49,063	86,622	37,417	65,295	-	-	-	-	39,976	64,336	-	-
Nevada	44,954	66,669	41,321	60,969	-	-	-	-	-	-	-	-
New Hampshire	65,715	90,265	42,646	68,406	-	-	42,646	57,525	-	-	-	-
New Jersey	89,975	107,118	48,720	87,820	-	-	38,041	46,588	-	-	76,249	87,820
New Mexico	35,381	61,568	-	-	29,229	45,656	-	-	-	-	-	-
New York	113,000	165,000	39,000	111,000	43,000	90,000	-	-	-	-	54,000	116,000
North Carolina	44,347	99,446	36,761	66,204	-	-	-	-	33,001	66,204	41,125	66,204
North Dakota	68,252	113,749	35,127	58,537	-	-	35,127	58,537	35,127	58,537	-	-
N. Mariana Island	-	-	-	-	-	-	-	-	-	-	-	-
Ohio	61,048	96,990	40,123	69,618	-	-	-	-	40,123	57,054	-	-
Oklahoma	70,000	70,000	40,018	50,000	50,000	55,000	-	-	37,774	41,140	-	-
Oregon	68,880	101,952	53,184	77,640	-	-	53,184	97,092	-	-	-	-
Pennsylvania	59,873	92,988	36,342	71,934	-	-	-	-	-	-	-	-
Puerto Rico	47,808	64,944	27,000	46,008	-	-	25,200	27,336	-	-	0	0
Rhode Island	88,798	103,109	45,972	69,919	-	-	-	-	-	-	-	-
South Carolina	39,960	73,935	0	0	32,838	60,760	0	0	0	0	0	0
South Dakota	0	0	35,214	38,147	0	0	0	0	0	0	0	0
Tennessee	38,460	84,768	31,644	50,628	-	-	-	-	-	-	-	-
Texas	45,158	142,052	31,144	96,720	-	-	29,439	129,137	42,244	68,960	-	-
U.S. Virgin Island	-	-	-	-	-	-	-	-	-	-	-	-
Utah	-	-	40,600	71,700	-	-	-	-	-	-	-	-
Vermont	48,714	76,170	38,917	60,445	-	-	-	-	-	-	-	-
Virginia	70,184	126,893	42,668	89,235	57,571	126,893	0	0	0	0	70,184	112,295
Washington	43,524	85,248	-	-	53,016	71,316	-	-	50,496	69,648	-	-
West Virginia	25,028	77,220	27,732	51,312	35,028	73,357	31,164	57,660	-	-	29,400	77,220
Wisconsin	34,466	136,111	35,157	105,373	-	-	-	-	-	-	-	-
Wyoming	-	-	38,568	57,864	-	-	-	-	-	-	-	-

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

State	Licensing							
	Supervisory Staff		Producer Licensing		Company Licensing		Other Licensing	
	Low	High	Low	High	Low	High	Low	High
Alabama	39,290	59,518	20,174	44,417	64,078	97,766	25,822	69,098
Alaska	54,576	146,496	40,032	97,224	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-
Arizona	33,435	80,150	25,508	49,561	-	-	36,814	62,693
Arkansas	45,377	78,038	22,919	53,657	-	-	-	-
California	43,392	181,548	28,608	76,200	35,340	69,096	-	-
Colorado	69,252	104,988	40,608	53,448	75,144	113,904	-	-
Connecticut	85,011	110,499	40,901	98,224	-	-	-	-
Delaware	62,776	94,164	26,048	41,806	-	-	-	-
Dist. of Columbia	99,659	139,522	76,082	97,340	76,082	97,340	-	-
Florida	46,381	101,526	26,540	86,778	-	-	-	-
Georgia	52,331	116,937	0	0	0	0	0	0
Guam	0	0	33,911	61,143	40,762	67,493	0	0
Hawaii	-	-	30,000	49,000	-	-	-	-
Idaho	28,400	50,800	21,100	43,500	-	-	-	-
Illinois	64,104	111,072	36,372	57,912	47,580	57,912	0	0
Indiana	60,000	74,000	25,000	32,000	26,000	54,000	36,000	44,000
Iowa	80,933	115,170	31,782	94,598	-	-	-	-
Kansas	38,000	66,920	30,458	38,000	34,260	53,000	32,000	43,000
Kentucky	44,000	69,000	29,000	35,000	-	-	34,000	38,000
Louisiana	21,112	107,078	25,854	66,685	25,854	66,685	25,854	66,685
Maine	46,571	63,898	29,349	48,090	-	-	-	-
Maryland	38,800	103,743	32,364	57,808	32,364	50,818	0	0
Massachusetts	47,859	67,712	45,746	60,389	-	-	-	-
Michigan	55,949	105,360	47,429	69,342	47,429	69,342	-	-
Minnesota	55,416	80,242	41,697	60,552	41,697	92,498	33,742	44,725
Mississippi	53,600	93,801	-	-	-	-	-	-
Missouri	41,184	55,012	27,624	32,556	31,608	36,924	-	-
Montana	66,352	123,332	31,093	36,465	-	-	-	-
Nebraska	49,970	74,955	15,116	53,866	34,940	50,132	-	-
Nevada	46,938	69,718	28,731	58,339	-	-	-	-
New Hampshire	48,457	65,578	32,194	42,646	40,989	55,126	-	-
New Jersey	52,889	96,416	31,720	53,315	-	-	-	-
New Mexico	39,686	69,035	21,195	40,914	26,229	61,568	-	-
New York	61,000	75,000	46,000	68,000	36,000	55,000	-	-
North Carolina	39,532	117,111	27,103	43,422	-	-	48,920	106,176
North Dakota	68,252	113,749	26,784	48,550	-	-	-	-
N. Mariana Islands	-	-	24,000	27,000	-	-	-	-
Ohio	45,656	95,805	40,123	52,166	40,123	52,166	40,123	52,166
Oklahoma	41,250	57,500	32,000	34,320	-	-	34,000	45,500
Oregon	68,880	101,952	31,572	70,608	-	-	-	-
Pennsylvania	53,613	88,958	46,944	65,369	46,944	59,873	37,124	43,942
Puerto Rico	46,380	46,380	22,488	35,904	-	-	-	-
Rhode Island	-	-	36,472	53,004	36,472	39,677	-	-
South Carolina	39,960	73,935	26,988	49,932	32,838	60,760	26,988	49,932
South Dakota	0	0	34,632	43,285	43,285	43,285	0	0
Tennessee	36,420	76,872	26,028	53,172	44,520	74,808	-	-
Texas	51,614	129,137	31,144	73,788	31,144	103,491	-	-
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	-	-	33,500	56,200	24,200	62,600	-	-
Vermont	-	-	35,776	69,118	-	-	-	-
Virginia	70,184	126,893	36,229	89,235	47,579	89,235	0	0
Washington	45,684	98,016	40,428	48,060	50,496	64,620	60,012	71,316
West Virginia	31,164	57,660	20,472	37,884	-	-	-	-
Wisconsin	57,735	57,735	32,760	32,760	31,420	31,420	-	-
Wyoming	41,448	62,184	35,544	53,304	-	-	-	-

Table 6 (continued)

Insurance Department Salary Range - By Position - 2016

Information Systems/Technical Services								
State	Supervisory Staff		Systems/LAN Personnel		Computer Programmer/Analysts		Data Services Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	59,518	97,766	29,954	59,518	43,339	84,276	43,339	76,349
Alaska	-	-	-	-	-	-	-	-
American Samoa	-	-	-	-	-	-	-	-
Arizona	50,891	125,765	39,983	96,937	39,983	96,937	-	-
Arkansas	45,377	115,644	45,377	78,038	39,199	75,312	45,377	78,038
California	75,576	120,588	33,840	100,752	33,840	100,752	38,964	91,860
Colorado	-	-	53,520	78,348	-	-	-	-
Connecticut	-	-	74,945	101,107	74,945	94,975	-	-
Delaware	54,827	82,241	47,892	71,838	39,093	58,639	-	-
Dist. of Columbia	110,621	154,869	87,657	112,956	-	-	51,039	65,709
Florida	43,507	116,734	28,684	83,066	32,697	96,264	36,467	86,778
Georgia	57,000	116,937	52,331	91,579	40,982	71,720	40,982	71,720
Guam	0	0	0	0	0	0	0	0
Hawaii	-	-	-	-	-	-	-	-
Idaho	50,600	90,400	40,500	72,400	40,500	72,400	32,100	57,200
Illinois	109,704	109,704	54,840	83,880	69,240	106,476	50,676	50,676
Indiana	-	-	-	-	-	-	-	-
Iowa	-	-	-	-	58,427	90,355	-	-
Kansas	-	-	40,000	55,000	42,000	57,000	-	-
Kentucky	80,000	80,000	-	-	65,000	65,000	-	-
Louisiana	44,854	102,170	34,216	83,408	34,216	83,408	0	0
Maine	46,571	63,898	-	-	-	-	39,062	55,765
Maryland	60,543	126,186	46,857	80,078	46,857	91,107	41,358	65,827
Massachusetts	-	-	-	-	-	-	-	-
Michigan	-	-	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-	-	-
Mississippi	55,274	96,730	41,164	72,037	34,279	89,878	-	-
Missouri	-	-	-	-	-	-	-	-
Montana	95,900	142,721	-	-	64,800	93,530	48,666	77,928
Nebraska	55,043	71,922	-	-	45,806	62,244	-	-
Nevada	-	-	55,833	83,603	-	-	-	-
New Hampshire	-	-	-	-	-	-	-	-
New Jersey	107,118	107,118	63,432	105,891	87,820	105,891	-	-
New Mexico	58,094	96,844	40,685	96,844	51,355	96,844	-	-
New York	109,000	158,000	76,000	105,000	68,000	105,000	49,000	88,000
North Carolina	42,593	170,668	32,473	107,862	43,590	119,019	-	-
North Dakota	-	-	43,038	71,725	-	-	-	-
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	81,474	106,766	63,128	92,934	57,429	102,336	57,429	84,282
Oklahoma	86,000	86,000	-	-	75,000	75,000	-	-
Oregon	-	-	46,488	67,104	-	-	40,164	58,320
Pennsylvania	-	-	-	-	-	-	-	-
Puerto Rico	65,160	65,160	-	-	-	-	23,820	25,020
Rhode Island	-	-	-	-	-	-	-	-
South Carolina	48,622	89,956	39,960	73,935	39,960	73,935	39,960	73,935
South Dakota	0	0	0	0	0	0	0	0
Tennessee	-	-	-	-	-	-	-	-
Texas	69,415	142,052	34,918	117,397	42,244	142,052	34,918	117,397
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	-	-	-	-	-	-	-	-
Vermont	-	-	52,686	93,454	0	0	0	0
Virginia	70,184	145,080	42,669	73,748	0	0	0	0
Washington	86,916	103,008	54,384	93,612	46,884	93,612	-	-
West Virginia	41,736	100,332	-	-	35,025	72,840	44,244	81,852
Wisconsin	52,353	120,831	45,814	123,250	45,814	123,250	45,814	123,250
Wyoming	-	-	-	-	-	-	-	-

Budget and Funding

Budget

Fiscal year 2018 budgets increased 0.8% over 2017 numbers and have increased 6.9% since 2014. Each year, state insurance departments are asked to provide budget information, including a projected budget amount for the upcoming fiscal year. In the following year, insurance departments update the projected amount to reflect the actual budget amount for the fiscal year. So, for example, the 2017 budget amounts reported in the 2015 publication are projected amounts and have been updated in the 2016 publication to reflect the actual budget amounts for the 2017 fiscal year.

Funding

The funding methods used by insurance departments can be divided into the following categories:

- Dedicated Funding
- Quasi-dedicated Funding
- General Revenue Funding
- Combination
- Other

Under a dedicated funding system, specific amounts are placed in a separate fund established for the insurance department. Usually, the fund is created out of the fees and assessments, fines and penalties, and other incomes generated by the insurance department, while taxes (premium taxes and retaliatory taxes) go into the state's general fund. The department spends from the dedicated fund up to a level appropriated by the legislature. If revenue flowing into the fund exceeds the department's expenditures, the balance is carried over to the next fiscal year. If the revenue flowing into the fund is less than anticipated, the department must either reduce its spending level below the legislative appropriation or use the accumulated cash balance of the fund from previous years. Dedicated funding systems allow the department to lessen the effect of cyclical changes in its funding over time. The department is able to build up a cash balance during high revenue years and spend down the accumulated fund during economic downturns.

A quasi-dedicated funding system is similar to the dedicated system, except that the balance at the end of the year returns to the state's general fund rather than being carried over to the next fiscal year. This system does not dampen the effect of cyclical funding changes.

In a general revenue funding system, all revenue generated by the state insurance department is placed into the state's general fund. The state legislature then allocates an amount to the insurance department in the normal budgetary process. Generally, the state legislature has substantial control over how the insurance department spends this money.

A combination system employs parts of two or more of the funding methods described above. Any remaining funding system is placed in the "other" category. This includes unique funding systems that do not fit into any of the more common categories mentioned above.

Expenses

Insurance department expenses can be divided into two main categories. Administration and regulation expenses are directly related to the administration of state insurance law and the regulation of companies and producers. Operations expenses are costs associated with the basic running of the department, such as building expenses and staff salaries.

Revenues

Insurance departments generate considerable revenues for their respective states. Not all revenue generated through the auspices of the state insurance departments are retained by the insurance departments. In most cases, these revenues are deposited into a state's general revenue fund, although, in some states, the insurance department's budget is linked to the amount of revenues collected from the insurance industry.

In the following tables, revenues generated by state insurance departments have been divided into four categories:

- Total Taxes
- Fees and Assessments
- Fines and Penalties
- Other

Total taxes include premium, retaliatory, franchise, and income taxes paid by insurers. Fees include filing, examination, and licensing fees. Assessments are defined as payments required of an insurer and designated at the time of collection for a specific use.

