



National Association of
Insurance Commissioners

2017 Insurance Department Resources Report

Volume Two

2018



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2017 Insurance Department Resources Report

Volume Two

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 decade, 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 31st in an annual series published by the National Association of Insurance Commissioners (NAIC). It contains key statistics on the resources and regulatory activities of the NAIC's members, which include the 50 states, the District of Columbia, American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands. The data presented in the report were obtained primarily through an extensive survey completed by each of the respective insurance departments.

Volume Two of the *Insurance Department Resources Report* focuses on premium data. In addition, it provides ratios that demonstrate the relationships between the budget, revenue and premium data. Unless otherwise indicated, the statistics presented are for calendar year 2017.

For information related to the number of departmental staff, annual budgets, revenues collected, number of insurers and producers, and the number of consumer complaints filed, refer to Volume One of the *Insurance Department Resources Report*.

Every effort has been made to compile the statistics on a consistent basis. However, because of differences between state insurance 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.

Overview: Vol. One & Vol. Two

Budget levels for fiscal year 2019 are expected to increase by 0.79% from 2018 amounts and to increase by 8.51% since 2015. Total projected fiscal year 2019 budgets approximately \$1.5 billion. California reported the largest 2019 budget, which is \$58.8 million greater than the second-largest 2019 budget (New York). Twenty-eight states reported increased 2019 budget amounts from their 2018 reported budgets.

Revenues collected from the insurance industry increased 2.10% from 2016 to \$23.9 billion in 2017. Total taxes collected increased by 3.34%.

Premiums increased by 5.4% to nearly \$2.3 trillion since 2016. The five states with the most premiums written in all lines were, in order of premium volume, California, New York, Texas, Florida and Pennsylvania. These five states accounted for 40.2% of all insurance premiums in the United States.

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Premiums

The statewide figures reported are gross direct written premiums collected on an admitted basis for both domestic and foreign companies. The data were compiled from the state insurance departments and the NAIC database.

In 2011, premium reporting methodology was changed so that premium is now categorized by the actual line of business being written, not by the type of company writing the premium. For example, many life companies also are licensed to write health business. This health premium written by life companies will now be reported as health premium.

Because of this change, there may be a significant shift in some categories from the 2010 to 2011 reporting year, specifically in the life and health totals. In addition, the fraternal category has been removed, as fraternal is representative of a type of company, not a line of business; the fraternal premium has been distributed into the respective lines of the premium being written.

Life/Annuities Premium

Total direct written premium for the life/annuities companies include deposit-type contracts. According to *SSAP No. 52—Deposit-Type Contracts* from the NAIC *Accounting Practices and Procedures Manual*, “deposit-type contracts are those contracts that do not subject the reporting entity to any risks arising from policyholder mortality or morbidity.” There are states that hold a significant amount of deposit-type contracts. In those instances, that particular state’s ranking will be higher than if deposit-type contracts were excluded. The NAIC has created a supplemental report of the total direct written premium for the states and territories, providing separate listings where deposit-type contracts are included and excluded.

Surplus Lines Premium

Starting with the 2010 edition, the NAIC has offered breakouts to the states of surplus lines premium as reported directly to the NAIC by companies, such as Lloyd’s and other syndicates, and compiled through a manual process. These breakouts may or may not be as complete as surplus lines premium information that brokers reported to state insurance departments. Some states have utilized the NAIC breakouts, some have decided to use their own breakouts, and others have used a combination of both.

Captive Premium

Captive insurers are insurance companies that are created and wholly owned by one or more non-insurers to

provide owners with coverage. Often, a captive is domiciled in a different state than where it writes its business. 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.

Most captive insurers only report premium to their state of domicile and do not provide information to the state in which the risk is written. Because of this, captive premium may skew total premium for individual states. Therefore, beginning in 2010, captive premium has not been included in the total premium for each state.

The tables showing the relationship between the budget, revenues and premiums are derived using the fiscal year 2017 budget and revenue numbers, which are found in Volume One, and may be found in the appendix of this volume for reference.