Figure 3

Aggregate Insurance Department Budgets 2008-2018

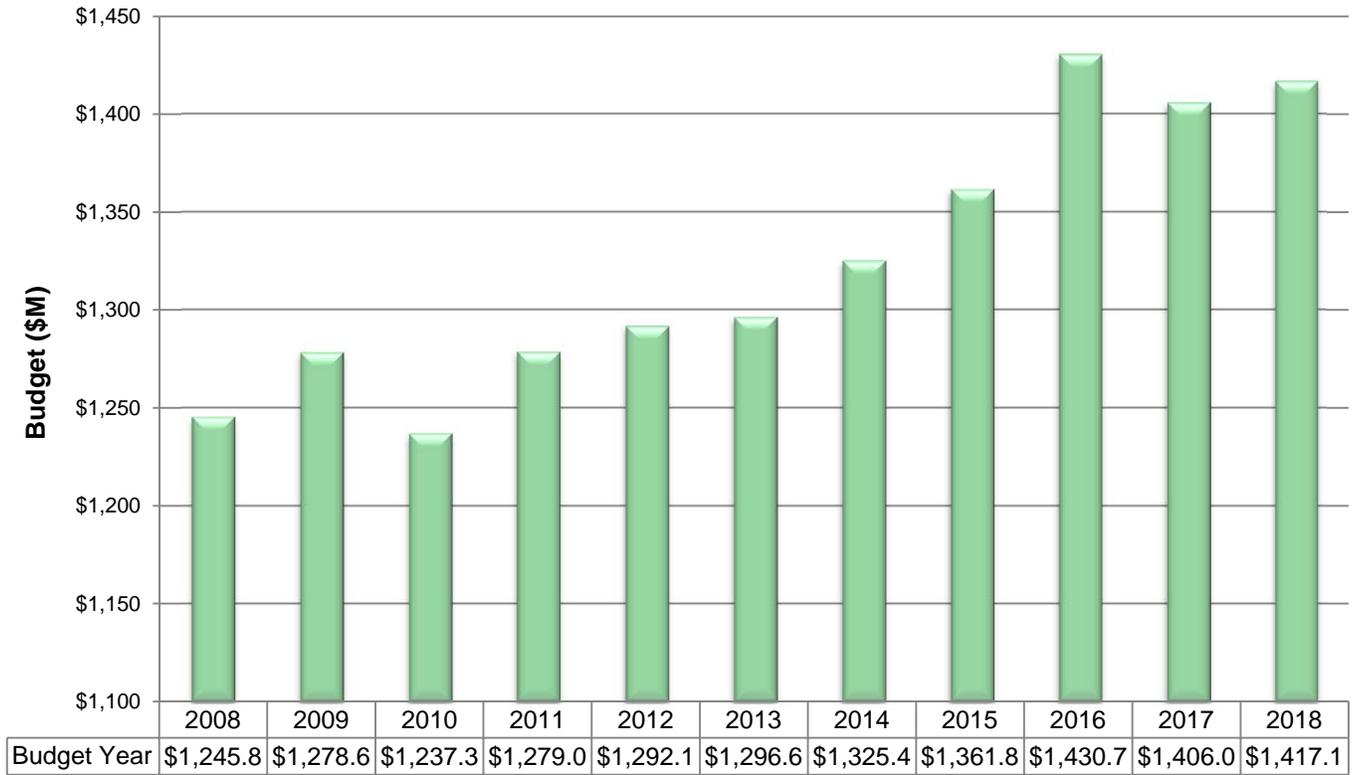


Figure 4

Annual Budget Growth Rates 2008-2018

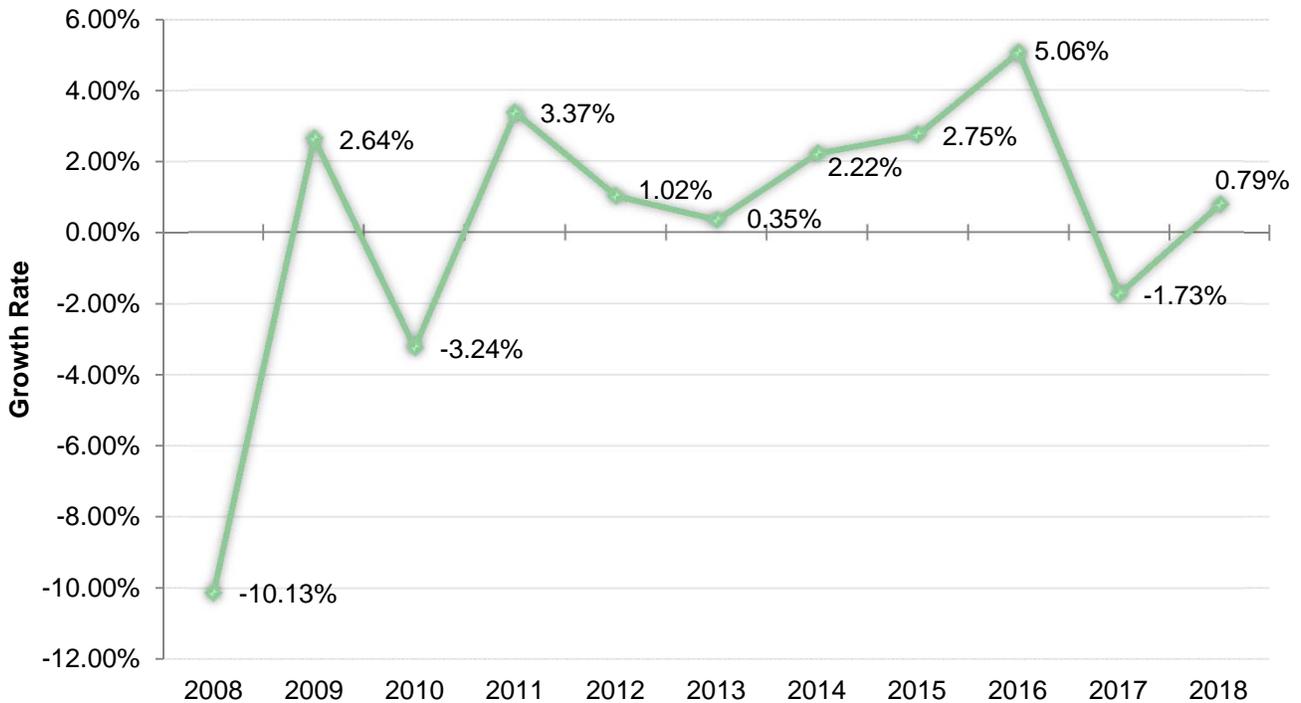


Table 7

Insurance Department Budgets - Fiscal Years 2014-2018

State	2018	2017	2016	2015	2014	Percent 2014-2018
Alabama	\$24,644,863	\$22,000,000	\$24,260,583	\$18,300,000	\$19,648,499	25.43%
Alaska	\$7,098,400	\$7,098,400	\$7,161,300	\$7,648,300	\$7,231,400	-1.84%
American Samoa	-	-	-	-	-	-
Arizona	\$34,555,000	\$26,229,300	\$38,826,000	\$15,742,100	\$12,787,900	170.22%
Arkansas	\$13,751,150	\$13,751,150	\$13,243,262	\$12,452,948	\$12,445,243	10.49%
California	\$202,295,000	\$204,137,000	\$203,918,000	\$194,887,000	\$179,621,000	12.62%
Colorado	\$13,000,000	\$12,720,710	\$14,883,918	\$14,924,658	\$13,139,250	-1.06%
Connecticut	\$27,245,017	\$28,533,164	\$29,300,275	\$28,791,066	\$26,688,491	2.09%
Delaware	\$10,824,300	\$9,936,200	\$8,936,200	\$8,627,300	\$8,277,100	30.77%
Dist. of Columbia	\$12,178,900	\$11,345,569	\$10,761,568	\$7,539,769	\$6,588,492	84.85%
Florida	\$86,297,867	\$86,297,867	\$88,269,849	\$88,069,941	\$81,685,695	5.65%
Georgia	\$21,572,706	\$21,162,489	\$20,968,908	\$21,549,759	\$21,550,000	0.11%
Guam	\$610,200	\$533,330	\$616,730	\$609,245	\$515,856	\$0
Hawaii	\$14,949,753	\$13,544,182	\$13,257,720	\$12,381,140	\$12,650,016	18.18%
Idaho	\$9,660,800	\$9,556,900	\$9,028,500	\$8,822,500	\$8,547,900	13.02%
Illinois	\$49,782,500	\$50,593,000	\$50,720,200	\$55,956,300	\$53,623,500	-7.16%
Indiana	\$9,450,418	\$8,969,666	\$8,969,666	\$8,909,546	\$8,909,546	6.07%
Iowa	\$14,787,940	\$14,787,940	\$13,307,453	\$14,839,136	\$16,612,097	-10.98%
Kansas	\$11,223,135	\$10,882,769	\$10,832,083	\$12,367,000	\$12,303,000	-8.78%
Kentucky	\$19,560,700	\$19,498,200	\$18,846,600	\$18,653,600	\$16,003,200	22.23%
Louisiana	\$31,231,882	\$31,362,259	\$30,565,409	\$32,544,045	\$31,732,106	-1.58%
Maine	\$10,381,549	\$10,420,302	\$10,323,169	\$10,101,210	\$9,812,972	5.79%
Maryland	\$32,857,701	\$32,783,205	\$32,199,531	\$32,697,004	\$31,665,173	3.77%
Massachusetts	\$14,130,740	\$14,611,730	\$14,712,080	\$14,105,000	\$14,445,000	-2.18%
Michigan	\$34,279,000	\$34,045,500	\$33,182,100	\$33,332,700	\$31,488,550	8.86%
Minnesota	\$16,393,000	\$17,082,000	\$17,229,000	\$16,246,000	\$15,203,000	7.83%
Mississippi	\$11,526,225	\$15,343,945	\$14,873,175	\$14,030,240	\$13,982,023	-17.56%
Missouri	\$16,643,799	\$16,681,016	\$16,092,644	\$15,465,643	\$15,183,531	9.62%
Montana	\$5,107,305	\$4,938,102	\$5,266,721	\$5,126,921	\$4,931,504	3.56%
Nebraska	\$14,776,220	\$15,553,891	\$15,723,101	\$13,097,626	\$12,872,697	14.79%
Nevada	\$15,619,229	\$15,743,200	\$16,736,508	\$17,203,547	\$17,320,778	-9.82%
New Hampshire	\$11,940,559	\$11,571,554	\$11,304,670	\$10,139,741	\$9,726,280	22.77%
New Jersey	\$27,803,000	\$27,803,000	\$27,903,000	\$28,553,000	\$28,412,000	-2.14%
New Mexico	\$9,827,200	\$11,460,700	\$11,354,300	\$10,448,400	\$7,758,000	26.67%
New York	\$150,941,000	\$147,583,000	\$147,583,000	\$144,728,860	\$143,593,860	5.12%
North Carolina	\$39,212,938	\$40,587,748	\$38,652,279	\$38,385,501	\$32,687,811	19.96%
North Dakota	\$5,340,628	\$5,772,570	\$5,772,570	\$5,791,390	\$5,534,952	-3.51%
N. Mariana Islands	\$120,000	\$99,000	-	-	-	-
Ohio	\$39,337,138	\$39,337,235	\$37,778,947	\$36,545,157	\$39,205,223	0.34%
Oklahoma	\$15,668,123	\$15,668,123	\$16,000,000	\$16,500,000	\$16,000,000	-2.07%
Oregon	\$14,000,000	\$13,335,387	\$13,378,538	\$12,785,283	\$11,116,603	25.94%
Pennsylvania	\$27,291,000	\$24,850,000	\$37,460,000	\$22,757,000	\$22,330,000	22.22%
Puerto Rico	\$9,800,000	\$10,896,000	\$10,896,000	\$10,896,000	\$10,896,000	-10.06%
Rhode Island	\$6,845,050	\$5,807,156	\$5,768,238	\$5,720,720	\$6,148,640	11.33%
South Carolina	\$17,813,159	\$17,944,448	\$18,877,368	\$18,679,783	\$18,597,279	-4.22%
South Dakota	\$3,386,590	\$2,952,780	\$3,139,340	\$2,947,324	\$2,582,718	31.13%
Tennessee	\$15,000,000	\$14,976,500	\$12,597,800	\$14,179,300	\$15,421,900	-2.74%
Texas	\$119,889,251	\$118,108,880	\$126,275,111	\$116,007,008	\$135,249,434	-11.36%
U.S. Virgin Islands	-	-	-	-	-	-
Utah	\$14,423,000	\$14,679,500	\$14,407,700	\$14,253,900	\$12,445,400	15.89%
Vermont	\$10,035,914	\$9,603,806	\$9,940,634	\$11,218,497	\$10,965,174	-8.47%
Virginia	\$27,099,896	\$27,099,896	\$27,036,798	\$26,148,197	\$23,898,150	13.40%
Washington	\$31,787,000	\$32,455,856	\$28,478,438	\$28,788,671	\$23,424,432	35.70%
West Virginia	\$11,646,000	\$11,646,000	\$11,646,000	\$11,646,000	\$12,400,000	-6.08%
Wisconsin	\$18,499,700	\$18,643,200	\$18,612,800	\$16,828,400	\$16,812,000	10.04%
Wyoming	\$3,002,675	\$3,002,675	\$2,845,541	\$2,796,134	\$2,695,793	11.38%
Total	\$1,417,145,120	\$1,406,028,000	\$1,430,721,325	\$1,361,765,510	\$1,325,367,168	6.92%

Table 8

States in Descending Order of 2018 Budget

State	2018	Rank	2017	Rank
California	\$202,295,000	1	\$204,137,000	1
New York	\$150,941,000	2	\$147,583,000	2
Texas	\$119,889,251	3	\$118,108,880	3
Florida	\$86,297,867	4	\$86,297,867	4
Illinois	\$49,782,500	5	\$50,593,000	5
Ohio	\$39,337,138	6	\$39,337,235	7
North Carolina	\$39,212,938	7	\$40,587,748	6
Arizona	\$34,555,000	8	\$26,229,300	15
Michigan	\$34,279,000	9	\$34,045,500	8
Maryland	\$32,857,701	10	\$32,783,205	9
Washington	\$31,787,000	11	\$32,455,856	10
Louisiana	\$31,231,882	12	\$31,362,259	11
New Jersey	\$27,803,000	13	\$27,803,000	13
Pennsylvania	\$27,291,000	14	\$24,850,000	16
Connecticut	\$27,245,017	15	\$28,533,164	12
Virginia	\$27,099,896	16	\$27,099,896	14
Alabama	\$24,644,863	17	\$22,000,000	17
Georgia	\$21,572,706	18	\$21,162,489	18
Kentucky	\$19,560,700	19	\$19,498,200	19
Wisconsin	\$18,499,700	20	\$18,643,200	20
South Carolina	\$17,813,159	21	\$17,944,448	21
Missouri	\$16,643,799	22	\$16,681,016	23
Minnesota	\$16,393,000	23	\$17,082,000	22
Oklahoma	\$15,668,123	24	\$15,668,123	25
Nevada	\$15,619,229	25	\$15,743,200	24
Tennessee	\$15,000,000	26	\$14,976,500	28
Hawaii	\$14,949,753	27	\$13,544,182	33
Iowa	\$14,787,940	28	\$14,787,940	29
Nebraska	\$14,776,220	29	\$15,553,891	26
Utah	\$14,423,000	30	\$14,679,500	30
Massachusetts	\$14,130,740	31	\$14,611,730	31
Oregon	\$14,000,000	32	\$13,335,387	34
Arkansas	\$13,751,150	33	\$13,751,150	32
Colorado	\$13,000,000	34	\$12,720,710	35
Dist. of Columbia	\$12,178,900	35	\$11,345,569	39
New Hampshire	\$11,940,559	36	\$11,571,554	37
West Virginia	\$11,646,000	37	\$11,646,000	36
Mississippi	\$11,526,225	38	\$15,343,945	27
Kansas	\$11,223,135	39	\$10,882,769	41
Delaware	\$10,824,300	40	\$9,936,200	43
Maine	\$10,381,549	41	\$10,420,302	42
Vermont	\$10,035,914	42	\$9,603,806	44
New Mexico	\$9,827,200	43	\$11,460,700	38
Puerto Rico	\$9,800,000	44	\$10,896,000	40
Idaho	\$9,660,800	45	\$9,556,900	45
Indiana	\$9,450,418	46	\$8,969,666	46
Alaska	\$7,098,400	47	\$7,098,400	47
Rhode Island	\$6,845,050	48	\$5,807,156	48
North Dakota	\$5,340,628	49	\$5,772,570	49
Montana	\$5,107,305	50	\$4,938,102	50
South Dakota	\$3,386,590	51	\$2,952,780	52
Wyoming	\$3,002,675	52	\$3,002,675	51
Guam	\$610,200	53	\$533,330	53
N. Mariana Islands	\$120,000	54	\$99,000	54
American Samoa	-	-	-	-
U.S. Virgin Islands	-	-	-	-
Total	\$1,417,145,120	-	\$1,406,028,000	-

Table 9

Funding and Expenses - 2016

Funding Type and Sources						Expenses	
State	Funding Type	Fees and Assessments	Fines and Penalties	General Funds	Other	Admin and Regulation	Operations (Overhead)
Alabama	Combination	97.00%	1.00%	0.00%	2.00%	70.00%	30.00%
Alaska	Combination	100.00%	-	-	-	65.00%	35.00%
American Samoa	-	-	-	-	-	-	-
Arizona	Combination	40.61%	0.00%	45.88%	13.51%	93.01%	6.99%
Arkansas	Combination	100.00%	0.00%	0.00%	0.00%	38.00%	62.00%
California	Dedicated	99.00%	0.00%	0.00%	1.00%	69.00%	31.00%
Colorado	Quasi-dedicated	75.20%	0.00%	1.60%	23.20%	88.60%	11.40%
Connecticut	Dedicated	100.00%	0.00%	0.00%	0.00%	75.00%	25.00%
Delaware	Dedicated	100.00%	0.00%	0.00%	0.00%	86.40%	13.60%
Dist. of Columbia	Combination	100.00%	0.00%	0.00%	0.00%	57.00%	43.00%
Florida	Dedicated	94.00%	4.40%	0.00%	1.60%	79.18%	20.82%
Georgia	General	20.00%	0.00%	73.00%	7.00%	93.00%	7.00%
Guam	General	0.00%	0.00%	100.00%	0.00%	30.00%	70.00%
Hawaii	Dedicated	81.70%	1.70%	0.00%	16.60%	83.00%	17.00%
Idaho	Quasi-dedicated	93.46%	0.00%	0.00%	6.54%	81.54%	18.46%
Illinois	Dedicated	97.00%	0.00%	0.00%	3.00%	93.70%	6.30%
Indiana	Dedicated	100.00%	0.00%	0.00%	0.00%	75.00%	25.00%
Iowa	Quasi-dedicated	48.00%	0.00%	0.00%	52.00%	97.72%	2.28%
Kansas	Dedicated	100.00%	0.00%	0.00%	0.00%	97.00%	3.00%
Kentucky	Combination	98.00%	1.00%	0.00%	1.00%	89.00%	11.00%
Louisiana	Combination	94.35%	1.47%	0.00%	4.18%	72.00%	28.00%
Maine	Dedicated	100.00%	0.00%	0.00%	0.00%	80.00%	20.00%
Maryland	Dedicated	98.00%	-	-	2.00%	70.00%	30.00%
Massachusetts	Combination	100.00%	0.00%	0.00%	0.00%	80.00%	20.00%
Michigan	Dedicated	100.00%	0.00%	0.00%	0.00%	93.00%	7.00%
Minnesota	Combination	54.00%	0.00%	46.00%	0.00%	90.10%	9.90%
Mississippi	General	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Missouri	Dedicated	89.25%	0.00%	0.00%	10.75%	91.88%	8.12%
Montana	Dedicated	100.00%	0.00%	0.00%	0.00%	90.00%	10.00%
Nebraska	Dedicated	90.00%	-	-	10.00%	73.00%	27.00%
Nevada	Dedicated	92.07%	0.42%	0.00%	7.51%	85.79%	14.21%
New Hampshire	Dedicated	100.00%	0.00%	0.00%	0.00%	77.00%	23.00%
New Jersey	Quasi-dedicated	100.00%	0.00%	0.00%	0.00%	88.00%	12.00%
New Mexico	Combination	82.33%	0.00%	0.00%	17.67%	80.00%	20.00%
New York	Dedicated	100.00%	0.00%	0.00%	0.00%	79.00%	21.00%
North Carolina	Dedicated	4.28%	1.34%	94.38%	-	96.00%	4.00%
North Dakota	Other	93.00%	4.00%	0.00%	3.00%	88.00%	12.00%
N. Mariana Islands	General	0.00%	0.00%	100.00%	0.00%	50.00%	50.00%
Ohio	Dedicated	92.00%	2.00%	0.00%	6.00%	69.00%	31.00%
Oklahoma	Dedicated	83.00%	0.00%	10.00%	7.00%	79.00%	21.00%
Oregon	Dedicated	92.00%	0.00%	0.00%	8.00%	82.00%	18.00%
Pennsylvania	Combination	3.87%	0.00%	90.47%	5.66%	85.74%	14.26%
Puerto Rico	Dedicated	80.00%	12.00%	0.00%	8.00%	80.00%	20.00%
Rhode Island	Combination	13.59%	0.60%	81.54%	4.27%	98.17%	1.83%
South Carolina	Combination	71.00%	0.00%	28.00%	1.00%	78.00%	22.00%
South Dakota	Quasi-dedicated	0.00%	0.00%	100.00%	0.00%	75.00%	25.00%
Tennessee	Other	100.00%	0.00%	0.00%	0.00%	80.00%	20.00%
Texas	Dedicated	82.00%	0.00%	0.00%	18.00%	77.00%	23.00%
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	Dedicated	90.00%	0.00%	0.00%	10.00%	85.00%	15.00%
Vermont	Quasi-dedicated	96.00%	0.00%	0.00%	4.00%	87.00%	13.00%
Virginia	Dedicated	100.00%	0.00%	0.00%	0.00%	40.00%	60.00%
Washington	Dedicated	93.79%	0.00%	1.05%	5.16%	83.13%	16.87%
West Virginia	Dedicated	100.00%	0.00%	0.00%	0.00%	90.00%	10.00%
Wisconsin	Combination	100.00%	0.00%	0.00%	0.00%	69.00%	31.00%
Wyoming	Dedicated	100.00%	0.00%	0.00%	0.00%	85.00%	15.00%
Average		80.34%	0.59%	15.14%	4.99%	77.55%	20.59%

Table 10

Revenues - 2016

State	Calendar/ Fiscal Year	Total Revenues	Total Taxes	Fees and Assessments	Fines and Penalties	Other Revenue
Alabama	Fiscal	\$356,854,755	\$316,437,725	\$35,674,324	\$206,260	\$4,536,446
Alaska	Fiscal	\$74,711,859	\$67,334,589	\$6,945,493	\$431,777	-
American Samoa	-	-	-	-	-	-
Arizona	Fiscal	\$572,511,395	\$545,294,180	\$23,565,297	\$734,163	\$2,917,755
Arkansas	Fiscal	\$259,889,740	\$181,094,656	\$39,000,678	\$0	\$39,794,406
California	Fiscal	\$2,879,046,972	\$2,593,278,105	\$263,734,781	\$19,909,883	\$2,124,203
Colorado	Fiscal	\$293,343,236	\$280,345,463	\$9,284,091	\$753,190	\$2,960,492
Connecticut	Calendar	\$264,355,737	\$146,163,279	\$116,571,696	\$1,620,762	-
Delaware	Calendar	\$130,957,185	\$102,570,794	\$26,747,127	\$1,639,227	\$37
Dist. of Columbia	Fiscal	\$126,945,203	\$106,886,832	\$20,035,541	\$22,830	\$0
Florida	Fiscal	\$378,299,190	\$283,689,245	\$71,299,865	\$16,897,435	\$6,412,645
Georgia	Fiscal	\$1,005,191,233	\$428,738,211	\$45,513,267	\$1,479,739	\$529,460,016
Guam	-	\$0	\$0	\$0	\$0	\$0
Hawaii	Fiscal	\$164,716,690	\$154,690,451	\$9,814,861	\$137,458	\$73,920
Idaho	Fiscal	\$111,274,347	\$84,000,564	\$26,615,036	\$143,099	\$515,648
Illinois	Fiscal	\$532,269,278	\$427,376,818	\$85,097,258	\$1,884,413	\$17,910,789
Indiana	Fiscal	\$381,197,157	\$230,035,311	\$16,831,056	\$523,363	\$133,807,427
Iowa	Fiscal	\$150,508,325	\$117,927,618	\$32,288,250	\$292,457	\$0
Kansas	Fiscal	\$210,409,357	\$192,066,071	\$17,808,711	\$379,631	\$154,944
Kentucky	Fiscal	\$443,361,890	\$292,955,102	\$37,915,167	\$346,583	\$112,145,038
Louisiana	Fiscal	\$647,272,532	\$529,475,419	\$115,193,593	\$1,028,312	\$1,575,208
Maine	Fiscal	\$102,388,537	\$85,291,501	\$16,953,474	\$143,562	\$0
Maryland	Fiscal	\$521,535,691	\$482,653,759	\$36,081,932	\$2,800,000	\$0
Massachusetts	Fiscal	\$474,816,212	\$346,939,244	\$127,533,343	\$343,625	\$0
Michigan	Fiscal	\$43,344,807	\$13,946,155	\$29,312,751	\$85,900	\$0
Minnesota	Fiscal	\$476,215,000	\$447,259,000	\$23,652,000	\$5,304,000	\$0
Mississippi	Fiscal	\$335,984,224	\$308,715,579	\$14,886,866	\$250,759	\$12,131,020
Missouri	Fiscal	\$343,132,820	\$322,017,097	\$18,264,804	\$2,835,595	\$15,324
Montana	Fiscal	\$105,929,826	\$98,595,695	\$6,792,905	\$192,933	\$348,293
Nebraska	Fiscal	\$113,099,246	\$93,441,183	\$17,493,754	\$178,657	\$1,985,652
Nevada	Fiscal	\$42,628,796	\$10,617,406	\$9,825,333	\$415,481	\$21,770,576
New Hampshire	Fiscal	\$123,447,541	\$108,010,750	\$15,371,307	\$65,484	\$0
New Jersey	Fiscal	\$677,834,224	\$597,562,000	\$77,540,067	\$2,732,157	\$0
New Mexico	Fiscal	\$331,784,112	\$292,319,633	\$38,112,121	\$1,218,347	\$134,011
New York	Fiscal	\$2,263,845,000	\$1,536,307,000	\$722,253,000	\$5,285,000	\$0
North Carolina	Fiscal	\$571,263,711	\$521,056,695	\$49,153,477	\$1,053,539	\$0
North Dakota	Fiscal	\$73,037,602	\$65,067,914	\$7,422,677	\$302,861	\$244,150
N. Mariana Islands	Fiscal	\$31,000	\$0	\$0	\$0	\$31,000
Ohio	Fiscal	\$651,300,052	\$596,270,032	\$52,054,503	\$731,460	\$2,244,057
Oklahoma	Fiscal	\$323,489,923	\$289,770,945	\$31,934,102	\$491,536	\$1,293,340
Oregon	Calendar	\$88,009,673	\$72,151,985	\$12,158,669	\$330,921	\$3,368,098
Pennsylvania	Fiscal	\$868,688,119	\$805,276,000	\$62,229,287	\$1,111,832	\$71,000
Puerto Rico	Fiscal	\$70,376,274	\$58,618,569	\$9,382,945	\$1,378,579	\$996,181
Rhode Island	Fiscal	\$150,482,521	\$114,693,314	\$2,222,907	\$98,201	\$33,468,099
South Carolina	Fiscal	\$230,522,024	\$202,316,520	\$27,558,477	\$439,785	\$207,242
South Dakota	Fiscal	\$95,180,507	\$84,541,512	\$10,067,943	\$554,577	\$16,475
Tennessee	Fiscal	\$913,694,536	\$906,167,804	\$14,022,463	-\$6,495,730	\$0
Texas	Fiscal	2,389,957,307	\$2,088,987,910	\$240,880,983	\$50,193,912	\$9,894,502
U.S. Virgin Islands	-	-	-	-	-	-
Utah	Fiscal	\$164,761,326	\$149,588,300	\$14,146,559	\$451,000	\$575,467
Vermont	Fiscal	\$76,641,023	\$58,835,108	\$17,484,915	\$321,000	\$0
Virginia	Fiscal	\$567,484,474	\$489,727,290	\$76,538,532	\$1,218,652	\$0
Washington	Fiscal	\$578,959,235	\$534,663,142	\$40,802,971	\$2,254,389	\$1,238,733
West Virginia	Fiscal	\$359,011,000	\$158,940,000	\$37,694,000	\$289,000	\$162,088,000
Wisconsin	Fiscal	\$241,189,500	\$197,565,800	\$43,257,600	\$245,500	\$120,600
Wyoming	Calendar	\$37,689,928	\$21,011,960	\$3,155,650	\$85,168	\$13,437,150
Total		\$23,390,871,852	\$19,239,287,235	\$2,906,178,409	\$125,338,264	\$1,120,067,944
Percent of Total		-	82.25%	12.42%	0.54%	4.79%

Examination and Oversight

Number of Insurers

Insurance departments are responsible for monitoring many different types of entities, including traditional insurance companies and non-traditional risk financiers. It should be noted, however, that the regulation of health maintenance organizations (HMOs) is not charged to the state insurance departments for all jurisdictions.

Insurers are traditionally classified as domestic, foreign, or alien. However, other non-traditional types of companies require regulatory resources.

- Domestic Insurer: An insurance company domiciled in the state in which the business is written.
- Foreign Insurer: An insurance company whose state of domicile is other than the state in which the company is writing business.
- Alien Insurer: An insurance company that is incorporated according to the requirements of a country other than the United States.
- Purchasing Group: A collection of individuals who band together to purchase group insurance. Members usually have something in common, such as belonging to a particular company, union, or trade association.
- Risk Retention Group: An insurance company that provides liability insurance to its member-owners.