Table 1A

Relationship of Budget, Revenues and Premiums 2013-2017

Budget as Percentage of Revenues

State	2017	2016	2015	2014	2013
Alabama	5.57%	6.80%	5.44%	5.99%	6.31%
Alaska	10.01%	9.59%	10.40%	10.47%	11.69%
American Samoa	-	-	-	-	-
Arizona	4.52%	6.78%	2.96%	2.52%	2.93%
Arkansas	4.98%	5.10%	4.89%	4.78%	5.72%
California	7.35%	7.08%	7.17%	6.01%	6.62%
Colorado	4.19%	5.07%	5.54%	5.21%	5.22%
Connecticut	13.54%	11.08%	13.87%	12.27%	13.96%
Delaware	7.13%	6.82%	6.85%	6.78%	7.06%
Dist. of Columbia	8.51%	8.48%	5.91%	5.52%	7.08%
Florida	21.92%	23.33%	24.26%	25.26%	25.96%
Georgia	1.91%	2.09%	2.21%	2.54%	2.50%
Guam	-	-	-	-	-
Hawaii	7.70%	8.05%	7.90%	8.55%	8.18%
Idaho	8.62%	8.11%	8.32%	8.78%	8.60%
Illinois	9.40%	9.53%	10.88%	12.05%	12.13%
Indiana	2.36%	2.35%	2.55%	2.43%	2.55%
Iowa	10.13%	8.84%	12.60%	14.06%	10.70%
Kansas	5.06%	5.15%	5.32%	6.46%	6.36%
Kentucky	4.77%	4.25%	6.20%	5.57%	7.16%
Louisiana	3.13%	4.72%	5.69%	5.68%	5.88%
Maine	11.86%	10.08%	10.70%	9.40%	11.03%
Maryland	6.19%	6.17%	6.29%	6.69%	6.51%
Massachusetts	2.78%	3.10%	2.86%	2.84%	3.04%
Michigan	83.75%	76.55%	84.06%	76.46%	85.14%
Minnesota	3.40%	3.62%	3.47%	3.37%	3.97%
Mississippi	5.01%	4.43%	5.42%	4.83%	5.17%
Missouri	4.44%	4.69%	4.75%	5.01%	6.12%
Montana	4.35%	4.97%	4.94%	4.56%	5.03%
Nebraska	14.82%	13.90%	12.12%	20.92%	21.12%
Nevada	34.96%	39.26%	5.33%	5.93%	6.67%
New Hampshire	9.50%	9.16%	8.85%	10.24%	10.08%
New Jersey	4.22%	4.12%	3.96%	4.32%	4.17%
New Mexico	3.16%	3.42%	3.67%	3.70%	3.18%
New York	7.26%	6.52%	6.30%	5.30%	6.40%
North Carolina	7.44%	6.77%	6.51%	6.29%	5.46%
North Dakota	8.04%	7.90%	8.77%	9.22%	10.85%
N. Mariana Islands	-	-	-	-	-
Ohio	5.91%	5.80%	6.13%	6.66%	6.39%
Oklahoma	4.82%	4.95%	5.08%	5.34%	5.38%
Oregon	12.60%	15.20%	16.35%	13.47%	19.16%
Pennsylvania	2.88%	4.31%	2.72%	2.71%	2.52%
Puerto Rico	14.89%	15.48%	15.18%	20.58%	29.99%
Rhode Island	3.33%	3.83%	3.67%	4.40%	4.05%
South Carolina	6.98%	8.19%	7.98%	9.21%	8.33%
South Dakota	3.13%	3.30%	3.23%	3.04%	3.02%
Tennessee	1.57%	1.38%	1.86%	2.21%	1.86%
Texas	4.62%	5.28%	5.24%	6.35%	6.90%
U.S. Virgin Islands	-	-	-	-	-
Utah	8.70%	8.74%	9.20%	8.08%	7.97%
Vermont	10.62%	12.97%	13.28%	14.61%	12.48%
Virginia	4.66%	4.76%	4.58%	4.53%	5.24%
Washington	5.00%	4.92%	4.81%	4.64%	5.63%
West Virginia	4.62%	3.24%	2.47%	2.73%	2.87%
Wisconsin	7.64%	7.72%	7.51%	7.39%	7.67%
Wyoming	7.62%	7.55%	6.73%	6.90%	9.05%
Total	5.89%	6.12%	6.01%	5.97%	6.34%