Many captive insurers only report premium to their domiciliary state, and it can be difficult, if not impossible, for non-domiciliary states to provide allocations of premium written within their state. Therefore, because of the way captive insurers are regulated and their unique reporting requirements, captive insurers are no longer being reported in Volume One with other domestic insurers.

Company Examinations

Insurance regulators are responsible for monitoring the solvency of all insurers doing business in their respective states. However, with the number of companies licensed to do business in each state, as well as the multi-state nature of many insurance enterprises, it is inefficient for regulators to focus equal attention on all insurers. Typically, state insurance regulators focus primarily on those insurance companies domiciled in their respective states.

The task of monitoring non-domiciliary companies (foreign and alien companies) is generally delegated to the domiciliary state's regulator. This results in each state placing heavy reliance on the quality and efficiency of its fellow state regulators. The members of the NAIC have instituted an accreditation program to ensure that minimum standards of conduct are being followed by each state. In fact, 99.9% of financial exams initiated in 2016 were conducted on domestic insurers. The ability to rely on their counterparts across the country allows state insurance regulators to more efficiently use their limited resources to protect insurance consumers. This also saves money for insurers, because they are not subject to redundant examinations.

To monitor solvency and evaluate market conduct, insurance companies are examined by the state insurance departments. Generally, companies are examined every three to five years. Special circumstances might warrant more frequent examinations of a specific company. Additionally, desk audits and solvency monitoring systems aid regulators in targeting companies for special attention.

Company examinations are either "single-state" or "multi-state" exams. Single-state exams are conducted by and reports are filed with one particular state or territory. Multi-state exams are generally performed on companies doing a significant amount of business in more than one state. These exams are called by the company's domiciliary state, and other states are given the opportunity to participate. Examination reports resulting from such an exam are filed and may be accepted by each participating state.

Financial examinations investigate a company's accounting methods, procedures and financial statement presentation. These exams verify and validate what is presented in the financial annual statement to ascertain whether the company is in good financial standing. The main thrust of these exams is the verification of the company's solvency and whether the company has complied with state laws and regulations. Major improvements have been made in the examination process through increased examiner training, the use of specialized computer audit software and enhancements to the *Financial Condition Examiners Handbook*.

Market conduct exams review agent licensing issues, complaints, types of products sold by the company and/or agents, agent sales practices, rating practices, claims handling, and other market-related aspects of an insurer's operation.

Statutory exams occur on a scheduled basis and cover every aspect related to the financial status or market conduct of the company. Discretionary exams are conducted when deemed necessary by a state insurance regulator. The exam may focus only on a specific area of concern, such as a company's investment portfolio or reinsurance agreements, or could be a complete financial or market conduct examination.

In the tables that follow, the state totals reflect the number of examinations in which the insurance department was the lead state. The total number of exams in each category is broken down into examinations of domestic or foreign companies and between statutory and discretionary examinations.

Supervisions, Receiverships, and Companies in Run-Off

One of the responsibilities of a state insurance commissioner is to take control of an insurance company when an examination of its financial records or other evidence shows the company to be financially impaired. The commissioner then operates the company in the best interest of the policyholders and other creditors.

If the commissioner believes the company may be saved, the company is placed in rehabilitation by court order. In rehabilitation, the company is reorganized and may be allowed to continue or resume writing new business when it is once again financially sound. However, if it is not possible to restore the company's financial health, the commissioner will normally decide to liquidate the company. In liquidation, once the company's assets are sold and the payment of outstanding claims has been handled (property/casualty) or the business has been assumed by a solvent company (life/health), the company's estate is closed. The corporate existence may be dissolved at any time after the entry of a liquidation order.

Occasionally, a company voluntarily decides to close its doors. In such cases, the company stops writing new business and stops renewing old business, but it is still responsible for claims associated with in-force and previously written policies. During this time, the company is said to be in run-off. Only after the last claim has been settled, paid, reinsured, or otherwise provided for is the company allowed to cease all operations.

Figure 5

Number of Domestic Insurers 2008-2016

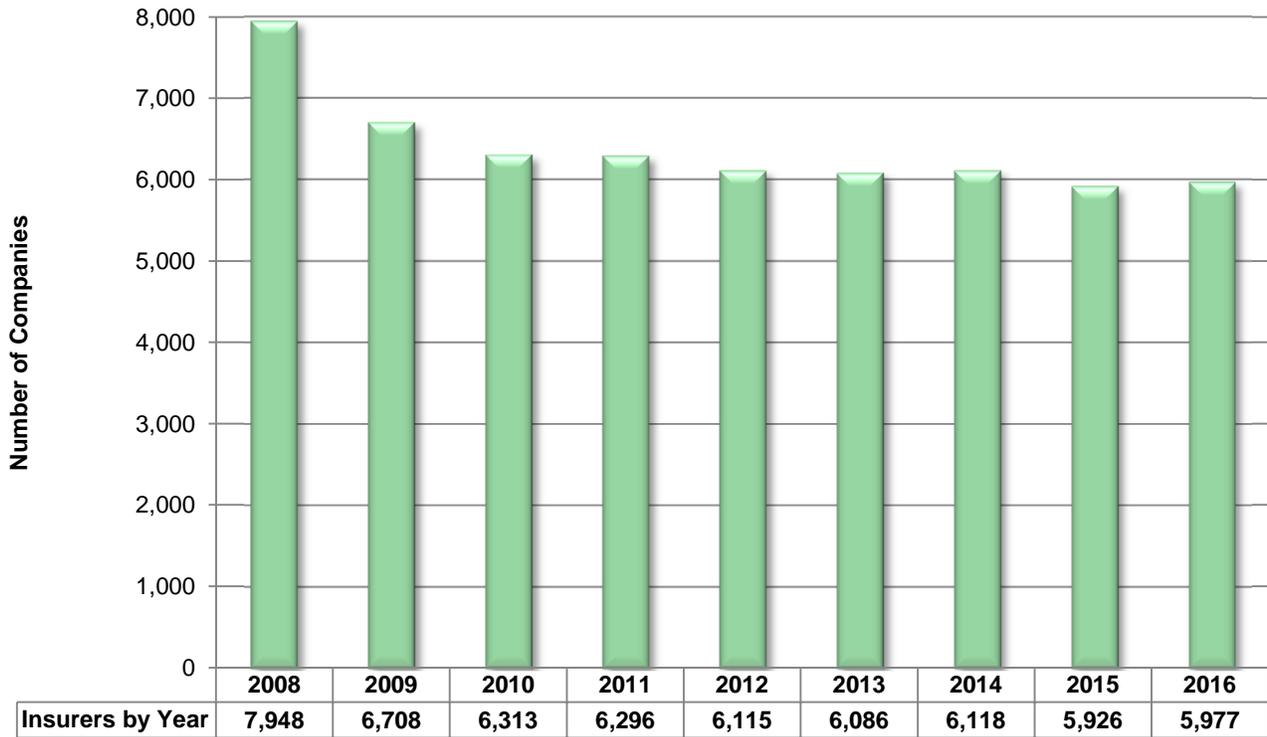


Figure 6

Number of Domestic Insurers in 2016

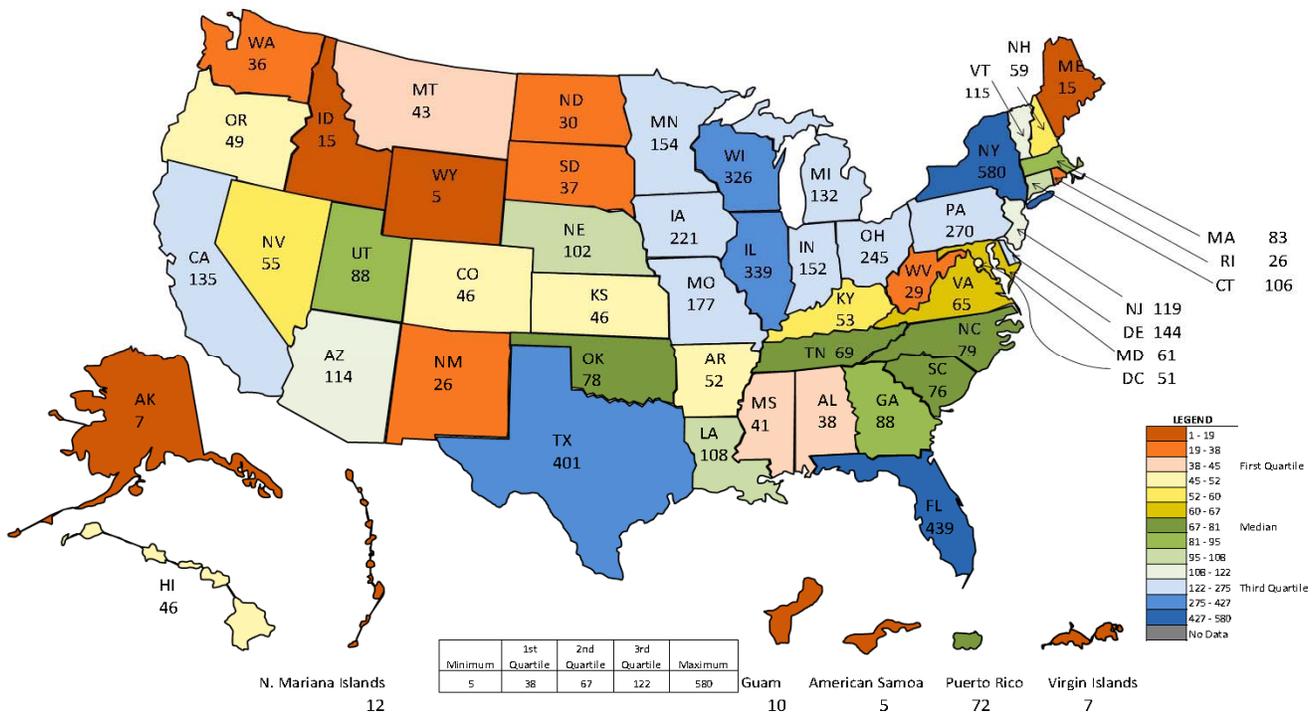


Table 11

Number of Regulated Entities - 2016

State	Domestic Insurers	Licensed Foreign Insurers	Domiciled Self-Insured Groups or Pools	Domiciled Purchasing Groups
Alabama	38	1,390	0	9
Alaska	7	759	0	2
American Samoa	5	0	0	0
Arizona	114	1,576	25	23
Arkansas	52	1,488	0	1
California	135	1,107	0	44
Colorado	46	1,453	9	40
Connecticut	106	1,206	0	26
Delaware	144	1,322	0	110
Dist. of Columbia	51	1,341	0	16
Florida	439	1,611	11	50
Georgia	88	1,579	21	0
Guam	10	147	0	0
Hawaii	46	1,058	12	7
Idaho	15	1,389	12	1
Illinois	339	1,389	12	151
Indiana	152	1,615	15	20
Iowa	221	1,375	3	0
Kansas	46	1,507	17	14
Kentucky	53	1,479	12	11
Louisiana	108	1,473	22	2
Maine	15	1,132	18	1
Maryland	61	1,474	5	16
Massachusetts	83	1,297	25	6
Michigan	132	1,391	16	11
Minnesota	154	1,351	18	20
Mississippi	41	1,468	0	2
Missouri	177	1,482	11	6
Montana	43	1,371	0	5
Nebraska	102	1,434	6	5
Nevada	55	1,493	9	4
New Hampshire	59	1,103	0	0
New Jersey	119	1,304	50	33
New Mexico	26	1,426	5	0
New York	580	1,165	11	76
North Carolina	79	1,423	3	0
North Dakota	30	1,344	2	2
N. Mariana Islands	12	53	0	0
Ohio	245	1,485	0	23
Oklahoma	78	1,453	3	5
Oregon	49	1,450	0	7
Pennsylvania	270	1,539	15	30
Puerto Rico	72	238	0	0
Rhode Island	26	1,277	1	23
South Carolina	76	1,552	0	10
South Dakota	37	1,382	0	0
Tennessee	69	1,436	8	6
Texas	401	1,546	6	54
U.S. Virgin Islands	7	0	0	0
Utah	88	1,633	0	11
Vermont	115	1,659	0	5
Virginia	65	1,507	16	19
Washington	36	1,409	0	7
West Virginia	29	1,364	1	2
Wisconsin	326	1,547	0	7
Wyoming	5	1,372	0	1
Total	5,977	71,824	400	924
Average	107	1,283	7	17

Table 12

Number of Domestic Insurers by Type - 2016

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk Retention Group	Other
Alabama	6	19	5	1	1	0	6
Alaska	0	5	1	0	0	0	1
American Samoa	-	5	-	-	-	-	-
Arizona	24	41	28	0	0	10	11
Arkansas	25	11	8	0	1	0	7
California	14	100	-	2	5	0	14
Colorado	11	10	19	2	3	1	0
Connecticut	27	69	8	1	0	1	0
Delaware	28	99	6	2	0	3	6
Dist. of Columbia	0	6	6	0	0	39	0
Florida	9	118	64	0	1	0	247
Georgia	12	23	20	0	0	0	33
Guam	1	7	2	-	-	-	0
Hawaii	3	17	7	0	0	15	4
Idaho	1	8	5	0	0	0	1
Illinois	53	191	25	13	0	1	56
Indiana	27	67	13	2	3	0	40
Iowa	38	72	17	1	0	0	93
Kansas	11	25	6	0	0	0	4
Kentucky	7	6	21	0	0	3	16
Louisiana	37	32	13	2	1	0	23
Maine	2	9	3	0	0	1	0
Maryland	4	32	24	0	1	0	0
Massachusetts	17	49	15	2	0	0	0
Michigan	22	68	36	2	0	0	4
Minnesota	10	39	19	3	0	0	83
Mississippi	15	15	5	1	2	0	3
Missouri	25	45	22	1	1	0	83
Montana	1	14	5	0	0	12	11
Nebraska	31	34	11	1	3	0	22
Nevada	3	11	16	0	0	21	4
New Hampshire	1	50	8	0	0	0	0
New Jersey	3	68	45	2	1	0	0
New Mexico	1	15	8	0	0	0	2
New York	80	173	56	4	7	0	260
North Carolina	10	58	7	0	1	3	0
North Dakota	3	12	2	0	0	0	13
N. Mariana Islands	0	12	0	0	-	0	0
Ohio	37	138	25	9	3	0	33
Oklahoma	24	29	14	0	4	1	6
Oregon	3	18	24	0	0	0	4
Pennsylvania	26	180	43	20	1	0	0
Puerto Rico	13	21	15	0	0	0	23
Rhode Island	2	20	4	0	0	0	0
South Carolina	7	21	12	0	1	35	0
South Dakota	2	16	5	0	1	0	13
Tennessee	13	15	10	1	1	8	21
Texas	121	199	54	6	10	1	10
U.S. Virgin Islands	1	6	-	-	-	-	-
Utah	17	10	18	0	0	0	43
Vermont	1	12	3	0	1	92	6
Virginia	3	19	21	0	1	0	21
Washington	7	8	17	2	1	0	1
West Virginia	1	19	9	0	0	0	0
Wisconsin	18	170	47	5	0	0	86
Wyoming	0	2	3	0	0	0	0
Total	858	2,538	880	85	55	247	1,314

Table 13

Number of Licensed Foreign Insurers by Type - 2016

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk Retention Group	Other
Alabama	429	840	4	10	21	85	1
Alaska	285	402	19	5	5	35	8
American Samoa	-	-	-	-	-	-	-
Arizona	450	935	28	31	20	109	3
Arkansas	475	885	7	16	20	82	3
California	397	659	-	38	13	0	0
Colorado	442	861	3	33	15	99	0
Connecticut	349	707	0	35	17	98	0
Delaware	416	768	10	23	18	87	0
Dist. of Columbia	439	782	18	24	19	59	0
Florida	382	918	40	37	18	102	114
Georgia	456	976	0	17	20	110	0
Guam	53	56	2	1	4	1	30
Hawaii	363	601	16	7	13	58	0
Idaho	424	823	16	14	14	82	16
Illinois	432	848	21	39	0	0	49
Indiana	459	948	18	43	25	103	19
Iowa	363	848	50	29	0	85	0
Kansas	455	904	11	29	18	80	10
Kentucky	418	883	54	19	19	86	0
Louisiana	423	806	42	20	20	83	79
Maine	338	685	3	13	15	78	0
Maryland	431	827	59	30	22	105	0
Massachusetts	370	686	2	27	17	117	78
Michigan	413	777	1	51	16	97	36
Minnesota	380	811	30	32	22	76	0
Mississippi	459	866	5	12	18	77	31
Missouri	455	872	19	29	17	90	0
Montana	442	811	9	23	15	71	0
Nebraska	443	858	5	31	16	79	2
Nevada	440	880	11	15	18	80	49
New Hampshire	317	646	30	16	14	80	0
New Jersey	367	764	5	39	20	109	0
New Mexico	445	851	13	18	20	79	0
New York	52	709	14	31	16	121	222
North Carolina	437	841	7	19	19	100	0
North Dakota	439	792	3	20	17	67	6
N. Mariana Islands	19	32	2	0	0	0	0
Ohio	441	837	11	43	22	114	17
Oklahoma	463	858	6	19	17	90	0
Oregon	440	856	5	21	14	98	16
Pennsylvania	435	904	2	36	22	140	0
Puerto Rico	95	137	0	1	5	0	0
Rhode Island	372	721	7	25	15	84	53
South Carolina	424	974	36	21	19	78	0
South Dakota	408	827	38	21	15	73	0
Tennessee	464	927	6	18	21	0	0
Texas	448	932	4	29	17	116	0
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	444	867	0	15	18	78	211
Vermont	315	667	29	15	11	43	579
Virginia	399	900	57	23	19	109	0
Washington	408	841	20	21	14	104	1
West Virginia	434	797	7	29	16	81	0
Wisconsin	371	816	37	38	17	0	268
Wyoming	405	688	1	14	15	71	178
Average	387	772	16	23	16	77	39

Table 14

Financial and Market Conduct Exams Completed - 2016

State	Financial Exams Only	Market Conduct Exams Only	Combined Financial/Market Conduct Exams	Total Exams Completed
Alabama	6	6	0	12
Alaska	4	0	0	4
American Samoa	-	-	-	-
Arizona	28	4	0	32
Arkansas	7	0	13	20
California	33	50	0	83
Colorado	10	9	0	19
Connecticut	41	58	0	99
Delaware	45	15	0	60
Dist. of Columbia	5	1	0	6
Florida	51	23	0	74
Georgia	13	12	0	25
Guam	2	2	-	4
Hawaii	21	0	0	21
Idaho	2	0	0	2
Illinois	43	20	0	63
Indiana	24	10	0	34
Iowa	38	5	4	47
Kansas	13	1	0	14
Kentucky	23	11	0	34
Louisiana	16	3	-	19
Maine	4	1	0	5
Maryland	15	23	0	38
Massachusetts	25	82	0	107
Michigan	45	6	0	51
Minnesota	15	7	0	22
Mississippi	2	1	4	7
Missouri	29	80	0	109
Montana	4	2	0	6
Nebraska	15	6	0	21
Nevada	22	0	0	22
New Hampshire	8	7	0	15
New Jersey	28	8	0	36
New Mexico	6	2	0	8
New York	75	8	14	97
North Carolina	22	22	0	44
North Dakota	9	5	0	14
N. Mariana Islands	0	0	0	0
Ohio	36	20	0	56
Oklahoma	18	5	0	23
Oregon	11	0	0	11
Pennsylvania	56	15	0	71
Puerto Rico	7	1	0	8
Rhode Island	4	1	0	5
South Carolina	20	1	0	21
South Dakota	4	2	0	6
Tennessee	14	0	13	27
Texas	0	20	65	85
U.S. Virgin Islands	-	-	-	-
Utah	11	0	0	11
Vermont	27	11	0	38
Virginia	15	9	0	24
Washington	25	1	0	26
West Virginia	2	5	0	7
Wisconsin	39	4	0	43
Wyoming	2	0	0	2
Total	1,040	585	113	1,738

Table 15

Financial Exams - 2016

State	Total Completed	Domestic	Foreign	Statutory	Discretionary
Alabama	6	6	-	6	-
Alaska	4	4	-	4	-
American Samoa	-	-	-	-	-
Arizona	28	28	0	27	1
Arkansas	7	7	0	7	0
California	33	30	3	30	3
Colorado	10	10	0	10	0
Connecticut	41	41	0	40	1
Delaware	45	45	0	36	9
Dist. of Columbia	5	5	0	5	0
Florida	51	51	-	44	7
Georgia	13	13	0	13	0
Guam	2	1	1	-	-
Hawaii	21	21	0	21	0
Idaho	2	2	0	2	0
Illinois	43	43	0	38	5
Indiana	24	24	0	24	0
Iowa	38	38	0	38	0
Kansas	13	13	0	13	0
Kentucky	23	23	0	23	0
Louisiana	16	16	0	16	0
Maine	4	4	0	4	0
Maryland	15	15	0	14	1
Massachusetts	25	25	0	23	2
Michigan	45	45	0	45	0
Minnesota	15	15	0	15	0
Mississippi	2	2	0	2	0
Missouri	29	29	0	29	0
Montana	4	4	0	4	0
Nebraska	15	15	0	15	0
Nevada	22	22	0	22	0
New Hampshire	8	8	0	8	0
New Jersey	28	28	0	28	0
New Mexico	6	6	0	6	0
New York	75	75	0	75	0
North Carolina	22	22	0	22	0
North Dakota	9	9	0	9	0
N. Mariana Islands	0	0	0	0	0
Ohio	36	36	0	35	1
Oklahoma	18	18	0	18	0
Oregon	11	11	0	10	1
Pennsylvania	56	56	0	56	0
Puerto Rico	7	7	0	7	0
Rhode Island	4	4	0	4	0
South Carolina	20	20	0	20	0
South Dakota	4	4	0	4	0
Tennessee	14	14	0	14	0
Texas	0	0	0	0	0
U.S. Virgin Islands	-	-	-	-	-
Utah	11	11	0	11	0
Vermont	27	27	0	24	3
Virginia	15	15	0	15	0
Washington	25	25	-	25	0
West Virginia	2	2	0	2	0
Wisconsin	39	39	0	39	0
Wyoming	2	2	0	2	0
Total	1,040	1,036	4	1,004	34