Table 1B

Relationship of Budget, Revenues and Premiums 2013-2017

Budget as Percentage of Premiums

State	2017	2016	2015	2014	2013
Alabama	0.09%	0.11%	0.08%	0.09%	0.10%
Alaska	0.20%	0.19%	0.21%	0.17%	0.21%
American Samoa	-	-	-	-	-
Arizona	0.09%	0.13%	0.05%	0.05%	0.05%
Arkansas	0.10%	0.10%	0.10%	0.10%	0.11%
California	0.06%	0.06%	0.07%	0.07%	0.06%
Colorado	0.04%	0.05%	0.05%	0.04%	0.04%
Connecticut	0.08%	0.09%	0.09%	0.08%	0.08%
Delaware	0.01%	0.01%	0.01%	0.02%	0.02%
Dist. of Columbia	0.12%	0.11%	0.08%	0.07%	0.09%
Florida	0.06%	0.06%	0.06%	0.06%	0.07%
Georgia	0.04%	0.04%	0.04%	0.05%	0.04%
Guam	0.12%	0.12%	0.16%	0.15%	-
Hawaii	0.11%	0.11%	0.11%	0.12%	0.12%
Idaho	0.14%	0.14%	0.13%	0.12%	0.12%
Illinois	0.06%	0.06%	0.07%	0.08%	0.08%
Indiana	0.02%	0.02%	0.03%	0.03%	0.03%
Iowa	0.04%	0.04%	0.06%	0.07%	0.05%
Kansas	0.05%	0.05%	0.07%	0.07%	0.07%
Kentucky	0.07%	0.07%	0.07%	0.07%	0.09%
Louisiana	0.09%	0.09%	0.11%	0.12%	0.12%
Maine	0.14%	0.15%	0.14%	0.15%	0.16%
Maryland	0.09%	0.09%	0.09%	0.10%	0.09%
Massachusetts	0.03%	0.03%	0.03%	0.03%	0.03%
Michigan	0.05%	0.05%	0.05%	0.05%	0.06%
Minnesota	0.04%	0.04%	0.04%	0.04%	0.05%
Mississippi	0.10%	0.10%	0.10%	0.11%	0.10%
Missouri	0.04%	0.05%	0.04%	0.04%	0.05%
Montana	0.09%	0.10%	0.10%	0.10%	0.10%
Nebraska	0.11%	0.12%	0.11%	0.11%	0.13%
Nevada	0.11%	0.12%	0.12%	0.13%	0.16%
New Hampshire	0.13%	0.12%	0.12%	0.12%	0.13%
New Jersey	0.04%	0.04%	0.04%	0.04%	0.05%
New Mexico	0.10%	0.09%	0.09%	0.07%	0.06%
New York	0.09%	0.09%	0.09%	0.09%	0.10%
North Carolina	0.08%	0.08%	0.08%	0.07%	0.08%
North Dakota	0.09%	0.09%	0.09%	0.09%	0.10%
N. Mariana Islands	0.14%	-	-	-	-
Ohio	0.05%	0.05%	0.05%	0.05%	0.06%
Oklahoma	0.08%	0.09%	0.09%	0.09%	0.09%
Oregon	0.06%	0.06%	0.06%	0.05%	0.06%
Pennsylvania	0.02%	0.04%	0.02%	0.02%	0.02%
Puerto Rico	0.09%	0.08%	0.09%	0.11%	0.10%
Rhode Island	0.07%	0.07%	0.07%	0.08%	0.07%
South Carolina	0.08%	0.09%	0.09%	0.10%	0.11%
South Dakota	0.04%	0.05%	0.05%	0.05%	0.04%
Tennessee	0.04%	0.03%	0.04%	0.04%	0.05%
Texas	0.07%	0.08%	0.08%	0.10%	0.11%
U.S. Virgin Islands	-	-	-	-	-
Utah	0.09%	0.09%	0.10%	0.09%	0.10%
Vermont	0.27%	0.28%	0.32%	0.33%	0.21%
Virginia	0.06%	0.06%	0.06%	0.06%	0.06%
Washington	0.08%	0.07%	0.08%	0.06%	0.08%
West Virginia	0.12%	0.11%	0.13%	0.14%	0.16%
Wisconsin	0.05%	0.05%	0.05%	0.05%	0.05%
Wyoming	0.11%	0.10%	0.10%	0.11%	0.11%
Total	0.06%	0.07%	0.06%	0.07%	0.07%