Table 16

Market Conduct Exams - 2016

State	Total Completed	Domestic	Foreign	Other	Statutory	Discretionary
Alabama	6	6	-	-	6	-
Alaska	0	0	0	-	0	0
American Samoa	-	-	-	-	-	-
Arizona	4	1	3	0	0	4
Arkansas	0	0	0	0	0	0
California	50	8	41	1	49	1
Colorado	9	2	7	0	3	6
Connecticut	58	10	48	-	0	58
Delaware	15	4	11	-	0	15
Dist. of Columbia	1	1	0	-	0	1
Florida	23	9	14	-	5	18
Georgia	12	12	0	-	12	0
Guam	2	1	1	-	-	-
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	20	8	12	-	0	20
Indiana	10	0	10	-	0	10
Iowa	5	4	1	-	0	5
Kansas	1	1	0	0	0	1
Kentucky	11	1	10	-	0	11
Louisiana	3	1	2	-	0	3
Maine	1	1	0	0	0	1
Maryland	23	4	19	-	0	23
Massachusetts	82	12	70	-	1	81
Michigan	6	4	2	-	0	6
Minnesota	7	1	6	0	0	7
Mississippi	1	1	0	0	0	1
Missouri	80	11	69	-	10	70
Montana	2	2	0	0	2	0
Nebraska	6	5	1	0	5	1
Nevada	0	0	0	-	0	0
New Hampshire	7	3	4	0	0	7
New Jersey	8	1	7	-	0	8
New Mexico	2	0	1	1	1	1
New York	8	6	1	1	7	1
North Carolina	22	7	15	-	0	22
North Dakota	5	-	5	-	-	5
N. Mariana Islands	0	0	0	0	0	0
Ohio	20	7	13	-	0	20
Oklahoma	5	1	4	0	0	5
Oregon	0	0	0	-	0	0
Pennsylvania	15	2	13	-	0	15
Puerto Rico	1	1	0	-	0	1
Rhode Island	1	0	1	0	0	1
South Carolina	1	0	1	0	0	1
South Dakota	2	0	2	-	0	2
Tennessee	0	0	0	-	0	0
Texas	20	7	13	-	0	20
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0	0	0	-	0	0
Vermont	11	0	11	0	0	11
Virginia	9	0	9	0	0	9
Washington	1	0	1	0	0	1
West Virginia	5	2	3	0	2	3
Wisconsin	4	4	0	-	0	4
Wyoming	0	0	0	0	0	0
Total	585	151	431	3	103	480

Table 17

Combined Financial/Market Conduct Exams - 2016

State	Total Completed	Domestic	Foreign	Other	Statutory	Discretionary
Alabama	0	0	0	0	0	0
Alaska	0	0	0	-	0	0
American Samoa	-	-	-	-	-	-
Arizona	0	0	0	0	0	0
Arkansas	13	13	0	0	13	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	-	0	0
Delaware	0	0	0	-	0	0
Dist. of Columbia	0	0	0	-	0	0
Florida	0	0	0	-	0	0
Georgia	0	0	0	-	0	0
Guam	-	-	-	-	-	-
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	-	0	0
Indiana	0	0	0	-	0	0
Iowa	4	4	0	-	4	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	-	-	-	-	-	-
Maine	0	0	0	-	0	0
Maryland	0	0	0	-	0	0
Massachusetts	0	0	0	-	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	4	4	0	-	4	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	-	0	0
Nebraska	0	0	0	-	0	0
Nevada	0	0	0	-	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	0	0	0	-	0	0
New Mexico	0	0	0	0	0	0
New York	14	14	0	-	14	0
North Carolina	0	0	0	-	0	0
North Dakota	0	0	0	-	0	0
N. Mariana Islands	0	0	0	0	0	0
Ohio	0	0	0	-	0	0
Oklahoma	0	0	0	-	0	0
Oregon	0	0	0	-	0	0
Pennsylvania	0	0	0	-	0	0
Puerto Rico	0	0	0	-	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	-	0	0
Tennessee	13	13	0	0	13	0
Texas	65	65	0	-	65	0
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	-	0	0
Wyoming	0	0	0	0	0	0
Total	113	113	0	0	113	0

Table 18

Market Actions - 2016

State	Entities Included in Closed Market Examinations			Entities Included in Closed Market Actions Including Focused Inquiries and Regulatory Interventions
	Total	Statutory	Discretionary	
Alabama	6	6	0	6
Alaska	-	-	-	-
American Samoa	-	-	-	-
Arizona	4	0	4	4
Arkansas	13	13	0	13
California	101	100	1	109
Colorado	9	3	6	27
Connecticut	58	-	58	58
Delaware	18	0	18	18
Dist. of Columbia	-	-	-	-
Florida	28	5	23	573
Georgia	19	19	-	19
Guam	2	2	-	2
Hawaii	0	0	0	0
Idaho	1	0	1	1
Illinois	30	0	30	30
Indiana	10	-	10	10
Iowa	9	4	5	13
Kansas	1	0	1	7
Kentucky	20	0	20	33
Louisiana	3	0	3	5
Maine	0	0	0	1
Maryland	43	0	43	222
Massachusetts	84	1	83	84
Michigan	33	0	33	41
Minnesota	9	0	9	9
Mississippi	5	4	1	5
Missouri	80	10	70	140
Montana	2	2	-	2
Nebraska	16	9	7	16
Nevada	0	0	0	0
New Hampshire	12	-	12	12
New Jersey	8	0	8	10
New Mexico	2	1	1	2
New York	17	1	16	69
North Carolina	-	-	-	-
North Dakota	16	-	16	16
N. Mariana Islands	0	0	0	0
Ohio	20	0	20	20
Oklahoma	5	0	5	5
Oregon	0	0	0	0
Pennsylvania	16	0	16	16
Puerto Rico	-	-	-	-
Rhode Island	1	0	1	8
South Carolina	1	0	1	1
South Dakota	9	0	9	9
Tennessee	-	-	-	-
Texas	85	65	20	87
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	2
Vermont	11	0	11	24
Virginia	9	0	9	88
Washington	2	-	2	58
West Virginia	5	2	3	5
Wisconsin	4	0	4	4
Wyoming	0	0	0	158
Total	827	247	580	2,042

Table 19

Regulatory Actions Taken Against Companies in 2016

State	Financial/Regulatory				Market Conduct		
	Certificate of Authority Suspended	Certificate of Authority Revoked	Delinquency Order	Other	Administrative Order	Judicial Order	Other
Alabama	2	1	0	63	2	0	2
Alaska	4	0	0	2	0	0	0
American Samoa	-	-	-	-	-	-	-
Arizona	0	0	0	2	0	0	0
Arkansas	30	15	0	0	3	0	0
California	0	0	1	0	0	0	0
Colorado	0	0	0	0	0	0	31
Connecticut	11	3	1	0	46	0	0
Delaware	0	0	0	0	11	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	1	2	0	3	14	0	545
Georgia	0	1	0	0	1	0	0
Guam	-	-	-	-	-	-	-
Hawaii	0	0	0	0	0	0	0
Idaho	12	3	0	0	0	0	0
Illinois	5	3	0	1	14	0	0
Indiana	0	0	0	0	3	0	0
Iowa	3	0	0	-	1	0	0
Kansas	0	0	0	22	0	0	3
Kentucky	13	5	0	0	0	0	0
Louisiana	0	0	0	0	3	0	0
Maine	1	0	0	-	0	0	0
Maryland	1	0	0	0	15	0	40
Massachusetts	0	0	0	0	0	0	0
Michigan	0	2	0	0	451	0	12
Minnesota	0	0	0	0	7	0	0
Mississippi	0	0	0	0	0	0	0
Missouri	1	2	0	0	80	0	0
Montana	1	3	1	2	17	0	8
Nebraska	0	1	0	4	0	0	0
Nevada	9	2	0	105	0	0	0
New Hampshire	5	0	0	0	0	0	7
New Jersey	0	0	1	0	1	0	0
New Mexico	0	2	0	1	0	0	0
New York	0	0	0	0	3	0	149
North Carolina	0	0	0	1	1	0	0
North Dakota	1	3	0	4	0	0	18
N. Mariana Islands	0	0	0	0	0	0	0
Ohio	1	0	0	3	0	0	0
Oklahoma	1	0	0	24	4	-	-
Oregon	4	0	0	0	0	0	0
Pennsylvania	0	0	1	0	0	0	0
Puerto Rico	0	0	1	0	41	0	205
Rhode Island	0	0	0	0	7	0	0
South Carolina	0	0	0	0	9	0	0
South Dakota	23	13	0	0	11	0	103
Tennessee	2	3	0	5	0	0	0
Texas	-	-	0	-	181	-	0
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	0	1	0	0	27	0	2
Vermont	0	1	1	0	25	1	0
Virginia	2	1	0	5	21	0	34
Washington	5	3	0	0	40	0	0
West Virginia	0	3	0	0	37	0	136
Wisconsin	0	0	0	24	15	0	0
Wyoming	0	4	1	21	0	0	0
Total	138	77	8	292	1,091	1	1,295

Table 20

Formal Hearings - 2016

State	Company Disciplinary	Acquisition and Holding Company	Rate	Examination Reports	Other
Alabama	0	5	4	0	10
Alaska	0	0	0	0	0
American Samoa	-	-	-	-	-
Arizona	0	0	0	0	0
Arkansas	1	1	0	0	0
California	0	1	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	2	38	0	0
Delaware	0	7	1	0	188
Dist. of Columbia	0	0	0	0	0
Florida	0	0	4	0	0
Georgia	0	0	0	0	0
Guam	-	-	-	-	-
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	65
Indiana	0	2	0	0	38
Iowa	0	0	0	0	0
Kansas	0	0	0	0	1
Kentucky	0	0	0	1	4
Louisiana	0	0	0	0	0
Maine	0	0	4	0	55
Maryland	0	0	4	0	116
Massachusetts	0	1	3	0	49
Michigan	0	0	0	0	13
Minnesota	0	0	0	0	0
Mississippi	0	1	0	0	0
Missouri	0	4	1	0	0
Montana	0	1	2	0	0
Nebraska	0	0	2	0	0
Nevada	0	0	0	0	50
New Hampshire	0	0	0	0	0
New Jersey	0	3	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	15
North Carolina	0	0	0	0	23
North Dakota	-	-	-	-	-
N. Mariana Islands	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	4	1	0	22
Oregon	0	0	12	0	0
Pennsylvania	0	0	0	0	50
Puerto Rico	5	1	0	1	6
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	1	0	0	0
Tennessee	0	3	1	0	0
Texas	-	-	-	-	13
U.S. Virgin Islands	-	-	-	-	-
Utah	0	1	0	0	0
Vermont	0	0	0	0	0
Virginia	0	1	2	0	0
Washington	5	1	0	0	3
West Virginia	10	0	0	0	0
Wisconsin	0	6	0	0	0
Wyoming	0	0	0	0	1
Total	21	46	79	2	722

Table 21A

Supervisions, Receiverships and Companies in Run-Off - 2016

Companies in Run-Off*

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	0	0	0	-
Connecticut	0	0	1	\$20,096,333
Delaware	0	3	7	\$2,025,181,000
Dist. of Columbia	0	0	0	\$0
Florida	1	4	9	\$9,792,216
Georgia	1	1	0	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	-
Illinois	0	0	0	\$0
Indiana	1	1	8	\$4,282,526,093
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	1	0	1	\$32,000,000
Louisiana	0	0	0	\$0
Maine	0	0	0	\$0
Maryland	0	0	3	\$285,158,624
Massachusetts	0	0	0	\$0
Michigan	3	1	3	\$10,599,393
Minnesota	0	0	0	\$0
Mississippi	0	0	0	\$0
Missouri	0	0	0	\$0
Montana	1	0	6	\$11,750,000
Nebraska	-	-	-	-
Nevada	0	0	2	\$7,231,295
New Hampshire	0	0	0	\$0
New Jersey	-	-	-	-
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	1	0	\$0
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	6	\$2,208,383,000
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	0	0	13	\$7,853,251,278
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	2	\$51,254,646
South Carolina	0	0	0	\$0
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	0	0	\$0
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	1	2	7	\$29,926,273
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	-	-	-	-
Wyoming	0	0	0	\$0
Total	9	13	68	\$16,827,150,151

*As run-offs may also have supervision, rehabilitation, or conservation status, additional run-offs could exist in the other categories.

Table 21B

Supervisions, Receiverships and Companies in Run-Off - 2016

State	Supervisions			In Progress
	Initiated	Completed	In Progress	Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	2	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	0	0	0	-
Connecticut	2	1	1	\$3,577,791
Delaware	0	0	0	\$0
Dist. of Columbia	0	0	0	\$0
Florida	0	0	0	\$0
Georgia	1	1	0	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	-
Illinois	1	1	1	\$295,096,916
Indiana	1	1	4	\$10,283,445
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	0	0	0	\$0
Louisiana	1	0	1	\$0
Maine	1	0	1	\$0
Maryland	0	0	0	\$0
Massachusetts	0	1	0	\$0
Michigan	1	1	1	\$2,075,224
Minnesota	0	0	0	\$0
Mississippi	0	0	0	\$0
Missouri	0	0	0	\$0
Montana	0	0	0	-
Nebraska	-	-	-	-
Nevada	0	0	0	\$0
New Hampshire	0	0	0	\$0
New Jersey	1	1	4	\$186,334,435
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	0	2	\$727,278,901
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	1	1	1	\$2,578,087
Pennsylvania	0	1	1	\$409,476,506
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	2	1	2	\$118,319,008
South Dakota	0	0	0	\$0
Tennessee	0	0	1	\$0
Texas	0	1	1	\$1,336,329
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	0	0	0	\$0
Virginia	0	0	0	\$0
Washington	1	0	2	\$0
West Virginia	0	0	0	\$0
Wisconsin	-	-	-	-
Wyoming	0	0	0	\$0
Total	13	13	23	\$1,756,356,642

Table 21C

Supervisions, Receiverships and Companies in Run-Off - 2016

Receiverships - Conservations/Supervisions

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	1	0	2	\$1,749,000
Colorado	0	0	0	-
Connecticut	0	0	0	\$0
Delaware	0	0	0	\$0
Dist. of Columbia	0	0	0	\$0
Florida	0	0	0	\$0
Georgia	0	0	0	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	-
Illinois	0	1	0	\$0
Indiana	0	0	0	\$0
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	0	0	0	\$0
Louisiana	0	0	0	\$0
Maine	0	0	0	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	0	\$0
Michigan	0	0	0	\$0
Minnesota	0	0	0	\$0
Mississippi	0	0	0	\$0
Missouri	0	0	0	\$0
Montana	0	0	0	-
Nebraska	-	-	-	-
Nevada	0	0	0	\$0
New Hampshire	0	0	0	\$0
New Jersey	-	-	-	-
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	0	0	\$0
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	1	0	1	\$22,182,184
Pennsylvania	0	0	0	\$0
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	0	0	\$0
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	0	0	\$0
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	0	0	0	\$0
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	-	-	-	-
Wyoming	0	0	0	\$0
Total	2	1	3	\$23,931,184

Table 21D

Supervisions, Receiverships and Companies in Run-Off - 2016

Receiverships - Rehabilitations

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	1	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	1	\$2,307,637,882
Arkansas	0	0	2	\$2,700,000
California	0	0	0	\$0
Colorado	0	0	0	-
Connecticut	1	1	0	\$0
Delaware	0	0	1	\$4,314,581
Dist. of Columbia	0	0	0	\$0
Florida	0	0	2	\$2,681,617
Georgia	0	0	2	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	-
Illinois	1	2	8	\$1,214,795,014
Indiana	0	0	1	\$319,306
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	0	0	2	\$135,000,000
Louisiana	2	2	4	\$117,948,828
Maine	0	0	0	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	3	\$0
Michigan	0	2	1	\$2,396,219
Minnesota	0	0	0	\$0
Mississippi	0	1	0	\$0
Missouri	0	1	0	\$0
Montana	0	-	0	-
Nebraska	-	-	1	\$6,428,000
Nevada	0	0	0	\$0
New Hampshire	0	0	0	\$0
New Jersey	1	-	1	\$87,577,417
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	0	0	\$0
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	0	\$0
Oklahoma	0	0	1	\$6,612,433
Oregon	0	0	0	\$0
Pennsylvania	0	0	2	\$3,852,588,724
Puerto Rico	1	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	1	2	\$55,431,000
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	0	2	\$302,183,526
U.S. Virgin Islands	-	-	-	-
Utah	0	1	0	\$0
Vermont	1	0	1	\$11,114,624
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	-	-	1	-\$373,091,363
Wyoming	0	1	0	\$0
Total	7	13	38	\$7,736,637,808

Table 21E

Supervisions, Receiverships and Companies in Run-Off - 2016

Receiverships - Liquidations

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$18,907,000
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	2	0	2	\$8,758,372
Arkansas	0	3	11	\$29,170,000
California	0	3	14	\$11,447,380,000
Colorado	0	0	1	\$129,955,558
Connecticut	1	0	1	\$0
Delaware	0	0	11	\$1,075,856,039
Dist. of Columbia	0	0	4	\$25,202,987
Florida	0	7	23	\$3,023,907,662
Georgia	2	0	15	\$0
Guam	0	0	0	\$0
Hawaii	1	0	5	\$16,700,000
Idaho	0	0	1	-
Illinois	2	3	11	\$2,389,052,989
Indiana	0	3	3	\$21,374,427
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	1	0	1	\$105,000,000
Louisiana	1	0	1	\$33,188,043
Maine	0	0	0	\$0
Maryland	0	1	0	\$0
Massachusetts	0	0	3	\$392,800,000
Michigan	1	0	2	\$109,181,996
Minnesota	0	0	1	\$5,000
Mississippi	1	1	6	\$132,449,826
Missouri	1	1	10	\$725,363,387
Montana	1	0	3	\$11,900,000
Nebraska	-	-	-	-
Nevada	0	0	13	\$137,275,937
New Hampshire	0	0	1	\$4,033,699,000
New Jersey	-	1	6	\$107,068,533
New Mexico	0	0	0	\$0
New York	2	4	18	\$5,502,577,210
North Carolina	0	0	1	\$14,724,744
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	1	0	1	\$25,186,000
Oklahoma	0	0	13	\$270,512,433
Oregon	0	0	0	\$0
Pennsylvania	1	0	10	\$10,204,173,087
Puerto Rico	1	0	4	\$79,240,959
Rhode Island	0	1	2	\$65,000,000
South Carolina	1	0	7	\$60,307,356
South Dakota	0	0	0	\$0
Tennessee	0	0	3	\$0
Texas	0	0	15	\$1,692,235,882
U.S. Virgin Islands	-	-	-	-
Utah	1	0	5	\$134,523,711
Vermont	0	0	2	\$1,006,877
Virginia	0	0	2	\$20,014,901
Washington	0	0	1	\$32,666,537
West Virginia	0	0	0	\$0
Wisconsin	-	-	1	\$100,000
Wyoming	1	0	1	\$25,000,000
Total	22	28	235	\$42,101,466,453

Insurance Producers

In 2016 8.56 million individuals and entities were licensed to provide insurance services in the United States. The following types of licenses are listed in this report:

Licensed Producers/Adjusters:

- **Producers:** Licensed to offer several insurance services.
- **Surplus Lines Brokers:** Licensed to place insurance with companies that are not licensed in the broker's state. Coverage must be unavailable from companies licensed in the state.
- **Bail Bonds:** Licensed to sell bail bonds in the indicated state.
- **Adjusters:** Independent individual/entity contracted by an insurance company or policyholder to review claims brought against the insurer and make settlement recommendations.
- **Other:** Includes any issued license that does not fit into one of the above categories.

Non Risk-Bearing Organizations:

- **Premium Finance Companies:** Loan money for insurance premiums to policyholders. The amount loaned, including fees and interest, is then repaid over time.
- **Third-Party Administrators:** Perform managerial and clerical duties related to an employee insurance program on behalf of another company. Commonly used by self-insured employers.
- **Utilization Review:** Examine health care usage to determine if treatment received is consistent with an injury and appropriate for the insurance plan.
- **Rating/Advisory Organizations:** Develop rates, loss costs, coverages, and policy forms for member insurance companies based on data collected from the companies.
- **Managing General Agents:** Manage all or part of an insurance company's business, including writing business, underwriting and claims settlement.
- **Other:** Includes any issued license that does not fit into one of the above categories.

The sum of the license types issued does not equal the total number of producers, because an individual or entity may hold more than one license in a particular state. Thus, a person licensed as both a producer and a surplus lines broker would be counted as two licenses.

States also distinguish between resident and non-resident producers, and many have separate licensing requirements for these two groups. Such requirements are usually stricter for resident producers, as it is presumed that the non-resident producer's state of domicile strictly scrutinizes the activities of resident producers in the state.

State insurance departments monitor the activities of producers licensed in their respective states as part of their market conduct regulation responsibilities. When producers operate in multiple jurisdictions, insurance departments must coordinate their efforts to track producers and prevent violations. Special databases are maintained by the NAIC to assist the states by sharing information about the activities of insurance producers. The Regulatory Information Retrieval System (RIRS) contains information on producers and companies against which some type of regulatory action has been taken. The Special Activities Database (SAD) contains data on unauthorized activities, and the Complaints Database System (CDS) provides online access to closed complaints.

The NAIC also implements the Producer Database (PDB), a nationwide comprehensive database of individuals licensed by the states to sell insurance. The PDB helps states share information to facilitate the licensing process, as well as track producers licensed in more than one state. Information shared in the PDB includes demographic and biographical information, current and historical license information, types of licenses held, authorized lines of business, record of insurance regulatory actions (listed in RIRS), Financial Industry Regulatory Authority (FINRA) disciplinary indicator and FINRA exams taken. In addition, the PDB links to SAD and CDS databases to provide the states with a more complete regulatory "picture" of a producer.

With PDB in place to serve as a cornerstone, the National Insurance Producer Registry (NIPR), a non-profit affiliate of the NAIC, connects state insurance departments with insurers, producers, licensing service providers, and any other parties involved in the licensing process. Among its many benefits of such a wide-area network, the NIPR brings efficiencies to the licensing of producers by facilitating the electronic licensing application process; automating the producer appointment and termination process; providing public access to data contained in the PDB; streamlining billing and collection of licensing and appointment fees; and increasing consumer protection through better tracking of rogue agents.

Table 22

Licensed Producers - 2016

State	Individuals			Business Entities		
	Total	Resident	Non-Resident	Total*	Resident	Non-Resident
Alabama	140,631	29,619	111,012	8,901	2,014	6,887
Alaska	49,017	3,305	45,712	4,163	328	3,835
American Samoa	-	-	-	-	-	-
Arizona	191,224	46,470	144,754	14,380	3,463	10,917
Arkansas	101,070	18,457	82,613	7,917	2,022	5,895
California	381,075	236,170	144,905	20,812	12,694	8,118
Colorado	150,247	38,790	111,457	12,477	3,487	8,990
Connecticut	116,876	21,732	95,144	9,851	2,168	7,683
Delaware	157,703	5,418	152,285	8,207	814	7,393
Dist. of Columbia	81,163	1,327	79,836	5,955	124	5,831
Florida	442,767	209,651	233,116	99,103	63,858	35,245
Georgia	216,934	72,359	144,575	20,495	7,528	12,967
Guam	1,063	996	67	93	57	36
Hawaii	56,414	8,061	48,353	4,762	718	4,044
Idaho	85,019	8,851	76,168	6,830	844	5,986
Illinois	204,478	75,669	128,809	16,449	6,562	9,887
Indiana	177,164	45,018	132,146	13,192	3,743	9,449
Iowa	117,808	26,665	91,143	6,365	1,006	5,359
Kansas	125,350	23,086	102,264	11,863	4,365	7,498
Kentucky	194,874	25,620	169,254	9,800	2,245	7,555
Louisiana	116,463	31,311	85,152	10,676	3,589	7,087
Maine	118,761	7,663	111,098	6,740	873	5,867
Maryland	158,930	35,215	123,715	11,220	2,629	8,591
Massachusetts	123,489	30,611	92,878	7,025	2,430	4,595
Michigan	246,055	61,249	184,806	19,445	8,253	11,192
Minnesota	118,267	37,120	81,147	8,865	3,026	5,839
Mississippi	102,520	19,419	83,101	7,945	1,610	6,335
Missouri	150,858	42,796	108,062	13,916	5,073	8,843
Montana	77,028	6,443	70,585	9,195	1,643	7,552
Nebraska	86,924	15,110	71,813	8,762	2,298	6,464
Nevada	136,704	18,979	117,725	12,098	2,237	9,861
New Hampshire	72,909	6,383	66,526	5,974	623	5,351
New Jersey	184,692	55,400	129,292	15,450	5,198	10,258
New Mexico	148,395	9,364	139,031	6,982	850	6,132
New York	268,224	128,181	140,043	26,135	16,326	9,809
North Carolina	282,001	80,642	201,359	13,907	5,009	8,898
North Dakota	68,706	5,927	62,779	7,063	936	6,127
N. Mariana Islands	7	7	-	75	75	-
Ohio	208,820	70,112	138,708	16,911	6,842	10,069
Oklahoma	181,928	29,069	152,859	10,051	2,516	7,535
Oregon	101,266	16,784	84,482	7,909	1,953	5,956
Pennsylvania	240,299	87,503	152,796	18,548	7,039	11,509
Puerto Rico	11,254	10,192	1,062	986	733	253
Rhode Island	60,325	4,468	55,857	816	242	574
South Carolina	167,474	33,269	134,205	12,374	3,260	9,113
South Dakota	64,168	7,008	57,160	7,773	1,228	6,545
Tennessee	171,298	47,956	123,342	8,633	1,543	7,090
Texas	363,448	184,913	178,535	22,327	10,882	11,445
U.S. Virgin Islands	-	-	-	-	-	-
Utah	118,976	23,548	95,428	10,203	2,577	7,626
Vermont	66,601	3,136	63,465	3,481	249	3,232
Virginia	248,415	67,858	180,557	13,846	5,406	8,440
Washington	133,031	29,362	103,669	12,342	3,688	8,654
West Virginia	118,206	9,551	108,655	6,537	759	5,778
Wisconsin	146,495	39,352	107,143	5,997	1,078	4,919
Wyoming	62,873	2,561	60,312	7,205	545	6,660
Total	7,916,687	2,155,726	5,760,960	639,027	231,258	407,774

*Total Business Entities may not equal the sum of Resident plus Non-Resident Business Entities as some states do not maintain categories of Resident and Non-Resident.

Table 22 (continued)

Licensed Producers - 2016

State	Licensed Producers/Adjusters				
	Producers	Surplus Lines Brokers	Bail Bonds	Adjusters	Other
Alabama	128,487	1,272	251	17,060	-
Alaska	49,645	1,810	33	6,078	663
American Samoa	-	-	-	-	-
Arizona	205,059	2,690	204	12,377	1,280
Arkansas	86,076	1,334	0	11,486	3,232
California	396,891	5,163	3,160	2,741	2,390
Colorado	162,724	2,067	352	318	0
Connecticut	126,727	2,518	406	75,592	1,347
Delaware	88,736	1,617	55	62,864	4,647
Dist. of Columbia	87,118	1,970	4	115	1,761
Florida	582,544	2,155	2,453	111,517	0
Georgia	186,731	2,025	0	26,459	3,205
Guam	1,156	32	-	56	-
Hawaii	55,128	1,821	0	2,553	0
Idaho	91,831	1,546	267	11,460	134
Illinois	204,478	2,297	0	531	0
Indiana	170,662	2,491	296	19,959	1,077
Iowa	115,892	1,784	0	119	13
Kansas	125,350	1,747	416	139	13,024
Kentucky	133,632	2,317	-	70,232	260
Louisiana	127,141	3,013	1,111	68,612	0
Maine	118,788	1,662	0	12,404	54
Maryland	161,989	2,288	0	522	5,317
Massachusetts	130,514	2,691	-	322	5,492
Michigan	261,714	2,636	0	15,786	1,971
Minnesota	127,132	1,618	406	15,893	254
Mississippi	104,437	3,730	1,557	17,300	4,623
Missouri	164,774	2,007	894	163	3,144
Montana	85,504	2,251	125	10,300	1,605
Nebraska	84,998	1,221	0	0	917
Nevada	119,493	1,935	265	11,772	2,903
New Hampshire	54,895	2,342	-	54,986	21
New Jersey	200,148	4,447	904	1,546	48
New Mexico	100,846	1,973	222	51,563	37
New York	294,359	3,535	237	19,271	619
North Carolina	252,900	2,208	1,967	62,019	29,101
North Dakota	75,769	1,857	86	-	86
N. Mariana Islands	66	8	-	8	-
Ohio	221,857	2,939	801	252	3,310
Oklahoma	113,008	2,429	589	68,346	8,892
Oregon	109,175	2,368	0	10,715	621
Pennsylvania	226,562	2,762	0	1,030	9,945
Puerto Rico	10,969	80	151	812	1,137
Rhode Island	61,141	1,249	0	26,705	1,760
South Carolina	167,474	3,384	663	73,727	3,679
South Dakota	71,941	1,291	51	0	0
Tennessee	171,723	4,768	1,241	425	0
Texas	385,240	6,788	0	115,401	3,845
U.S. Virgin Islands	-	-	-	-	-
Utah	114,148	2,395	426	11,640	45
Vermont	70,082	1,276	39	49,516	62
Virginia	263,661	2,131	0	168	1,323
Washington	145,373	2,719	366	11,257	-
West Virginia	89,849	1,356	-	26,941	3
Wisconsin	150,257	1,722	0	0	57
Wyoming	70,078	2,061	0	45,892	0
Total	7,906,872	121,796	19,998	1,216,950	123,904

Table 22 (continued)

Licensed Producers - 2016

Non Risk-Bearing Organizations						
State	Premium Finance Companies	Third-Party Administrators	Utilization Review	Rating/Advisory Organizations	Managing General Agents	Other
Alabama	73	0	-	-	37	7
Alaska	0	83	0	0	43	339
American Samoa	-	-	-	-	-	-
Arizona	34	303	26	20	0	0
Arkansas	0	317	0	0	23	158
California	0	667	0	26	49	0
Colorado	0	0	0	22	47	0
Connecticut	46	264	54	-	-	0
Delaware	22	256	1	10	0	36
Dist. of Columbia	22	0	0	8	38	258
Florida	0	0	0	0	877	0
Georgia	90	364	90	15	3	652
Guam	-	-	-	-	226	-
Hawaii	0	0	0	0	37	0
Idaho	0	303	0	15	31	201
Illinois	143	422	280	0	0	0
Indiana	0	318	126	21	39	316
Iowa	0	368	40	18	0	0
Kansas	32	384	68	13	98	78
Kentucky	48	1,746	100	14	87	72
Louisiana	0	379	67	0	79	0
Maine	0	332	69	13	39	0
Maryland	63	430	109	7	48	0
Massachusetts	-	-	-	-	-	-
Michigan	55	417	0	0	105	0
Minnesota	8	349	76	16	59	517
Mississippi	0	302	0	0	76	0
Missouri	0	407	106	29	44	323
Montana	26	292	-	20	50	41
Nebraska	0	421	92	0	55	1,028
Nevada	0	343	125	0	52	0
New Hampshire	18	239	56	12	34	8
New Jersey	76	178	0	8	85	246
New Mexico	0	736	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	87	-	-	-	-	1,195
North Dakota	25	312	89	18	52	-
N. Mariana Islands	-	-	-	-	-	-
Ohio	0	536	0	0	55	0
Oklahoma	-	291	109	14	206	-
Oregon	0	273	0	0	98	223
Pennsylvania	58	528	0	0	59	350
Puerto Rico	0	0	0	8	196	0
Rhode Island	0	97	0	12	10	0
South Carolina	71	331	78	22	17	243
South Dakota	0	354	98	16	82	171
Tennessee	0	273	142	16	0	6
Texas	192	690	214	11	548	0
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0	414	0	0	111	0
Vermont	0	0	0	0	22	0
Virginia	69	0	0	0	30	0
Washington	52	-	-	-	31	-
West Virginia	0	346	0	11	29	0
Wisconsin	0	347	0	22	109	0
Wyoming	0	164	0	0	32	1,034
Total	1,310	15,576	2,215	437	4,048	7,502

Table 23

Actions Against Producers - 2016

State	Suspensions	Revocations	Cease & Desist	Denial Order
Alabama	39	0	0	0
Alaska	0	0	0	0
American Samoa	-	-	-	-
Arizona	10	50	1	4
Arkansas	21	18	1	2
California	29	283	8	469
Colorado	13	5	3	15
Connecticut	0	10	0	7
Delaware	*	32	0	0
Dist. of Columbia	0	0	0	0
Florida	120	173	16	243
Georgia	51	12	0	42
Guam	-	-	-	-
Hawaii	0	3	0	0
Idaho	1	34	0	6
Illinois	16	14	0	14
Indiana	16	11	4	52
Iowa	32	3	12	0
Kansas	0	18	0	14
Kentucky	4	17	0	0
Louisiana	27	63	10	7
Maine	1	12	0	3
Maryland	15	20	0	7
Massachusetts	0	29	58	1
Michigan	1	37	10	4
Minnesota	14	26	3	0
Mississippi	0	18	1	10
Missouri	0	7	0	54
Montana	1	2	1	0
Nebraska	1	10	0	3
Nevada	2	43	1	8
New Hampshire	1	8	0	2
New Jersey	2	33	0	21
New Mexico	0	0	0	0
New York	0	58	0	6
North Carolina	0	10	0	37
North Dakota	0	31	3	22
N. Mariana Islands	0	0	0	0
Ohio	57	74	0	31
Oklahoma	2	6	1	0
Oregon	1	85	44	88
Pennsylvania	18	28	0	0
Puerto Rico	11	3	21	1
Rhode Island	0	4	0	0
South Carolina	4	24	2	3
South Dakota	0	13	0	8
Tennessee	79	17	1	70
Texas	0	17	5	13
U.S. Virgin Islands	-	-	-	-
Utah	0	5	1	22
Vermont	2	1	0	0
Virginia	2	89	11	0
Washington	5	33	1	0
West Virginia	695	38	0	212
Wisconsin	6	34	9	182
Wyoming	0	11	0	0
Total	1,299	1,572	228	1,683

* Delaware's reported 29,681 suspensions are not shown in the above table. The state's definition of suspensions is provided in the technical notes.

Table 23 (continued)

Actions Against Producers - 2016

State	Number of Fines	Amount of Fines	Number of Restitutions	Amount of Restitution	Other
Alabama	11	\$3,000	0	\$0	45
Alaska	10	\$487,451	0	\$0	0
American Samoa	-	-	-	-	-
Arizona	19	\$23,700	1	\$11,215	17
Arkansas	2	\$2,000	1	\$127,748	-
California	158	\$1,176,666	2	\$50,000	637
Colorado	19	\$548,725	8	\$140,210	0
Connecticut	5	\$27,000	0	\$0	0
Delaware	4,671	\$1,260,850	0	\$0	0
Dist. of Columbia	6	\$1,500	0	\$0	0
Florida	91	\$473,266	10	\$324,304	0
Georgia	79	\$26,000	0	\$0	145
Guam	-	-	-	-	-
Hawaii	5	\$101,000	0	\$0	3
Idaho	16	\$140,500	0	\$0	5
Illinois	13	\$108,500	0	\$0	0
Indiana	84	\$103,165	326	\$817,538	-
Iowa	21	\$159,065	5	\$28,143	2
Kansas	2	\$1,000	0	\$0	69
Kentucky	5	\$1,750	0	\$0	10
Louisiana	303	\$129,196	0	\$0	0
Maine	2	\$5,250	0	\$0	1
Maryland	66	\$201,450	39	\$2,960,961	0
Massachusetts	393	\$130,280	2	\$2,863	0
Michigan	71	\$146,300	1	\$3,000	166
Minnesota	120	\$811,030	0	\$0	113
Mississippi	14	\$33,000	0	\$0	12
Missouri	130	\$120,120	25	\$1,120,426	28
Montana	7	\$19,000	2	\$4,434	0
Nebraska	10	\$8,100	0	\$0	0
Nevada	122	\$158,300	8	\$17,661	70
New Hampshire	6	\$7,750	8	\$144,396	3
New Jersey	91	\$2,565,250	7	\$1,600,000	0
New Mexico	0	\$0	0	\$0	0
New York	125	\$260,600	0	\$0	0
North Carolina	134	\$93,408	8	\$19,415	5
North Dakota	106	\$229,550	0	\$0	80
N. Mariana Islands	0	\$0	0	\$0	0
Ohio	207	\$60,550	0	\$0	55
Oklahoma	52	\$26,650	0	\$0	152
Oregon	40	\$19,000	0	\$0	0
Pennsylvania	25	\$146,900	8	\$161,174	31
Puerto Rico	16	\$8,650	0	\$0	0
Rhode Island	1	\$2,500	0	\$0	0
South Carolina	41	\$309,706	0	\$0	78
South Dakota	11	\$80,500	0	\$0	0
Tennessee	22	\$667,049	43	\$36,525	0
Texas	132	\$2,372,556	13	\$54,694,519	-
U.S. Virgin Islands	-	-	-	-	-
Utah	59	\$375,650	0	\$0	0
Vermont	2	\$7,500	0	\$0	0
Virginia	75	\$66,785	5	\$1,388,320	193
Washington	37	\$293,455	0	\$0	8
West Virginia	36	\$27,919	0	\$0	0
Wisconsin	50	\$1,280,229	6	\$547,171	8
Wyoming	12	\$30,000	0	\$0	13
Total	7,735	\$15,339,321	528	\$64,200,023	1,949

Consumer Services and Antifraud

Consumer Services

State insurance departments provide many services to the residents of their respective states. Each state has a mechanism in place for responding to and resolving consumer complaints. In 2016, 305,420 complaints were received by insurance departments. Consumers can also check with their state insurance department before buying insurance from a particular company or agent to ascertain the number of complaints or regulatory actions taken against a particular insurance provider.

Insurance departments are also a good source for general insurance information. Many states produce and/or provide consumer brochures on several types of insurance to help consumers understand the large number of insurance options available. Some states also publish rate comparison guides to help consumers get the best value when they purchase insurance. Insurance departments handle large numbers of inquiries after earthquakes,

hurricanes, and other natural disasters. Several states also fund educational seminars for consumers.

Antifraud

While every state investigates fraud, many states have formed separate criminal insurance fraud units. These units, which may or may not reside within the state's insurance department, investigate insurance fraud in order to prevent unscrupulous individuals from harming consumers and to keep fraudulent claims from increasing the cost of insurance. Some units are limited as to the types of insurance fraud that may be investigated, and the investigators in some units have peace authority (authority to place persons under arrest). The increasing awareness and scrutiny focused on insurance fraud has led to an increase in the number of fraud investigators employed by the state insurance departments in recent years.

Table 24

Consumer Complaints/Inquiries - 2016

State	Consumer Complaints	Consumer Inquiries	Aggregated Complaint Data Available to Public?
Alabama	2,608	2,417	Yes
Alaska	271	1,963	Yes
American Samoa	-	-	-
Arizona	2,431	15,585	Yes
Arkansas	2,473	14,020	Yes
California	42,878	152,153	Yes
Colorado	4,098	12,630	Yes
Connecticut	5,846	19,741	Yes
Delaware	927	3,610	No
Dist. of Columbia	672	870	Yes
Florida	16,253	306,461	Yes
Georgia	12,027	140,847	Yes
Guam	-	-	-
Hawaii	597	5,877	Yes
Idaho	992	6,004	Yes
Illinois	11,068	104,845	Yes
Indiana	4,171	51,969	Yes
Iowa	1,814	439	No
Kansas	3,139	825	Yes
Kentucky	5,306	370	Yes
Louisiana	4,369	-	Yes
Maine	790	6,007	Yes
Maryland	14,151	868	Yes
Massachusetts	1,855	17,101	Yes
Michigan	4,394	16,442	Yes
Minnesota	3,306	21,104	Yes
Mississippi	1,316	16,345	Yes
Missouri	3,904	4,080	Yes
Montana	1,278	439	Yes
Nebraska	1,576	8,025	No
Nevada	3,976	14,197	Yes
New Hampshire	987	5,365	Yes
New Jersey	7,095	22,868	Yes
New Mexico	1,346	14,150	No
New York	40,951	34,288	Yes
North Carolina	14,283	274,354	Yes
North Dakota	130	21,091	Yes
N. Mariana Islands	0	0	No
Ohio	6,805	98,733	Yes
Oklahoma	3,208	24,526	No
Oregon	3,963	17,908	Yes
Pennsylvania	12,654	40,229	Yes
Puerto Rico	855	-	No
Rhode Island	411	195	Yes
South Carolina	3,518	10,577	Yes
South Dakota	641	-	No
Tennessee	3,985	-	No
Texas	26,122	155,971	Yes
U.S. Virgin Islands	-	-	-
Utah	883	49,525	Yes
Vermont	444	3,645	Yes
Virginia	4,174	20,649	Yes
Washington	7,915	99,293	Yes
West Virginia	2,021	21,093	Yes
Wisconsin	4,129	17,100	Yes
Wyoming	414	1,959	Yes
Total	305,420	1,878,753	

Table 25

Fraud Investigation - 2016

State	Separate Criminal Ins. Fraud Unit?	Parent Agency	Investigators Have Peace Authority?	Limitations on Types of Ins. Fraud Investigated?
Alabama	Yes	State Insurance Department	Yes	No
Alaska	Yes	Alaska Division of Insurance	No	No
American Samoa	-	-	-	-
Arizona	Yes	Insurance Department	Yes	No
Arkansas	Yes	Arkansas Insurance Department	Yes	No
California	Yes	CA Department of Insurance, Enforcement Branch	Yes	No
Colorado	Yes	Attorney General's Office	Yes	No
Connecticut	Yes	Office of the Chief State's Attorney	Yes	Yes
Delaware	No	-	No	No
Dist. of Columbia	Yes	DISB/Enforcement & Consumer Protection	No	Yes
Florida	Yes	Department of Financial Services	Yes	No
Georgia	Yes	Office of Commissioner of Insurance	Yes	Yes
Guam	-	-	-	-
Hawaii	Yes	Insurance Division	Yes	Yes
Idaho	Yes	Department of Insurance	No	No
Illinois	Yes	Department of Insurance	No	Yes
Indiana	No	-	-	-
Iowa	Yes	Iowa Insurance Division	Yes	No
Kansas	Yes	Kansas Insurance Department	No	No
Kentucky	Yes	Department of Insurance	Yes	No
Louisiana	Yes	LDI, State Police, LDOJ (Atty. Gen.)	Yes	No
Maine	No	-	-	-
Maryland	Yes	Maryland Insurance Administration	No	No
Massachusetts	Yes	IFB and Office of the Attorney General	Yes	Yes
Michigan	No	-	No	No
Minnesota	Yes	Minnesota Department of Commerce	Yes	No
Mississippi	Yes	State Attorney General's Office	Yes	No
Missouri	No	-	No	No
Montana	Yes	Office of the Montana State Auditor, Commissioner of Securities and Insurance	No	No
Nebraska	Yes	Department of Insurance	Yes	No
Nevada	Yes	Office of the Attorney General	Yes	No
New Hampshire	Yes	Insurance Department	No	No
New Jersey	Yes	Law and Public Safety	Yes	No
New Mexico	Yes	Office of Superintendent of Insurance	Yes	No
New York	Yes	Department of Financial Services	Yes	No
North Carolina	Yes	North Carolina Department of Insurance	Yes	No
North Dakota	Yes	Legal	Yes	No
N. Mariana Islands	No	Office of the Attorney General	No	-
Ohio	No	-	No	No
Oklahoma	Yes	Insurance Dept and AG's Office	Yes	No
Oregon	No	-	-	-
Pennsylvania	Yes	OAG, PA State Police & Local Authorities	Yes	Yes
Puerto Rico	No	-	No	No
Rhode Island	Yes	RISP	-	No
South Carolina	Yes	SC Attorney General's Office	Yes	No
South Dakota	Yes	Attorney General's Office	Yes	No
Tennessee	Yes	Insurance Division	No	No
Texas	Yes	Texas Department of Insurance	Yes	No
U.S. Virgin Islands	-	-	-	-
Utah	Yes	Insurance Fraud Division	Yes	No
Vermont	Yes	Attorney General	-	-
Virginia	Yes	Virginia State Police	Yes	Yes
Washington	Yes	Office of Insurance Commissioner	Yes	Yes
West Virginia	Yes	Offices of the Insurance Commissioner	No	No
Wisconsin	No	-	-	-
Wyoming	No	-	-	No