Table 1C

Relationship of Budget, Revenues and Premiums 2013-2017

Revenues as Percentage of Premiums

State	2017	2016	2015	2014	2013
Alabama	1.57%	1.56%	1.51%	1.55%	1.62%
Alaska	1.99%	1.99%	1.99%	1.67%	1.77%
American Samoa	0.00%	0.00%	0.00%	0.00%	0.00%
Arizona	1.93%	1.97%	1.85%	1.79%	1.82%
Arkansas	1.95%	1.90%	2.01%	2.17%	2.00%
California	0.82%	0.91%	0.94%	1.15%	0.97%
Colorado	0.89%	0.95%	0.88%	0.86%	0.81%
Connecticut	0.59%	0.81%	0.63%	0.68%	0.57%
Delaware	0.20%	0.22%	0.19%	0.23%	0.25%
Dist. of Columbia	1.36%	1.26%	1.30%	1.33%	1.22%
Florida	0.25%	0.26%	0.26%	0.25%	0.27%
Georgia	1.87%	2.07%	1.92%	1.79%	1.79%
Guam	0.00%	0.00%	0.00%	0.00%	0.00%
Hawaii	1.42%	1.43%	1.44%	1.39%	1.41%
Idaho	1.57%	1.68%	1.58%	1.37%	1.40%
Illinois	0.65%	0.67%	0.66%	0.63%	0.67%
Indiana	1.02%	1.06%	1.04%	1.20%	1.14%
Iowa	0.38%	0.48%	0.48%	0.48%	0.48%
Kansas	1.01%	1.06%	1.23%	1.05%	1.11%
Kentucky	1.44%	1.63%	1.15%	1.25%	1.30%
Louisiana	2.93%	1.99%	1.92%	2.11%	2.08%
Maine	1.20%	1.44%	1.35%	1.62%	1.48%
Maryland	1.38%	1.43%	1.50%	1.48%	1.42%
Massachusetts	0.98%	0.90%	0.95%	1.04%	0.98%
Michigan	0.06%	0.06%	0.06%	0.07%	0.07%
Minnesota	1.18%	1.19%	1.11%	1.32%	1.22%
Mississippi	2.05%	2.31%	1.90%	2.30%	1.99%
Missouri	1.01%	0.98%	0.93%	0.88%	0.79%
Montana	2.05%	2.00%	2.00%	2.18%	2.01%
Nebraska	0.75%	0.88%	0.87%	0.51%	0.60%
Nevada	0.31%	0.30%	2.19%	2.21%	2.35%
New Hampshire	1.40%	1.27%	1.35%	1.15%	1.32%
New Jersey	0.89%	0.95%	1.02%	1.01%	1.09%
New Mexico	3.05%	2.69%	2.36%	1.84%	1.97%
New York	1.21%	1.38%	1.40%	1.79%	1.54%
North Carolina	1.04%	1.15%	1.26%	1.17%	1.46%
North Dakota	1.14%	1.14%	1.02%	0.98%	0.94%
N. Mariana Islands	0.04%	0.05%	0.00%	0.00%	0.00%
Ohio	0.79%	0.85%	0.76%	0.82%	0.88%
Oklahoma	1.70%	1.74%	1.76%	1.66%	1.69%
Oregon	0.44%	0.39%	0.35%	0.40%	0.31%
Pennsylvania	0.86%	0.82%	0.84%	0.87%	0.87%
Puerto Rico	0.58%	0.55%	0.59%	0.53%	0.35%
Rhode Island	1.99%	1.81%	1.86%	1.71%	1.76%
South Carolina	1.11%	1.09%	1.14%	1.04%	1.27%
South Dakota	1.44%	1.60%	1.54%	1.51%	1.49%
Tennessee	2.28%	2.25%	2.16%	1.95%	2.63%
Texas	1.60%	1.57%	1.54%	1.60%	1.54%
U.S. Virgin Islands	0.00%	0.00%	0.00%	0.00%	0.00%
Utah	1.07%	1.08%	1.07%	1.17%	1.21%
Vermont	2.54%	2.18%	2.42%	2.24%	1.67%
Virginia	1.25%	1.25%	1.31%	1.24%	1.16%
Washington	1.53%	1.44%	1.58%	1.36%	1.36%
West Virginia	2.50%	3.51%	5.24%	5.24%	5.52%
Wisconsin	0.64%	0.64%	0.63%	0.66%	0.65%
Wyoming	1.44%	1.38%	1.55%	1.52%	1.22%
Total	1.04%	1.07%	1.08%	1.14%	1.11%

Figure 1

Budget as Percentage of Revenues 2008-2017

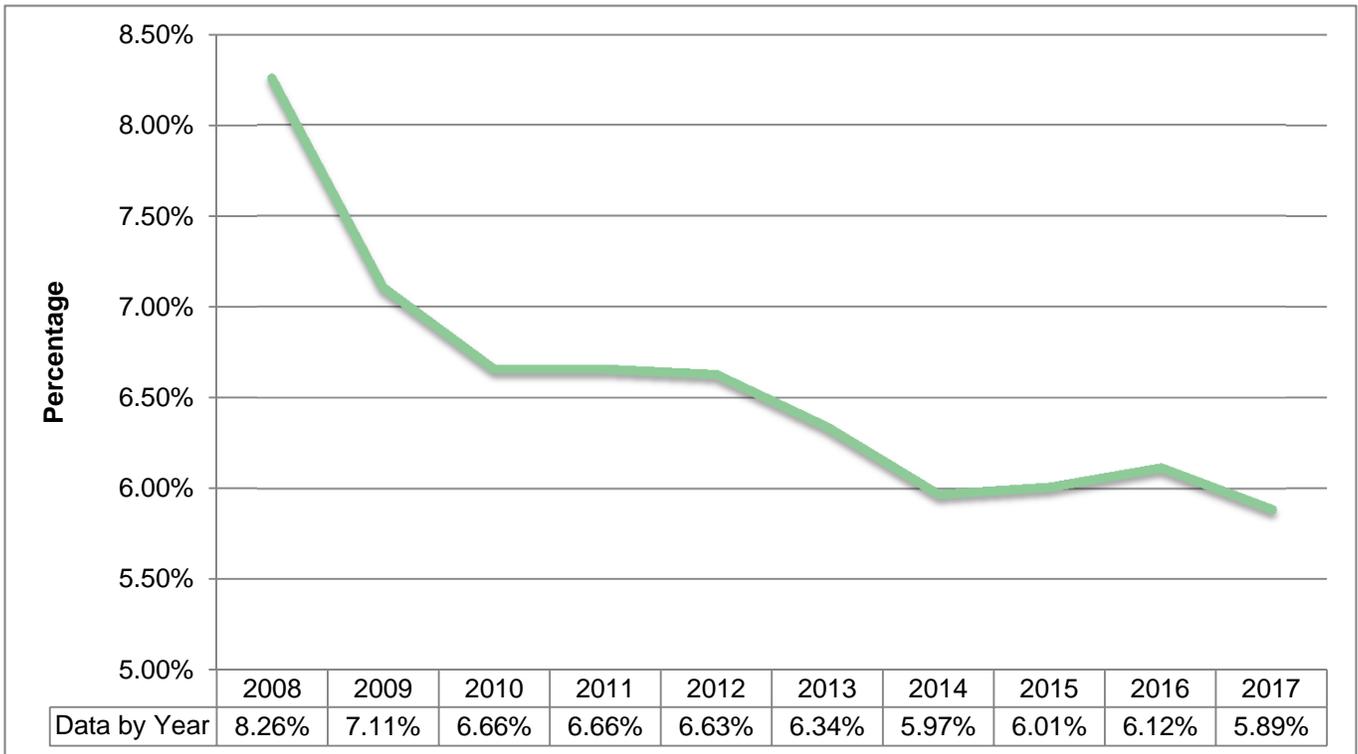


Figure 2

Revenues as Percentage of Premiums 2008-2017

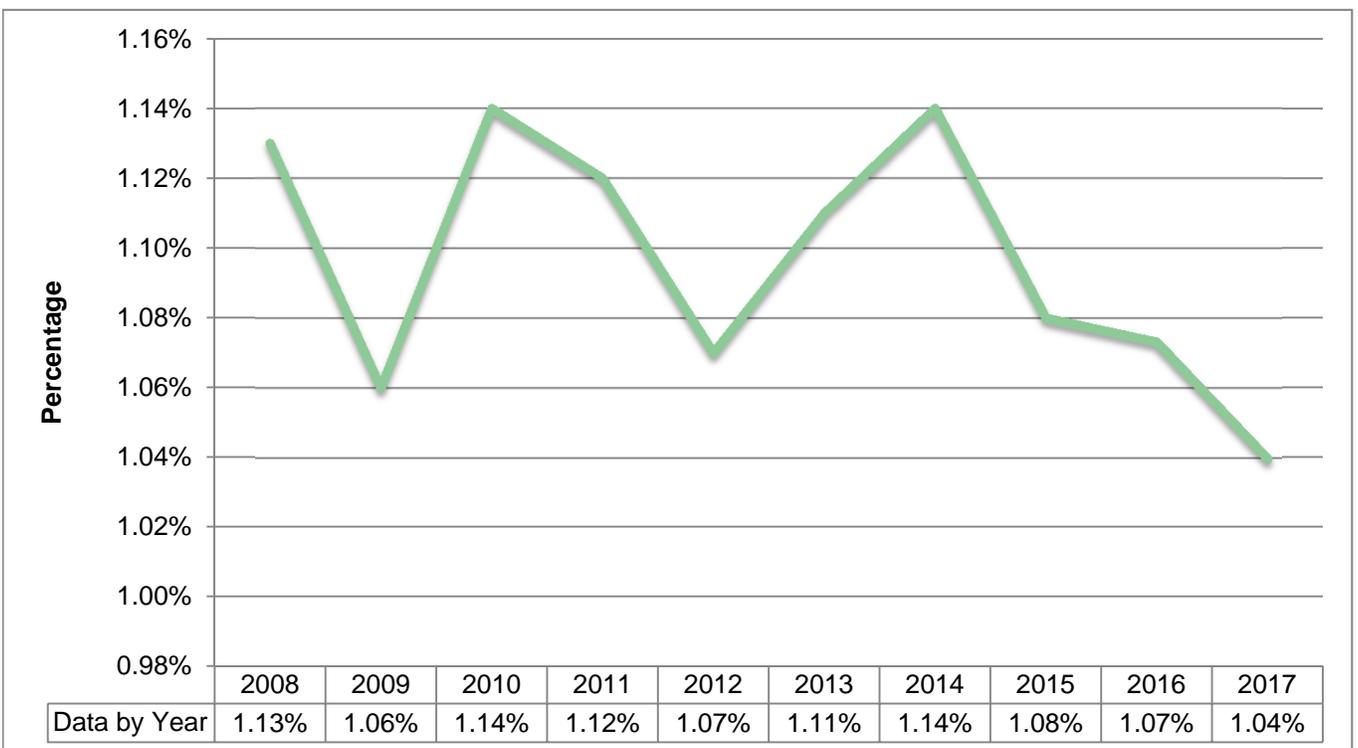


Figure 3

Aggregate Premium Volume 2008-2017

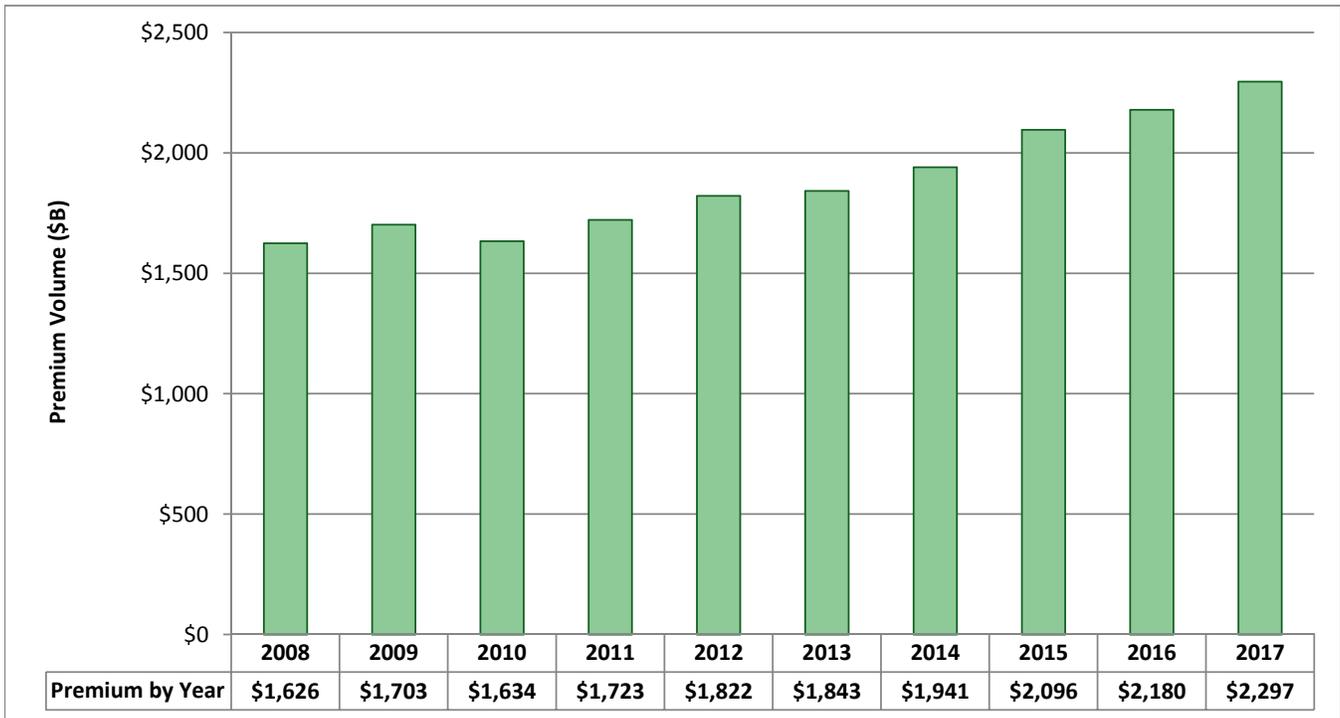


Figure 4

Premium Volume by Line of Business - 2017

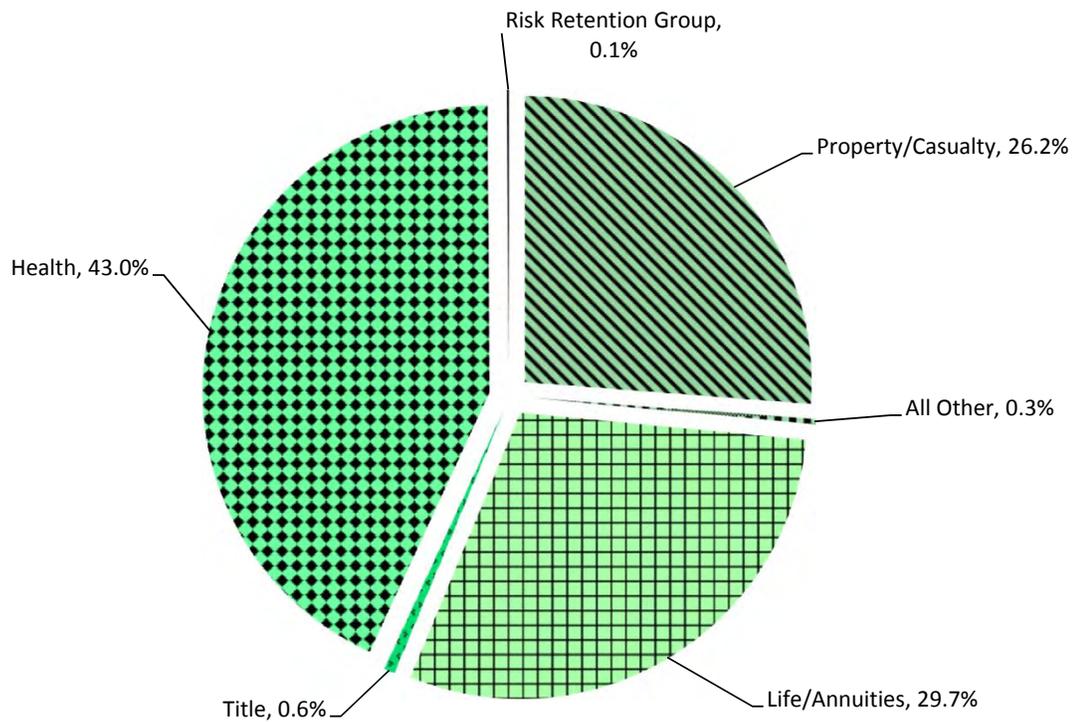


Table 2

Premium Volume by Line of Business - 2017

State	Total	Life/Annuities	Property/Casualty	Health
Alabama	\$25,077,304,044	\$5,785,273,755	\$8,024,496,544	\$11,159,470,814
Alaska	\$3,571,213,807	\$857,690,731	\$1,457,480,414	\$1,221,285,804
American Samoa	\$3,872,254	\$3,110,826	\$87,905	\$673,523
Arizona	\$29,979,351,008	\$7,427,294,159	\$10,587,650,598	\$11,458,921,517
Arkansas	\$14,168,326,501	\$3,954,659,878	\$4,982,152,685	\$5,138,360,395
California	\$339,880,531,962	\$69,140,519,845	\$69,865,048,522	\$199,124,714,809
Colorado	\$34,093,638,014	\$9,723,818,935	\$11,577,112,790	\$12,353,511,874
Connecticut	\$35,705,966,688	\$19,114,612,308	\$8,083,259,434	\$8,125,281,324
Delaware	\$70,895,026,000	\$66,904,308,000	\$2,321,391,000	\$1,593,674,000
Dist. of Columbia	\$9,810,033,282	\$2,939,567,945	\$1,687,359,026	\$5,051,151,543
Florida	\$154,894,607,731	\$32,673,957,703	\$46,610,615,270	\$70,743,944,868
Georgia	\$59,160,376,238	\$14,846,798,929	\$18,984,228,380	\$24,975,333,151
Guam	\$462,759,734	\$59,235,685	\$156,402,658	\$246,631,747
Hawaii	\$12,352,229,646	\$2,217,492,934	\$2,287,604,261	\$7,752,305,332
Idaho	\$7,053,235,461	\$1,533,424,345	\$2,674,653,071	\$2,724,916,346