Table 26

Availability of Consumer Information - 2016

State	Auto	Home	Life	Health	Med. Supp.	Long-Term Care	Workers Comp.	Other	Other Languages
Alabama	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
Alaska	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
American Samoa	-	-	-	-	-	-	-	-	
Arizona	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish - Health Care Appeals; Title Insurance; Resolving Complaints
Arkansas	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Some are available in Spanish
California	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Twelve additional languages are available
Colorado	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (limited)
Connecticut	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish (limited)
Delaware	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	A few brochures are available in Spanish.
Dist. of Columbia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Florida	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish, Haitian Creole
Georgia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Guam	Yes	Yes	Yes	Yes	Yes	No	Yes	-	
Hawaii	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
Idaho	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Illinois	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish, Korean, Polish
Indiana	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish, Braille
Iowa	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
Kansas	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Kentucky	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish (not all publications)
Louisiana	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Maine	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	A few are available in Spanish
Maryland	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish, Korean
Massachusetts	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Michigan	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish, Arabic
Minnesota	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Mississippi	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Missouri	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Montana	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Nebraska	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Nevada	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
New Hampshire	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
New Jersey	Yes	Yes	No	Yes	No	Yes	No	No	Spanish
New Mexico	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
New York	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish
North Carolina	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes	n/a	Yes	
N. Mariana Islands	No	No	No	No	No	No	No	No	
Ohio	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
Oklahoma	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Oregon	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish and Russian
Pennsylvania	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Some documents in Spanish, also link to Spanish materials available through NAIC
Puerto Rico	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Rhode Island	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
South Carolina	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
South Dakota	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	
Tennessee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	HTML is convertible to many different languages
Texas	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
U.S. Virgin Islands	-	-	-	-	-	-	-	-	
Utah	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Vermont	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Languages converted upon request
Virginia	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish
Washington	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
West Virginia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Wisconsin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Wyoming	Yes	Yes	Yes	Yes	Yes	Yes	No	No	

Table 27

Consumer Access to Insurance Departments - 2016

State	Toll Free Hotline	Consumer Type	Consumer Direct	Department Phone	Department Fax
Alabama	800-433-3966 a		334-241-4141	334-269-3550	334-241-4192
Alaska	800-467-8725 a		907-269-7914	907-269-7900	907-269-7910
American Samoa			011-684-633-4116	011-684-633-4116	011-684-633-2269
Arizona	800-325-2548 a		602-364-2499	602-364-3100	602-364-2400
Arkansas	800-852-5494		501-371-2640	501-371-2600	501-371-2618
California	800-927-4357 a		800 927-4357	916-492-3500	916-445-5280
Colorado	800-930-3745 a		303-894-7490	303-894-7499	303-894-7455
Connecticut	800-203-3447 a		860-297-3900	860-297-3800	860-297-3836
Delaware	800-282-8611 a		302-674-7310	302-674-7300	302-739-5280
Dist. of Columbia			202-442-7812	202-727-8000	202-354-1085
Florida	800-342-2762 a		850-413-3089	850-413-3140	850-488-2348
Georgia	800-656-2298		404-656-2070	404-656-2056	404-657-8542
Guam			011-671-635-1844	011-671-635-1817	011-671-633-2643
Hawaii			808-586-2790	808-586-2790	808-586-2806
Idaho	800-721-3272 a		208-334-4250	208-334-4250	208-334-4398
Illinois	866-445-5364		217-782-4515	217-782-4515	217-782-5020
Indiana	800-622-4461 a		317-232-2395	317-232-2385	317-232-5251
Iowa	877-955-1212 a		515-281-6348	515-281-5705	515-281-3059
Kansas	800-432-2484 a		785-296-7827	785-296-3071	785-296-7805
Kentucky	800-595-6053 a		502-564-6034	502-564-3630	502-564-1453
Louisiana	800-259-5300 a		225-342-5900	225-342-5900	225-342-8622
Maine	800-300-5000 a		207-624-8475	207-624-8475	207-624-8599
Maryland	800-492-6116		410-468-2000	410-468-2000	410-468-2020
Massachusetts	877-563-4467		617-521-7777	617-521-7794	617-753-6830
Michigan	877-999-6442		517-284-8784	517-284-8800	517-284-8837
Minnesota	800-657-3602 a		651-539-1600	651-539-1500	651-539-1547
Mississippi	800-562-2957 a		601-359-2453	601-359-3569	601-359-2474
Missouri	800-726-7390 a		573-751-2640	573-751-4126	573-751-1165
Montana	800-332-6148 a		406-444-2040	406-444-2040	406-444-3497
Nebraska	877-564-7323 a		402-471-4743	402-471-2201	402-471-4610
Nevada	888-872-3234 a		775-687-4270	775-687-0700	775-687-0787
New Hampshire	800-852-3416		603-271-2261	603-271-2261	603-271-1406
New Jersey	800-446-7467		609-292-5316	609-292-7272	609-984-5273
New Mexico	855-427-5674 a		505-827-4549	505-827-4601	505-827-4734
New York	800-342-3736		212-480-6400	212-709-3500	212-709-3520
North Carolina	855-408-1212		919-807-6750	919-807-6000	919-733-6495
North Dakota	800-247-0560 a		701-328-9611	701-328-2440	701-328-4880
N. Mariana Islands			670-664-3064	(670) 664-3000	670-664-3067
Ohio	800-686-1526		800-686-1526	614-644-2658	614-644-3744
Oklahoma	800-522-0071 a		405-521-2991	405-521-2828	405-521-6635
Oregon	888-877-4894		503-947-7984	503-947-7980	503-378-4351
Pennsylvania	877-881-6388 a		717-783-2153	717-787-7000	717-772-1969
Puerto Rico	888-722-8686		787-304-8686	787-304-8686	787-273-6365
Rhode Island			401-462-9616	401-462-9520	401-462-9602
South Carolina	800-768-3467 a		803-737-6180	803-737-6160	803-737-6231
South Dakota			605-773-3563	605-773-3563	605-773-5369
Tennessee	800-342-4029 a		615-741-2218	615-741-2241	615-532-2788
Texas	800-578-4677 a		800-252-3439	512-676-6000	512-490-1045
U.S. Virgin Islands			340-774-7166	340-774-7166	340-774-9458
Utah	800-439-3805 a	Health	801-538-3077		
		Life	801-538-3066	801-538-3800	801-538-3829
		P/C	801-538-3035		
Vermont	800-964-1784		802-828-3302	802-828-3301	802-828-3306
Virginia	800-552-7945 a		877-310-6560	804-371-9741	804-371-9873
Washington	800-562-6900 a		360-725-7080	360-725-7000	360-586-3535
West Virginia	888-879-9842 a		304-558-3386	304-558-3354	304-558-0412
Wisconsin	800-236-8517 a		608-266-3585	608-266-3585	608-266-9935
Wyoming	800-438-5768 a		307-777-7402	307-777-7401	307-777-2446

a - In-state calls only

Table 27 (continued)

Consumer Access to Insurance Departments - 2016

State	Internet Address	Available on Web Site?			
		Company Licensing Info	Producer Licensing Info	Consumer Complaint Statistics	Online Complaint Submission
Alabama	www.aldoi.gov	Yes	Yes	Yes	Yes
Alaska	http://www.insurance.alaska.gov	Yes	Yes	Yes	Yes
American Samoa	https://www.americansamoa.gov/	-	-	-	-
Arizona	https://insurance.az.gov	Yes	Yes	Yes	Yes
Arkansas	www.insurance.arkansas.gov	Yes	Yes	Yes	Yes
California	www.insurance.ca.gov	Yes	Yes	Yes	Yes
Colorado	www.dora.colorado.gov/insurance	Yes	Yes	Yes	Yes
Connecticut	www.ct.gov/cid	Yes	Yes	Yes	Yes
Delaware	www.insurance.delaware.gov	Yes	Yes	No	Yes
Dist. of Columbia	www.disb.dc.gov	Yes	Yes	Yes	Yes
Florida	www.FLOIR.com	Yes	Yes	Yes	Yes
Georgia	www.oci.ga.gov	Yes	Yes	Yes	Yes
Guam	https://www.guamtax.com	Yes	Yes	No	No
Hawaii	http://cca.hawaii.gov/ins/	Yes	Yes	Yes	No
Idaho	www.doi.idaho.gov	Yes	Yes	Yes	Yes
Illinois	www.insurance.illinois.gov	Yes	Yes	Yes	Yes
Indiana	www.in.gov/idoi	Yes	Yes	Yes	Yes
Iowa	iid.iowa.gov	Yes	Yes	No	Yes
Kansas	www.ksinsurance.org	Yes	Yes	Yes	Yes
Kentucky	http://insurance.ky.gov/	Yes	Yes	Yes	Yes
Louisiana	www.ldi.la.gov	Yes	Yes	No	Yes
Maine	http://www.maine.gov/pfr/insurance/index.html	Yes	Yes	Yes	Yes
Maryland	www.insurance.maryland.gov	Yes	Yes	Yes	Yes
Massachusetts	http://www.mass.gov/doi	Yes	Yes	No	No
Michigan	www.michigan.gov/difs	Yes	Yes	Yes	Yes
Minnesota	http://mn.gov/commerce/industries/insurance/	Yes	Yes	No	Yes
Mississippi	www.mid.ms.gov	Yes	Yes	Yes	Yes
Missouri	www.insurance.mo.gov	Yes	Yes	Yes	Yes
Montana	http://csimt.gov	Yes	Yes	No	Yes
Nebraska	www.doi.nebraska.gov	Yes	Yes	No	Yes
Nevada	http://doi.nv.gov	Yes	Yes	Yes	Yes
New Hampshire	www.nh.gov/insurance	Yes	Yes	Yes	Yes
New Jersey	www.njdoib.gov	Yes	Yes	Yes	Yes
New Mexico	www.osi.state.nm.us	Yes	Yes	Yes	Yes
New York	www.dfs.ny.gov	Yes	Yes	Yes	Yes
North Carolina	www.ncdoi.com	Yes	Yes	Yes	Yes
North Dakota	www.nd.gov/ndins	Yes	Yes	Yes	Yes
N. Mariana Islands	www.commercer.gov.mp	Yes	Yes	No	Yes
Ohio	www.insurance.ohio.gov	Yes	Yes	Yes	Yes
Oklahoma	www.oid.ok.gov	Yes	Yes	Yes	Yes
Oregon	www.dfr.oregon.gov	Yes	Yes	Yes	Yes
Pennsylvania	www.insurance.pa.gov	Yes	Yes	Yes	Yes
Puerto Rico	www.ocs.gobierno.pr	Yes	Yes	No	Yes
Rhode Island	www.dbr.ri.gov	Yes	Yes	No	Yes
South Carolina	www.doi.sc.gov	Yes	Yes	Yes	Yes
South Dakota	www.dfr.sd.gov/insurance	Yes	Yes	No	Yes
Tennessee	http://tn.gov/commerce/section/insurance	Yes	Yes	No	Yes
Texas	www.tdi.texas.gov	Yes	Yes	Yes	Yes
U.S. Virgin Islands	http://ltg.gov.vi/division-of-banking-and-insurance.html	-	-	-	-
Utah	https://insurance.utah.gov/	Yes	Yes	Yes	Yes
Vermont	www.dfr.vermont.gov	Yes	Yes	No	No
Virginia	https://www.scc.virginia.gov/boi/index.aspx	Yes	Yes	No	Yes
Washington	www.insurance.wa.gov	Yes	Yes	Yes	Yes
West Virginia	www.wvinsurance.gov	Yes	Yes	No	Yes
Wisconsin	oci.wi.gov	Yes	Yes	Yes	Yes
Wyoming	http://doi.wyo.gov	Yes	Yes	Yes	Yes

Table 28

Insurance Department Titles - 2016

State	Title	Parent Agency
Alabama	Alabama Department of Insurance	Office of the Governor
Alaska	Alaska Division of Insurance	Department of Commerce, Community & Economic Development
American Samoa	Office of the Insurance Commissioner	Office of the Governor
Arizona	Arizona Department of Insurance	Office of the Governor
Arkansas	Arkansas Insurance Department	Office of the Governor
California	California Department of Insurance	-
Colorado	Colorado Division of Insurance	Department of Regulatory Agencies
Connecticut	Connecticut Insurance Department	Office of the Governor
Delaware	Delaware Department of Insurance	Office of the Insurance Commissioner
Dist. of Columbia	DC Department of Insurance, Securities and Banking	Office of the Mayor
Florida	Florida Office of Insurance Regulation	Florida Financial Services Commission
Georgia	Georgia Office of Insurance and Safety Fire	-
Guam	Guam Regulatory Division	Department of Revenue and Taxation
Hawaii	Hawaii Insurance Division	Department of Commerce and Consumer Affairs
Idaho	Idaho Department of Insurance	Office of the Governor
Illinois	Illinois Department of Insurance	Office of the Governor
Indiana	Indiana Department of Insurance	Office of the Governor
Iowa	Iowa Insurance Division	Department of Commerce
Kansas	Kansas Insurance Department	-
Kentucky	Kentucky Department of Insurance	Public Protection Cabinet
Louisiana	Louisiana Department of Insurance	-
Maine	Maine Bureau of Insurance	Department of Professional and Financial Regulation
Maryland	Maryland Insurance Administration	Office of the Governor
Massachusetts	Massachusetts Division of Insurance	Office of Consumer Affairs and Business Regulation
Michigan	Michigan Department of Insurance and Financial Services	
Minnesota	Minnesota Department of Commerce	Department of Commerce
Mississippi	Mississippi Insurance Department	-
Missouri	Missouri Department of Insurance, Financial Institutions and Professional Registration	Office of the Governor
Montana	Montana Office of the Commissioner of Securities & Insurance	Montana State Auditor
Nebraska	Nebraska Department of Insurance	Office of the Governor
Nevada	Nevada Division of Insurance	Department of Business and Industry
New Hampshire	New Hampshire Insurance Department	Office of the Governor
New Jersey	New Jersey Department of Banking and Insurance	State of New Jersey
New Mexico	New Mexico Office of the Superintendent of Insurance	-
New York	New York State Department of Financial Services	Office of the Governor
North Carolina	North Carolina Department of Insurance	-
North Dakota	North Dakota Insurance Department	-
N. Mariana Islands	CNMI Office of Insurance Commissioner	CNMI Department of Commerce
Ohio	Ohio Department of Insurance	Office of the Governor
Oklahoma	Oklahoma Insurance Department	-
Oregon	Division of Financial Regulation	Department of Consumer and Business Services
Pennsylvania	Pennsylvania Insurance Department	Office of the Governor
Puerto Rico	Puerto Rico Office of the Commissioner of Insurance	-
Rhode Island	Rhode Island Division of Insurance	Department of Business Regulation
South Carolina	South Carolina Department of Insurance	Office of the Governor
South Dakota	South Dakota Division of Insurance	Department of Labor and Regulation
Tennessee	Tennessee Insurance Division	Department of Commerce and Insurance
Texas	Texas Department of Insurance	-
U.S. Virgin Islands	Division of Banking, Insurance, and Financial Regulation	Office of the Lieutenant Governor
Utah	Utah Insurance Department	Office of the Governor
Vermont	Vermont Department of Financial Regulation	Office of the Governor
Virginia	Virginia Bureau of Insurance	Virginia State Corporation Commission
Washington	Washington State Office of the Insurance Commissioner	-
West Virginia	West Virginia Offices of the Insurance Commissioner	Department of Revenue
Wisconsin	Wisconsin Office of the Commissioner of Insurance	Office of the Governor
Wyoming	Wyoming Insurance Department	Office of the Governor

Technical Notes to the 2016 Insurance Department Resources Report – Volume One

Staffing Table 1

Northern Mariana Islands: Data was received for 2016 but not years prior.

Tables 2–3, 6

Deputy/assistant commissioners are defined as individuals who are either on the commissioner's staff or are the head of a division and report directly to the commissioner.

Alabama: "Other" employees include the executive secretary, state fire marshal office employees who are not involved in Insurance Fraud division and Strengthen Alabama Homes (SAH) employees.

Alaska: One accounting technician was relocated to the financial unit. Salary range for 2015 actuarial supervisory staff was corrected.

Arizona: A position was redesigned to support the Director's office half of the time and the Health Care Appeals Section half of the time. Some market conduct positions were converted. One Market Conduct Supervisory Staff position and one Market Conduct Analyst position were eliminated. Note that the state does not distinguish between "enforcement personnel" and "complaint investigators." Streamlined licensing processes eliminated a FTE licensing position.

Arkansas: "Other" employees include risk consultants. The Market Conduct Regulation division was federally funded and the funding ended resulting in the elimination of employees for 2016. Note that the department experienced staff reduction in 2016 and those duties were absorbed for other positions.

California: "Other" employees include community programs and policy initiative branch, California Organized Investment Network (COIN), and Office of Management and Budget (OMB). The producer licensing number from 2015 was corrected from 63 to 49. Increasing complexity of exam work and negotiations needed to resolve exam issues resulted in allocation of an additional supervisory position.

Colorado: During 2015, the Division underwent a substantial and structural reorganization, which took into account the retirements and resignations of several senior and administrative staff. Some reorganization and reallocations of positions were also experienced in 2016.

District of Columbia: "Other" employees include a health care policy analyst.

Florida: Since 2006, Florida has incorporated both the Florida Department of Financial Services and the Florida Office of Insurance Regulation. Company licensing personnel are included in financial regulation.

Georgia: A correction to 2015 staff count for executive went from 13 to 2.

Idaho: "Other" employees include state fire marshal, inspectors, Idaho fire incident reporting system and technical records.

Illinois: Turnover, retirement and attrition have led to headcount variations.

Indiana: "Other" employees include patients' compensation fund.

Iowa: "Other" employees include supervisor, compliance officer, field auditor, administrative assistant, executive officers and secretary.

Kansas: Various positions were reorganized or eliminated. "Other" employees include assistant commissioner, executive assistant to the commissioner, the firefighter relief fund head and part time firefighter relief.

Kentucky: "Other" employees include undefined vacancies yet to be determined where needed. There were some changes due to turnover and attrition and reorganization.

Maryland: Business office functions were absorbed into other units. Financial examiner positions decreased due to budget.

Massachusetts: "Other" employees include research analyst and special projects manager.

Minnesota: Hiring of human resources technician and audit director. Vacancies in attorney group, legal analyst designation, and P&C rate and form analysts.

Mississippi: Salary changes are a result of State Personnel Board changes.

Missouri: "Other" employees include department director, research analysts and federal grant positions.

Montana: "Other" employees include appointed staff. Some positions were reclassified.

Nebraska: "Other" employees include health care reform employees.

Nevada: "Other" employees include self-insured workers' compensation section staff. In order to provide better service, in 2016 the Nevada Division of Insurance reorganized some sections.

New Jersey: "Other" employees include regulatory officer, special projects director, research scientist, adjuster, legislative liaison, legal specialist and emergency management coordinator. The state also had reorganization of personnel in licensing a systems/LAN, Antifraud/Enforcement, and Consumer affairs.

New Mexico: "Other" employees include federal grant employees, title, and patient compensation funds. The increase in "Other" employees was due to the addition of several federal grant full-time equivalent (FTE) employees. Note that 2016 federal grant staff has decreased due to the reworking of the ACA.

New York: The Department of Financial Services (DFS) changed the categorization of several employees from

complaint investigators to consumer advocates and health care appeals.

North Carolina: “Other” employees include engineers, engineering technicians, and fire and rescue training instructors.

North Dakota: “Other” employees include underwriter, office assistant, deputy boiler inspectors, chief boiler inspector, building appraiser and division director of special funds.

Northern Mariana Islands: “Other” includes licensing supervisor and support staff.

Oregon: “Other” employees include project coordinator, rate review analyst and budget analyst. Division organization on January 1, 2016 there were positions added to Assistance Personnel/Facilitators who conduct outreach and education to the public on insurance related matters.

Pennsylvania: Children's Health Insurance Program was transferred from the PA Department of Insurance to the PA Department of Human Services which did reduce the number of positions.

Rhode Island: “Other” employees include a secretary and accountant.

Tennessee: During 2016 the Antifraud section became its own division within the Dept. of Commerce and Insurance. The Antifraud Division works with several different divisions within the Department of Commerce and Insurance on many different types of antifraud cases. Therefore it is not counted as part of the Insurance Division any longer in this survey.

Texas: Due to House Bill 7, enacted by the 78th Texas Legislature in 2005, a position was created for “commissioner” of the division of workers' compensation. This position is also appointed; however, the position is the head of one of the agency's divisions and is, therefore, included in the “deputy/assistant commissioner” positions. “Other” employees include information specialists, insurance specialists, program specialists, auditors, statisticians and engineers. Note that there were some department reorganizations that reflected some changes in the staff counts.

Utah: “Other” employees include research consultants.

Washington: “Other” employees include employees with holding company duties.

West Virginia: “Other” employees include workers' compensation and health policy-related positions. OIC abolished vacant lawyer and support staff positions to reduce personal services budget this fiscal year. One vacancy reported this year for Rate/Form Analysts P/C.

Wyoming: “Other” employees include auditor II and senior policy and planning analyst. Market Conduct supervisory staff position was a new position added during the 2016 Legislature, and was effective on July 1, 2016.