Illinois	\$82,396,298,518	\$21,731,529,034	\$23,732,133,776	\$36,931,120,549
Indiana	\$37,435,764,543	\$11,956,135,546	\$9,930,265,162	\$15,366,296,655
Iowa	\$37,990,564,560	\$21,089,581,859	\$6,449,456,978	\$10,436,969,115
Kansas	\$21,380,593,173	\$10,910,960,857	\$5,759,795,061	\$4,652,820,596
Kentucky	\$28,384,957,871	\$7,020,238,553	\$7,230,189,461	\$13,766,329,327
Louisiana	\$34,109,454,236	\$6,472,283,154	\$10,428,805,263	\$16,656,793,060
Maine	\$7,346,721,660	\$1,597,773,750	\$2,192,126,615	\$3,513,075,349
Maryland	\$38,362,765,531	\$12,168,582,641	\$11,179,714,339	\$14,617,464,125
Massachusetts	\$53,492,161,175	\$18,746,549,777	\$14,387,432,240	\$19,828,727,197
Michigan	\$68,985,980,280	\$15,949,939,636	\$18,705,329,423	\$32,122,119,058
Minnesota	\$42,564,837,794	\$12,940,393,757	\$11,299,061,756	\$18,153,602,554
Mississippi	\$14,912,064,853	\$4,182,202,743	\$5,198,818,685	\$5,480,955,685
Missouri	\$37,256,240,061	\$10,461,881,719	\$10,915,807,209	\$15,592,548,352
Montana	\$5,526,981,662	\$1,105,090,550	\$2,354,210,797	\$1,999,826,452
Nebraska	\$13,904,024,141	\$3,515,986,945	\$4,732,523,794	\$5,583,047,552
Nevada	\$14,679,300,153	\$3,176,235,987	\$4,897,482,355	\$6,387,258,453
New Hampshire	\$8,709,540,948	\$3,509,074,829	\$2,335,690,298	\$2,816,672,407
New Jersey	\$74,240,054,377	\$20,683,379,201	\$21,034,625,707	\$32,017,570,140
New Mexico	\$11,861,444,811	\$2,093,150,923	\$2,987,569,548	\$6,670,442,352
New York	\$167,361,850,575	\$68,179,711,059	\$42,708,077,523	\$54,743,668,889
North Carolina	\$52,382,201,124	\$16,457,381,683	\$15,036,861,142	\$20,631,803,957