Tables 4–5

Alabama: “Other” contractual/intergovernmental employees include an attorney on loan from the governor's office.

Arizona: “Other” contractual/intergovernmental employees include health care appeal external review, federal Affordable Care Act (ACA) consulting, paralegals, guaranty fund claims adjusting and guaranty fund financial audit employees. The department received additional support from the Attorney General's Office. Life and Health actuarial assistance increased for long-term care filings. Fewer financial examiners in 2016 due to lower number of insurers up for 5 year review. The Department had fewer occasions when it involved other law enforcement agencies in criminal fraud investigation activities (e.g. serving search warrants, apprehending suspects, etc.). The Department increased utilization of a third-party vendor to image and index records.

Colorado: Additional market conduct contractors were retained for specific projects.

Connecticut: “Other” contractual/intergovernmental employees include the IT manager assigned to the Department of Insurance.

Idaho: “Other” contractual/intergovernmental employees include paralegal, hearing officers and court reporters.

Indiana: “Other” contractual/intergovernmental employees include counselors for the senior health insurance program.

Maryland: “Other” contractual/intergovernmental employees include producer licensing specialist and process manager.

Massachusetts: “Other” contractual/intergovernmental employees include IT personnel.

Minnesota: There were less P&C examinations being performed and therefore less P&C actuarial staff contracted. The reduction in contracted financial analysts is due to bringing all work performed in-house with permanent staff. There was an increase in market conduct investigations/examinations being completed by contract employees.

New Jersey: “Other” contractual/intergovernmental employees include individual/small employer health care employees and librarians.

New Mexico: “Other” contractual/intergovernmental employees include producer licensing and examinations support staff.

Northern Mariana Islands: The department received legal representation from the Office of the Attorney General on an as needed basis.

Ohio: Increase in receivership personnel is due to a liquidation that occurred in 2016.

Puerto Rico: “Other” contractual/intergovernmental employees include licensing personnel.

South Carolina: “Other” contractual/intergovernmental employees include program assistant, auditor, and human resources specialist.

Tennessee: Additional contract employees were necessary due to employees leaving the insurance division

during the 2016 calendar year in the financial analysis section and the financial examination section. The number of contractual actuaries has decreased in the Policy Analysis Section as the number of healthcare carriers has decreased in the ACA marketplace.

Texas: Department hired Information Technology systems personnel.

Washington: The Criminal Fraud Investigators category includes a sergeant with the Washington State Patrol.

Wyoming: The Insurance Department utilized the services of attorneys from the Wyoming Attorney General's Office, and Life and Health Actuaries for examinations in 2016,

Budget and Funding

Tables 7–9

Alabama: Budget runs Oct. 1–Sept. 30. Funding is a combination of dedicated and quasi-dedicated.

Alaska: Funding is a combination. It is part general as the legislature sets the budget, and there is a \$1 million dollar roll forward.

Arizona: Funding is a combination of quasi-dedicated and other. The “other” is dedicated and non-appropriated. Specific amounts are collected and placed in a separate fund established for the Insurance Department. The department spends from the fund as needed; Department must maintain a positive cash balance in the fund. Any cash balance remaining at the end of the fiscal year is available to Department during the subsequent fiscal year. The Arizona Property and Casualty Insurance Guaranty Fund (“APCIGF”) assumed responsibility for insolvent workers’ compensation insurers, formerly administered by the Industrial Commission of Arizona (“ICA”), which had, over several years, imposed taxes on workers’ compensation insurance premiums (previously recognized in the NAIC IDRR as tax revenue) to pay workers’ compensation claims and expenses of insolvent insurers. Responsibility (and funding) for administering WC claims of insolvent insurers was transferred from the ICA to the DOI. For the purposes of information reported in question 6, \$12M was removed from workers’ compensation claims and related expenses from budget figures (since the funds were previously recognized as a tax, which instructions indicate should be excluded). Increased expenditures by the APCIGF, largely due to WC claims and expenses, resulted in increased allocation to the administration and regulation category.

Arkansas: The balance in excess of one year budget returns to state’s General Fund every other year.

California: “Other” funding includes miscellaneous revenue (sales of documents, cost recovery, transfers and other adjustments). Budget includes federal and general funds.

Colorado: Colorado is appropriated funding by the General Assembly. All corporate and producer licensing fees

go into the cash fund to cover that appropriation. Whatever shortfall there may be is supplemented by an allocation of additional funds from the general funds to make up the difference. Colorado also receives funding from federal grants to cover the Student Health Insurance Plan (SHIP) program and the Rate Review Supplemental Program for the federal Affordable Care Act (ACA). “Other” funding includes federal grants for SHIP and from the U.S. Department of Health and Human Services (HHS) for rate review analysis under the ACA.

Delaware: “Other” funding category includes NAIC grant and zone funds.

District of Columbia: The budget runs from Oct. 1–Sept. 30. The increase was due to the inclusion of captive insurance. Funding is combination; dedicated is used for insurance trust fund and quasi-dedicated is used for captive insurance.

Florida: “Other” funding includes cost goods sold, refunds, interest, royalties and transfers. As of March 28, 2017 the budget for fiscal year 2017-2018 had not been determined.

Georgia: “Other” funding includes federal funds.

Guam: The fiscal budget year is Oct. 1–Sept. 30.

Hawaii: “Other” funding includes interest earned and premium tax on captive insurers.

Idaho: “Other” funding includes federal grant funds.

Illinois: “Other” funding includes U.S. Department of Health and Human Services (HHS) federal Affordable Care Act (ACA) federal grants.

Iowa: Funding includes quasi-dedicated funding.

Kentucky: Funding is a combination of funds that generally stay within the Department of Insurance, unless the state needs help in balancing the budget. “Other” funding includes federal grants. The department is mostly funded by fees and assessments.

Louisiana: Funding is a combination of dedicated and quasi-dedicated. “Other” funding includes federal funds, auto theft funds, investment income from the federal Health Insurance Portability and Accountability Act (HIPAA), and auto theft funds.

Maryland: “Other” funding includes federal grants.

Massachusetts: Funds are appropriated by the legislature; assessments levied on the industry are shared between the insurance department and the state general fund. The Division of Insurance receives its budget from the general fund but is generated from fees and assessments received.

Michigan: The budget year runs from Oct. 1–Sept. 30.

Minnesota: Funding is a combination of general, quasi-dedicated and dedicated.

Mississippi: The legislature changed the law to fund the agency out of the state general fund starting with FY 2017. There were major increases in company premium tax collections. Other revenue increases came from Fire Marshal and Elevator fees.

Missouri: “Other” funding includes federal grants.

Nevada: “Other” funding includes special services, recoveries, miscellaneous revenue, treasurer interest, appropriations and prior year revenue..

New Jersey: Funding is quasi-dedicated. Funding and spending governance is part of the general fund, but dedicated to the Department. There is no surplus to the general fund; actual expenses equal the assessments. Only the assessments support the insurance department’s budget; fees go to the general fund.

New Mexico: Funding is a combination of dedicated and quasi-dedicated. “Other” funding includes direct and indirect federal grants, fund balance, and miscellaneous revenue. Note that federal grants were broken out from Fees and Assessments in 2016 for more detailed analysis.

New York: The budget runs April 1–March 31.

North Dakota: \$1 million is carried over, and the remainder is transferred to the general fund. “Other” funding includes federal grants for the State Health Insurance Counseling Program (SHIC).

Northern Mariana Island: The Insurance Section is only a part of the Department of Commerce's Budget. The reported figures are estimates based on personnel and operations expenses. Budget year runs Oct. 1-Sept. 31.

Ohio: “Other” funding includes federal grants. FY 2018 budget had not been enacted as of the data submission to the NAIC; the number represents what had been submitted to the legislature.

Oklahoma: The department became non-appropriated in 2016. “Other” funding includes federal grants.

Oregon: “Other” funding includes examination fees, testing fees, interest income and rebates. Oregon has a biennial budget from 7/1/2017 to 6/30/2019. Note that the 2017-2019 budget had not yet received legislative approval (as of data submission date to the NAIC), so the estimate is subject to change. The operations and administration and regulation percentages were rough estimates only based on personnel costs since budgetary expenses are not tracked by these categories.

Pennsylvania: Funding is a combination of the Pennsylvania General Assembly Act of July 2, 2013, PL 255, No. 46, Cl 39, which passed the Insurance Regulation and Oversight Fund. Passing of the aforementioned Act provides for dedicated funding to the Department of Insurance (DOI). At the end of the fiscal year, the fund shall retain an amount equal to not more than 100% of the total expenditures and commitments by the department from the fund in the immediately preceding fiscal year. If the balance in the fund at the end of the fiscal year exceeds the retention amount, then that amount of the fund that exceeds the retention amount shall be lapsed and deposited in the general fund within 30 days of the end of the fiscal year. “Other” funding includes recoupment of costs related to special funds. The FY2017 budget estimate from 2015 did not include an estimated \$13 million return to the general fund as an expense. \$13 million in Revenue was returned.

FY2018 anticipated increases are for pay raises and benefit increases as well as contracted Financial Analysis contracted services and comes from the Governor's Executive Budget.

Puerto Rico: “Other” funding includes sales of publications, seminars, copies, and miscellaneous. The budget includes a lower estimate to the requirements of a 10% decrease requested by the Government of Puerto Rico.

Rhode Island: Funding is a combination of general and dedicated funding. “Other” funding includes taxation funds.

South Carolina: Funding is a combination of general fund, earmarked and restricted. “Other” funding includes donations, investment earnings, refunds and miscellaneous. No federal budget was expected for 2018. The change in FY17 as reported with 2015's response is due to reduction of authority in Safe Homes Hurricane Mitigation program, federal funds depletion in FY17 and small budget increases starting in FY17.

Tennessee: The funding system is 100% of current service revenue beginning in fiscal year 2006.

Texas: The budget runs Sept. 1–Aug. 31. “Other” funding includes federal funds, TexasSure, Subsequent Injury Fund, interagency contracts and third-party reimbursements.

Vermont: “Other” funding includes federal funds.

Washington: “Other” funding includes federal grants.

Wisconsin: Wisconsin is allowed to keep a cash reserve of 10% of expenditure level; the rest goes to the state’s general fund.

Table 10

Arizona: The increase to other revenues in 2016 resulted mostly from an increase in premiums and recoveries by the Arizona Property and Casualty Insurance Guaranty Fund (\$562,500 in FY 2015, \$2,328,000 in FY 2016).

Arkansas: While the department received \$259,889,740, it also issued \$11 million in refunds during fiscal year 2016.

Colorado: The reduction in other revenues due to spend out of federal ACA grants.

Connecticut: Variance attributable primarily to addition for 2016 of CT Dept. of Revenue Services (DRS) premium tax collections (not included in prior year) to CT Insurance Department collections, as well as move to calendar year reporting to better align with DRS' premium tax credit reporting.

Delaware: Total fees and assessments collected decreased as expected due to biennial licensing fees. Total fines and penalties increased due to settlements.

Illinois: Other revenues include Federal grant monies associated with the Affordable Care Act. Grants are renewed each fiscal year utilizing unspent appropriation within the upcoming fiscal year. This amount will continue to decrease. All of these grants are due to expire within FY 2017.

Kentucky: Total taxes paid by insurers increased in 2016 due to more capture of Local Government Premium Taxes and possible under reporting of same in 2015.

Maine: The increase in total fees and assessments is due to biennial appointment renewals.

Mississippi: There were major increases in company premium tax collections. Other revenue increases came from Fire Marshal and Elevator fees.

Missouri: Total fines and penalties are largely comprised of late fees, settlements and voluntary forfeitures, and fluctuation between years is considered normal. "Other" revenue is largely comprised of vendor-issued overpayments, refunds and rebates; witness fees; and proceeds from unclaimed property associated with the department.

Nevada: Total Taxes Paid by insurers in 2015 was significantly higher than 2016 due to a one-time payment of a Captive Premium Tax.

New Mexico: The increase in total taxes paid was mainly due to the agency's increased collection and auditing efforts.

New York: The significant decrease in 2016 from 2015 in fines was due to the fact that there were no large fines.

Northern Mariana Islands: "Other" revenues were collected from Certification of Authority and Insurance License application fees.

Ohio: The decrease in Other Revenues Collected in 2016 was a result of the timing of a grant.

Pennsylvania: Fines collected in FY 2014-15 are not recurring in FY 2015-16. Other revenues had a one-time decline and will resume in FY 2016-17.

South Carolina: The small decrease is due to the net of an increase in premium taxes collected for 2016 (which included Annual Insurance Tax) and biennial collection of Insurance Agent License fees in 2015.

South Dakota: The South Dakota Division of Insurance had one significant fine of in fiscal year 2015; no similarly sized fine was issued in fiscal year 2016.

Tennessee: During fiscal year 2016 there was a retaliatory law suit that was settled with retaliatory premium taxes resulting in a return of retaliatory taxes. As a result the insurance division had a negative fines and penalties in excess of \$6 million.

Texas: The difference in "Other" was due to the Department, starting with the 2016 fiscal year, started receiving the first \$1 of the motor vehicle registration fee up to \$5,073,753 to fund an ongoing special project. This project was previously directly funded from the Texas Highway fund so there was not any revenue to the Department. Additionally in fiscal year 2016 the Department had a \$1.1 million decrease in federal funding.

Utah: The decrease is due to fewer fines collected by UID in 2016, and less federal funding.

West Virginia: In 2016 the OIC began to more stringently penalize for late and non-filings. As a result, filers filed timelier to avoid the fines. "Other" revenue collected reduced in 2016 because the OIC no longer receives personal income tax revenue as of January

2016. It also did not receive Severance Tax or Video Lottery revenue from March 1, 2016 through June 30, 2016 as the revenue was redirected.

Wyoming: The Insurance Department collected a multi-state settlement during 2016 which made the total amount of fines and penalties to be much higher than in 2015.

Examination and Oversight

Tables 11–13

Alabama: "Other" domestic insurers include prepaid dental services corporations and a prepaid legal services corporation. "Other" foreign insurers include a prepaid legal services corporation.

Alaska: "Other" domestic insurers include Multiple Employer Welfare Arrangement (MEWA). "Other" foreign insurers include automobile service companies.

American Samoa: Count of domestic companies provided by the NAIC.

Arizona: "Other" domestic and foreign insurers include life care providers.

Arkansas: "Other" domestic insurers include Farmers Mutual Aid Associations (FMAA). "Other" foreign insurers include Pre-Paid Legal Insurer.

California: "Other" domestic insurers include home protection insurers (Non-filing with the NAIC). Health count is provided by the California Department of Managed Health Care; therefore, N/A is more appropriate response than 0.

Delaware: "Other" domestic insurers include reinsurance trusts and workers' compensation trusts. The reason for the difference from 2015 is that during 2016, 15 PGs withdrew and 77 were terminated because they had not filed annual renewals in more than 3 years.

Florida: "Other" domestic and foreign insurers include continuing care retirement communities (CCRC), home warranty associations (HWA), motor vehicle manufacturers (MVM), motor vehicle service agreement companies (MVSAC), premium finance companies (PFC), legal expense insurers, service warranty associations (SWA), viatical settlement providers and reciprocal exchanges. In addition, "Other" foreign insurers include life expectancy providers (LEP), IICI and service warranty manufacturers (SWM).

Georgia: "Other" domestic insurers include county mutual insurers, multiple employer welfare arrangements (MEWAs), inter-local risk management agencies (IRMAs) and auto self-insured.

Guam: "Other" foreign insurers include 15 surety insurers and 15 approved reinsurers.

Hawaii: "Other" domestic insurers include guaranty associations and dental insurers.

Idaho: "Other" domestic insurers include county mutual insurers. "Other" foreign insurers include alien reinsurers.

- Illinois: “Other” domestic insurers include farm mutual and mutual holding companies. “Other” foreign insurers include alien and accredited reinsurers (foreign and alien) and alien fraternal.
- Indiana: “Other” domestic insurers include reciprocals and farm mutuals. “Other” foreign insurers include reciprocals.
- Iowa: “Other” domestic insurers include state mutuals, county mutuals and benevolents.
- Kansas: “Other” domestic insurers include medical indemnity and prepaid dental. “Other” foreign insurers include prepaid legal and prepaid dental.
- Kentucky: “Other” domestic insurers include assessment companies.
- Louisiana: “Other” domestic insurers include nonprofit, service, guaranteed auto protection and vehicle mechanical breakdown. “Other” foreign insurers include reinsurance, motor vehicle rental, vehicle mechanical breakdown and viatical settlement companies.
- Maine: The reported number for prior year (2015) was corrected to be 19 for number of self-insured groups or pools domiciled in the state as of 12/31/2015.
- Massachusetts: “Other” foreign insurers include service contract providers and life settlement providers
- Michigan: “Other” domestic insurers include cooperatives, dental care companies and farm mutual insurers. “Other” foreign insurers include accredited reinsurers and trustee reinsurers.
- Minnesota: “Other” domestic insurers include township mutual insurers.
- Mississippi: “Other” domestic insurers include blood plans and legal expense. “Other” foreign insurers include auto club.
- Missouri: “Other” domestic insurers include farm mutual companies and surplus lines carriers.
- Montana: “Other” domestic insurers include multiple employer welfare arrangements (MEWAs).
- Nebraska: “Other” domestic insurers include assessments (county mutual), prepaid limited health and prepaid dental. The decrease in domestic life insurers has been primarily from re-domestication. The increase in domestic health insurers has been new HMOs for DHHS contracts and the reduction of all other has been a few mergers. “Other” foreign insurers include prepaid legal. Note that several foreign P&C insurers have surrendered licenses due to lack of interest in market. There are regular increases in foreign RRG’s each year.
- Nevada: “Other” domestic insurers include premium finance and motor clubs. “Other” foreign insurers include premium finance, motor clubs and home protection.
- New Jersey: A New Jersey fraternal domestic merged with and into a foreign company.
- New Mexico: “Other” domestic insurers include prepaid dental. .
- New York: “Other” domestic insurers include charitable annuity societies, retirement systems, welfare funds and life settlement providers. “Other” foreign insurers include charitable annuity societies and life settlement providers.
- North Carolina: There were no domestic RRG’s in 2015, there were 3 recorded in 2016. Note that North Carolina adopted legislation in October 2013 allowing the licensing of North Carolina domestic Risk Retention Group. The increase in foreign health insurance companies was due to the addition of newly licensed foreign HMOs.
- North Dakota: “Other” domestic insurers include county mutual insurers and surplus lines. “Other” foreign insurers include prepaid legal services and reciprocals.
- Ohio: “Other” domestic insurers include credit union share guaranty, multiple employer welfare arrangements (MEWAs) and mutual protectives. “Other” foreign insurers include reciprocal exchanges.
- Oklahoma: “Other” domestic insurers include Mutual Benefit Association, nonprofit and prepaid (dental and vision).
- Oregon: “Other” domestic insurers include exemptions and multiple employer welfare arrangements (MEWAs). “Other” foreign insurers include exemptions, MEWAs, legal expense organizations and life settlement providers.
- Puerto Rico: “Other” domestic insurers include international insurers.
- Rhode Island: “Other” foreign insurers include various insurers.
- South Carolina: Prior years included surplus lines, 2016 does not.
- South Dakota: “Other” domestic insurers include farm mutual insurers and multiple employer trusts. One of the domestic life insurance companies merged with a foreign life insurance company during 2016. RRGs were excluded in prior year (2015) total.
- Tennessee: “Other” domestic insurers include county mutual and limited capital reinsurers.
- Texas: “Other” domestic insurers include exempt associations, mutual aids, mutual burial and legal services.
- U.S. Virgin Islands: Count of domestic companies provided by the NAIC.
- Utah: “Other” domestic and foreign insurers include guaranteed asset protection (GAP) waiver, home warranty, independent review, professional employer organizations. Additionally, “Other” foreign insurers include motor clubs and life settlement providers. The increase in the “Other” category of foreign insurers was due to an influx of PEOs.
- Vermont: “Other” domestic insurers include continuing care retirement communities (CCRC), surplus lines (SL), and Statutory Insurance Trust. “Other” foreign includes mortgage guaranty insurers (MGI), reciprocals and life settlement providers.
- Virginia: “Other” domestic insurers include legal service plans, P/C county mutual and burial society.
- Washington: “Other” domestic and foreign insurers

include multiple employer welfare arrangements (MEWAs).

Wisconsin: “Other” domestic insurers include continuing care retirement communities, warranty plans, service contract providers and care management organizations. “Other” foreign insurers include motor clubs, service contract providers, vehicle protection product plans, life settlement providers and continuing care retirement communities.

Wyoming: “Other” foreign insurers include service contract providers and Mechanical Breakdown Insurance Organizations (MBOs). During 2016 the Department’s one domestic life insurance company re-domesticated to Nebraska. Domestic health insurer was in liquidation and was not required to file with the NAIC at this time.

Tables 14–17

California: Under the NAIC system of coordinated examinations, when California is not the lead state, it must schedule examinations of the domestic companies to coordinate with the timing of the examination of the lead states for the group. This has been the primary driver for the decrease in the number of examinations between years, and the department anticipates that the number of examinations will continue to fluctuate each year as a result.

Colorado: The increases in market conduct exams based on timing of cycle.

District of Columbia: Fewer companies were scheduled for regular 5 year examinations in 2016.

Illinois: The department completed no combination financial/market conduct exams in 2016. In addition, because so many 2014 and 2015 Reports of Examination in 2015 were adopted, there were far fewer left in 2016. Also, more large single entity companies rather than large groups with many entities were completed, so 2016 numbers are much smaller than 2015. Note that the market conduct actions reported do not match the MATS number as separate actions were created for each entity.

Kentucky: There were no discretionary financial exams completed in 2016 and no combination exams in 2016.

Minnesota: The department examines on a 5 year rotation and there were fewer examinations due in 2016 compared to 2015. Total exams don’t match FEETS is due to a single state assessment association that does not file with the NAIC and therefore wasn’t called through FEETS.

Mississippi: As of 2013, statutory examinations are conducted on a five-year cycle. Previous years were completed on a three-year statutory cycle. The number of exams will fluctuate over the next few years as Mississippi transitions to the five-year cycle and synchronizes for more coordinated multi-state exams.