North Dakota	\$6,316,748,700	\$1,359,629,400	\$2,624,867,124	\$2,318,827,615
N. Mariana Islands	\$73,054,947	\$7,915,067	\$30,770,982	\$34,368,898
Ohio	\$84,354,610,356	\$26,080,662,983	\$17,306,107,153	\$40,505,681,815
Oklahoma	\$19,131,987,449	\$5,824,443,485	\$7,948,292,272	\$5,254,198,507
Oregon	\$23,839,920,704	\$4,676,251,506	\$6,718,615,144	\$12,182,974,684
Pennsylvania	\$100,169,586,484	\$31,974,662,709	\$24,130,262,945	\$42,655,253,781
Puerto Rico	\$12,710,945,970	\$3,513,528,238	\$1,749,455,327	\$7,436,698,791
Rhode Island	\$8,768,249,733	\$2,374,939,256	\$2,276,652,843	\$4,073,236,064
South Carolina	\$23,128,091,625	\$5,834,659,714	\$9,118,912,689	\$7,990,729,355
South Dakota	\$6,568,067,909	\$2,169,405,500	\$2,359,796,551	\$2,015,470,132
Tennessee	\$41,660,920,898	\$9,705,545,782	\$11,191,132,969	\$20,535,227,163
Texas	\$160,162,581,679	\$34,515,491,565	\$49,714,721,616	\$73,745,222,109
U.S. Virgin Islands	\$428,819,118	\$35,228,922	\$133,769,263	\$259,130,710
Utah	\$15,763,007,547	\$4,273,982,329	\$4,604,051,469	\$6,622,456,762
Vermont	\$3,555,849,204	\$1,158,938,719	\$1,205,592,018	\$1,169,943,711
Virginia	\$46,490,631,513	\$12,771,389,015	\$12,874,608,915	\$20,289,859,823
Washington	\$42,427,164,000	\$13,008,231,000	\$11,199,001,824	\$17,778,358,000
West Virginia	\$10,102,512,882	\$1,977,507,313	\$2,997,230,581	\$5,093,004,871
Wisconsin	\$38,095,027,208	\$10,091,460,372	\$10,187,387,765	\$17,620,851,124
Wyoming	\$2,734,217,331	\$726,679,980	\$1,103,023,797	\$867,875,571
Total	\$2,296,874,269,673	\$683,210,383,036	\$602,269,772,937	\$988,088,658,357