Montana: The number of exam completed does not match FEETS because fee exams completed include farm

mutual insurers and single state insurers, which were not reported to FEETS.

Nevada: Market Conduct Exams were started in 2016 but will not be completed until 2017. They will be reported in the 2017 report.

New Jersey: Baseline and Level 1 and Level 2 analysis of market and performance conditions for last year pointed more toward the need for market conduct examinations on foreign rather than domestic insurers.

New Mexico: Decrease of financial examinations is due to the periodic schedule of required examinations.

New York: The timeframe reflected in this report has captured more closed financial exams than market conduct exams. Because financial exams are conducted on a 3-5 year statutory cycle and multistate exams are scheduled in coordination with other states, the number of exams that close during a given timeframe fluctuates.

North Carolina: The Market Regulation Division (market conduct examinations) and the Financial Evaluation Division (financial condition examinations) seek to coordinate the timing of examinations as well as information requests to the insurance companies. In some cases the timing was coordinated to lessen the regulatory burden on domestic insurers.

North Dakota: Some exams were not reported in FEETS since they relate to ND single state exams which are not called in FEETS.

Ohio: The increase in the number of Market Conduct Examinations was due to new staff added in 2015 being fully trained and able to conduct more examinations in 2016.

Pennsylvania: Examinations are completed based on the Pennsylvania statutory five-year exam requirement. The department numbers will NOT match FEETS because it does not typically call single state exams in FEETS, nor is there a way to call organizational exams to meet the 90 days FEETS requirement.

West Virginia: In addition to the three market conduct examinations listed, 21 market conduct examinations were conducted focusing on claims handling for employers who are self-insured for workers’ compensation.

Wisconsin: Wisconsin had a number of exams completed in 2015 that had been outstanding for a number of years, and they all happen to be on domestic companies.

Texas: The combination exams reported for 2015 would have been reported as discretionary instead of statutory. The 17 market conduct examinations in 2015 should have been reported as discretionary. The 2015 response is amended so that there were no financial examinations completed in 2015,

Vermont: Numbers reported declined from 2015 due to captives no longer being included in count of financial examinations.

West Virginia: Self-insured groups do not have an NAIC number, so they were not listed in MATS.

Table 18

Hawaii: There were no market conduct actions completed in 2016.

Oregon: No market conduct actions completed in 2016.

Tennessee: There were no market conduct actions taken or called for as a result of an examination conducted in 2016.

West Virginia: No items other than market conduct examinations were closed on MATS.

Wyoming: The number provided for this question includes all information regarding continuum actions taken by the Department as that term is defined in the 2016 Market Regulation Handbook. The information provided is based on a review of all information in the Department's files, but does not match the information contained in the MATS website. The Department is in the process of establishing its Market Conduct section and has not yet started using the MATS system as a formal part of its regulatory procedures. Therefore, the MATS system does not reflect the extent of regulatory actions taken during the reporting period.

Table 19

Arizona: Other Actions include a Cease and Desist Order for an unlicensed service company and a Consent Order for a qualified health plan.

Colorado: The reduction in the number of Administrative Orders is the result of the transfer of staff out of the Market Regulation section.

Kentucky: There were no "Other" actions in 2016. Market Conduct "other actions" were over reported in 2015.

Michigan: Patient's Right to Independent Review Act (PRIRA) are included in the administrative orders.

New York: The timeframe reflected in this report has captured more closed financial exams than market conduct exams. Because financial exams are conducted on a 3-5 year statutory cycle and multistate exams are scheduled in coordination with other states, the number of exams that close during a given timeframe fluctuates.

Texas: Data is not collected on judicial orders.

Wisconsin: The "Other Actions" reported under Financial/Regulatory reported for 2015 should have been 23.

Wyoming: Increase in other company actions was due to more actions taken on premium tax issues and cosmetic damage exclusion issues.

Table 20

Delaware: "Other" hearings include 149 arbitration, and 39 producer licensing hearings.

Illinois: "Other" hearings include producer disciplinary hearings.

Indiana: "Other" hearings include producer hearings, including bail and recovery agents.

Kansas: "Other" includes worker's compensation hearing appeal.

Kentucky: "Other" hearings include agent hearings.

Maine: "Other" hearings include Cancellation Control Act hearings.

Maryland: "Other" hearings include consumer appeals against insurers and producer revocation hearings.

Massachusetts: Corrections to 2015 responses are one rate hearing and seventeen other category hearings.

Michigan: "Other" hearings include company and provider audit disputes and producer/agent/agency licensing.

Nevada: "Other" hearings include licensing violations, informal meetings, regulation workshops, regulation hearings and workers' compensation hearings. Nevada's Legislature is in session only during odd years. During those years regulations are being revised so hearings are not held as often. In even years, following the Legislative session, hearings regarding regulations are held more frequently.

New Mexico: There were no rate hearings (Biennial).

New York: Formal hearings decreased in 2016 as more matters were resolved without the need for a hearing.

Oklahoma: "Other" hearings include producers and bail bondsmen,

Pennsylvania: "Other" hearings include insurance policy terminations and a mixed variety of cases under the commissioner's jurisdiction.

Puerto Rico: "Other" hearings include actions against licensees.

Texas: "Other" hearings include commissioner, State Office of Administrative Hearings (SOAH) (Agents) and Texas Windstorm Insurance Association (TWIA) appeals.

West Virginia: Hearings are held on an as-needed or as-reviewed basis and may vary year to year.

Wyoming: "Other" hearings include a producer action.

Tables 21

Arizona: Corrections to 2015 supervisions: The Department had initiated (only) 2 supervisions. During 2016, those two supervisions were completed and became initiated receiverships.

California: There were some corrections to the 2015 responses.

Connecticut: 2016 In-progress run-off (count of 1 in 2016 still in progress): one company previously in run-off has changed focus. It is no longer under an Order and is now doing business.

District of Columbia: Liquidation liabilities increased due to a company being placed in liquidation in 2015.

Florida: The liquidation total was incorrectly reported in the prior year (2015). It should have been \$3,302,180,038. Most of the run-off in 2015 came from one company that had membership that year but zero members throughout 2016 which is main contributor to the 92% decrease in liability for run-off.

Illinois: The large increase in liabilities under supervision resulted from moving a very small company out of the category and replacing it with a much larger company. In 2016 the company in conservation was completed eliminating 100% of the liabilities.

Massachusetts: The prior year (2015) response was updated to reflect three rehabilitations and three liquidations.

Vermont: Decrease in supervisions, receiverships, and run-offs due to removal of captives.

Washington: Liability for the supervisions is not disclosable.

Wisconsin: The aggregate liability number for rehabilitations is distorted by a company's accounting for surplus notes under guidance from the Office of the Commissioner of Insurance (OCI), which has caused it to report a negative liability.

Insurance Producers

Table 22

Arizona: The number of revocations is had significant increases because of the number of Fingerprint cases processed by the Attorney General's office and includes the revocation of a Third Party Administrators (TPA) registration. Restitution is down because only one big contested case was prosecuted.

Colorado: The division does not license managing general agents (MGAs), but insurers are required to notify the division if they use MGAs. The increase in fine amounts reflects greater enforcement emphasis on restitution.

District of Columbia: "Other" licensed producers were individual and business entities with title insurance licenses and "Other" non risk-bearing organizations were domestic and foreign risk purchasing groups. The 2015 title producer number was overstated due to inclusion of inactive.

Florida: The increase for business entities is due to the division treating agencies, firms, and agency/firm locations as separate business entities in 2015.

Idaho: "Other" licensed producers/adjusters include life settlement and public adjusters. "Other" non risk-bearing organizations include 10 IRO and 161 Title.

Illinois: The numbers for CY 2016 were derived using the report functionality in SBS 2016 (SBS Solar). The statistics are lower than in previous years, as the new system is able to better differentiate between producer licenses and other entities licensed by the Department (e.g., public adjusters, CE providers, premium finance companies, and TPAs). The Department believes the data from 2015 is likely inflated because of this. Additionally, the Department was faced with a staffing shortage in CY 2016, which likely contributed to less actions and fines imposed against resident and non-resident producers.

Indiana: "Other" non risk-bearing organizations include medical claims review agents (MCR), reinsurance intermediary managers (RIM), professional employer organizations (PEO), preferred provider organizations (PPO), and reinsurance intermediary brokers (RIB).

Massachusetts: The increase in the number of fines is attributable to (1) the imposition of continuing education fines; (2) finding new sources of referrals;

(3) the implementation of a more streamlined process to resolve enforcement matters; and (4) the hiring of a Chief Enforcement Counsel to oversee enforcement and investigations. The increase in the number of revocations and cease and desists is attributable to (1) finding new sources of referrals; (2) the implementation of a more streamlined process to resolve enforcement matters; and (3) the hiring of a Chief Enforcement Counsel to oversee enforcement and investigations.

Michigan: Revocations and voluntary surrenders increased during the reporting year.

Missouri: "Other" non risk-bearing organizations include discount medical plans, life care facilities, reinsurance intermediaries, statutorily created entities and service contract providers.

Oregon: "Other" categories include self-service storage, vehicle rental, portable electronics, consultant, life settlement broker, life settlement investment agent, and temporary producer. Increase in orders and fines are a result of the division reorganization. The department did not list any licensed producers/adjustors or Non Risk Bearing organizations under "other" last year as there was no ability to track them.

New Jersey: The managing General Agent 2015 amount was understated and had been corrected to 83.

South Carolina: "Other" category for actions and fines imposed against producers includes warning letters.

Texas: Texas experienced growth in number of agents / adjusters as well as number of licenses held during the calendar year ending December 31, 2016.

Utah: Most of the revocations are for fraudulent activities. Cease and Desist orders are seldom done, and usually are for doing business without the proper licensure. Denial orders are most often due to other state actions against a prospective licensee and their failure to respond to the department for explanations or for character issues. Fines vary by seriousness of the infraction. The Consumer Services Divisions attempts to get restitution. If they do, it is a mitigating factor in the fine analysis.

Wisconsin: The reason for the 483% increase in fines is due to the assessment of an over \$1M forfeiture against one agent, which skews the data dramatically upward.

Wyoming: "Other" non risk-bearing organizations include motor club, preneed, rental car, portable electronic devise, travel and baggage, reinsurance intermediary brokers, reinsurance intermediary managers, and consultants. Fewer actions were taken in 2016 because the Insurance Department was tasked with reviewing and revising department regulations. The amount of fines was increased because of a change to Wyoming Statutes regarding fines and also the department implemented a civil penalty schedule.

Table 23

Arizona: Number of revocations is high because of the number of fingerprint cases processed by the Attorney General's office and includes the revocation of a TPA registration. Restitution is down because only one big contested case was prosecuted.

Arkansas: The "Other" includes continuing care, professional employer organizations and exempt PEOs.

Delaware: Late fees on license renewals are classified as fines and the number of license renewals increases bi-annually with non-resident renewals. Non-resident licensees are required to renew by February of every odd year. Resident licensees are required to renew by February of every even year. Delaware producer suspensions are defined as temporarily barring the privileges of an insurance license or licenses for a maximum of 12 months, which would include expired licensees, who may reinstate their license within the 12 months by paying an administrative penalty. The number of suspensions included in-actives, non-renewals, etc.

Florida: For suspensions, whenever possible the department would educate a first time offender in lieu of imposing the maximum penalty. This was primarily done through the issuance of a Letter of Guidance (LOG) or a Letter of Instruction (LOI). Previously the department would have issued a Field Office Settlement Stipulation (FOSS) for cases with technical violations and no consumer harm. The FOSS Program has been discontinued. For restitution, in 2015 the department was able to get restitution for 60 victims. In 2016 it has been working under a different interpretation of FL public records law, which has severely limited the department's ability to negotiation restitution prior to settling a case. Now restitution is addressed as part of determining if a former licensee is qualified to re-apply for licensure.

Kansas: The "Other" increase is due to change in procedure and policy. The department is now issuing consent agreement orders in applications for licensure when an inaccurate response is given by the applicant to a background question. The applicants are held accountable for providing inaccurate information to the department.

Kentucky: Suspensions increased due to KY Department of Revenue law which prohibits holding an occupational license if delinquent in paying personal taxes. Revocations, fines/total amount of fines decreased due to number of applicants who had criminal convictions or other states' administrative actions requiring this type of enforcement. "Other" total represents enforcements issued for Orders of Probation for one or two-year terms.

Maryland: The increase in the amount of restitution was due to \$2M in restitution levied against one company.

Missouri: The "Other" includes surrenders. The restitution amount is 405% than prior year due to large recoveries on files for a few claims.

Montana: Large increase in the number of individual licenses issued for Motor Club sales.

New Jersey: The changes in enforcement action figures reflect the frequency and severity of the violations concluded in 2016.

New Mexico: The "Other" under Licensed Producers/Adjustors includes Pharmacy Benefit Managers.

Ohio: The "Other" category includes insurance licenses that were "Surrendered for Cause". The reduction in revocations, fines and licenses surrendered for cause in 2016 was the cumulative result of fewer Enforcement investigations being opened, a compliance program being placed on hold due to external factors and few Enforcement investigations warranting administrative action. Due to the low frequency of these types of issues, Cease and Desist Orders are not that common in Ohio. The amount of fines decreased due to the lower number of Enforcement investigations. The number of suspensions is large relative to other states in part due to how the department classifies a suspension. The definition differs from the definition in the survey.

South Dakota: More activity in the Non Risk-Bearing Organizations. The department noted a decrease in investigation activity during 2016.

Wisconsin: The reason for the 483% increase in fines is due to the assessment of a \$1M forfeiture against one agent, which skews the data dramatically upward.

Consumer Services and Antifraud**Table 24**

Arizona: The 2015 response should have been 2,195. The originally reported figure had excluded complaints that were referred directly to the Department's Administrative Enforcement Section for resolution.

Iowa: The 2015 response for 22 inquiries should have been in the 327-402 range.

Kentucky: The 2015 response regarding how many inquiries were received included inquiries/calls to KY Medicaid Prompt Payment Branch (MPPB). For a brief time in 2015/2016, the KY DOI was tasked by Executive Order to assist the Department of Medicaid Services with complaints/inquiries from Medicaid Providers statewide. The decrease in the response for 2016 is due to the fact that the MPPB was closed and responsibility returned to the Department of Medicaid Services.

Louisiana: As of 2013, inquiries are no longer tracked.

Maryland: Complaint levels in 2016 fell back to within normal range following an agreement with one carrier after rate increases affected a large number of consumers.

Michigan: In previous years the complaint analysts in OCS provided estimated numbers of consumer inquiries they received. This number of inquiries was added to the total number of other inquiries that were logged or recorded in the DIFS database (legislative contacts, other state department contacts, etc.). In 2016, OCS

required the complaint analysts to keep track of their inquiries for more accurate reporting which resulted in the increase of the total number.

Minnesota: Corrections to 2015 numbers have complaints at 3,273 and Inquiries at 19,694.

Missouri: The decreases are due to statewide flooding in 2015. Since 2016 had no such event, counseling events were not needed. Note that MO has a Multi-Agency Resource Center, and thus each consumer contact is tracked as an inquiry.

Nevada: Complaint data is available upon request by consumers.

North Carolina: Increased numbers of consumer inquiries and complaints related to insurer software issues affecting consumers in early 2016.

Pennsylvania: The decrease in the number of inquiries may be due to the robust consumer information available on the Department's website. The Department's Communications Office is extremely proactive and issues consumer alerts regularly.

Rhode Island: Complaint data, such as summary statistics, is made available upon request, but it is not currently published.

South Dakota: The department does not track inquiries as they are defined in the survey.

Tennessee: There was an increase in complaints in the largely due to the fires in the Smokey Mountains and due to uncertainty in the health insurance marketplace.

Wisconsin: Inquiries include phone calls received, emails received and requests for information and referrals.

Table 25

Massachusetts: The Insurance Fraud Bureau (IFB) of Massachusetts, separate from the Department of Insurance, is a unique and multifaceted investigative quasi-governmental agency authorized by an Act of the Massachusetts Legislature and signed into law in 1990.

Table 26

Alabama: "Other" consumer information includes captive insurance companies.

Alaska: "Other" consumer information includes the Alaska Insurance Consumer Guide.

Arizona: "Other" consumer information includes premium comparison, home warranty plans and use of credit. The Industrial Commission of Arizona (ICA) provides consumer information targeted to both employees and employers. Prior year's response to Workers' Compensation consumer information should have been "Yes" since ICA provided consumer information in prior years as well.

Arkansas: "Other" consumer information includes disaster, federal Affordable Care Act (ACA), federal Consolidated Omnibus Budget Reconciliation Act (COBRA), federal Health Insurance Portability and Accountability Act (HIPAA), credit, home inventory and earthquake.

California: "Other" consumer information includes earthquake insurance, small business guide to commercial insurance, annuities, what seniors need to know, driving for seniors, and informing seniors. Twelve additional languages are available online. Medicare supplement, long-term care (LTC), and workers' compensation consumer information is available online only.

Colorado: "Other" consumer information includes bail bonds, title, flood, annuities, discount health plans and buyer's guide.

Connecticut: "Other" consumer information includes comparison of managed care organizations.

Delaware: "Other" consumer information includes flood, workplace safety, pet, travel and college.

District of Columbia: "Other" consumer information includes fraud, cancer, Medicare, prescription drug, flood and health discount cards.

Florida: "Other" consumer information includes HMOs, Annuities, Renters, Title, Viatical and Life Settlements and Medical Discount Program. Georgia: "Other" consumer information includes the federal Health Insurance Portability and Accountability Act (HIPAA), federal Consolidated Omnibus Budget Reconciliation Act COBRA, pension, Medicare, disaster, flood, life and annuity.

Hawaii: "Other" consumer information includes flood.

Idaho: "Other" consumer information includes life settlements, annuities, title and bail bonds.

Illinois: "Other" consumer information includes Illinois Comprehensive Health Insurance Plan (ICHIP), Fair Access to Insurance Requirements (FAIR) plan, mandatory insurance, guaranty association and uninsured ombudsman and Illinois Mine Subsidence Insurance Fund.

Indiana: "Other" consumer information includes the federal Health Insurance Portability and Accountability Act (HIPAA), federal Consolidated Omnibus Budget Reconciliation Act (COBRA), mine subsidence, Medicare Advantage, Medicare Part D, and Low-income Assistance for people with Medicare.

Iowa: "Other" consumer information includes continuing care and retirement communities.

Kansas: "Other" consumer information includes renters and annuities.

Kentucky: "Other" consumer information includes annuities, dental, federal Consolidated Omnibus Budget Reconciliation Act (COBRA), renters, Kentucky Children's Health Insurance Program (KCHIP), life settlements and health insurance appeals.

Louisiana: "Other" consumer information includes insurance fraud, storm and weekly consumer column.

Maine: "Other" consumer information includes credit scoring, business owners' liability, farmowners' liability and daycare liability.

Maryland: “Other” consumer information includes annuities, title, commercial, fraud awareness, flood insurance and natural disaster preparedness.

Massachusetts: “Other” consumer information includes boat, commercial, credit, pet, recreational vehicle, federal Affordable Care Act (ACA), ride sharing/transportation network companies and renters insurance.

Michigan: “Other” consumer information includes insurance misrepresentation.

Minnesota: “Other” consumer information includes flood.

Mississippi: “Other” consumer information includes annuities and guaranty associations.

Missouri: “Other” consumer information includes claim (State Health Insurance Assistance Plan), renters insurance and “Surviving Severe Weather.”

Montana: “Other” consumer information includes wildfire insurance awareness and hail help.

Nebraska: “Other” consumer information includes surplus lines, flood insurance, burial plans and discount health plans.

Nevada: “Other” consumer information includes title, flood and earthquake. There is now information regarding Long-term Care and Worker's Compensation lines on the Division of Insurance website.

New Hampshire: “Other” consumer information includes boat, annuities, renters insurance, condo, flood, breast cancer, small business and COBRA.

New Mexico: “Other” consumer information includes patient protection and grievance rights.

New York: “Other” consumer information includes small business, fraud and flood.

North Carolina: “Other” consumer information includes safe driver incentive program, motorcycle, “After the Fire,” title, private mortgage insurance (PMI) and travel insurance.

North Dakota: “Other” consumer information includes fraud, prescription connection program and the State Health Insurance Assistance Program (SHIP).

Ohio: “Other” consumer information includes annuity.

Oklahoma: “Other” consumer information includes earthquake, flood, and bail bonds. Oregon: “Other” consumer information includes Senior Health Insurance Benefits Assistance (SHIBA) and health insurance marketplace.

Pennsylvania: “Other” consumer information includes renters insurance, annuities, flood/National Flood Insurance Program (NFIP), senior insurance issues and young adults insurance issues.

Puerto Rico: “Other” consumer information includes flood, “Our Office” and InsureU guides.

Rhode Island: “Other” consumer information includes annuities.

South Carolina: “Other” consumer information includes flood, hazard, general liability, business owner and annuity.

South Dakota: “Other” consumer information includes farm/ranch and flood.

Tennessee: “Other” consumer information includes flood and earthquake.

Texas: “Other” consumer information includes HMO, surplus lines, title and commercial property.

Utah: “Other” consumer information includes information for captives, annuities, bail bonds, title, flood and earthquake.

Vermont: “Other” consumer information includes Health Plan B brochures.

Virginia: “Other” consumer information includes commercial, teen auto, credit, title, disaster, renters, consumer assistance and forced place.

Washington: “Other” consumer information includes Medicare Part D, Medicare fraud/abuse, title, crop, credit, travel, pet and private.

West Virginia: “Other” consumer information includes flood, fraud, consumer advocate, annuities and teen drivers.

Wisconsin: “Other” consumer information includes general insurance information.

Table 27

Michigan: Online complaint submission began in 2016

Nevada: Health insurance rates and Nevada Insurance 101 are available in Spanish at the Division of Insurance website.

Vermont: The consumer complaint portal was activated in May 2013.

Table 28

Table 28 is taken from the NAIC Membership List.