*Premium is reported upon the line of business being written, rather than the type of company writing the business.

Table 2 (continued)

Premium Volume by Line of Business - 2017

State	Title	Risk Retention Group	All Other
Alabama	\$99,218,700	\$8,844,231	\$0
Alaska	\$31,270,367	\$2,536,276	\$950,215
American Samoa	\$0	\$0	\$0
Arizona	\$454,748,833	\$50,735,901	\$0
Arkansas	\$61,474,458	\$19,100,197	\$12,578,888
California	\$1,750,248,786	\$0	\$0
Colorado	\$392,966,370	\$46,228,045	\$0
Connecticut	\$116,960,809	\$110,164,000	\$155,688,813
Delaware	\$64,462,000	\$11,191,000	\$0
Dist. of Columbia	\$75,596,365	\$56,358,403	\$0
Florida	\$1,431,980,922	\$183,655,251	\$3,250,453,717
Georgia	\$354,015,778	\$0	\$0
Guam	\$0	\$489,644	\$0
Hawaii	\$87,123,393	\$7,703,726	\$0
Idaho	\$115,066,649	\$5,175,050	\$0
Illinois	\$0	\$1,515,159	\$0
Indiana	\$100,636,611	\$54,530,000	\$27,900,569
Iowa	\$4,550,492	\$10,006,116	\$0
Kansas	\$48,671,873	\$8,344,786	\$0
Kentucky	\$90,572,032	\$32,899,300	\$244,729,198
Louisiana	\$159,689,104	\$19,201,971	\$372,681,684
Maine	\$38,625,821	\$5,120,125	\$0
Maryland	\$273,669,187	\$123,335,239	\$0
Massachusetts	\$311,336,322	\$218,115,639	\$0
Michigan	\$391,375,590	\$36,626,386	\$1,780,590,187
Minnesota	\$153,659,388	\$18,120,339	\$0
Mississippi	\$50,087,740	\$0	\$0
Missouri	\$54,483,509	\$32,499,175	\$199,020,097
Montana	\$51,602,035	\$16,251,828	\$0
Nebraska	\$56,130,542	\$16,335,308	\$0
Nevada	\$200,037,891	\$18,285,467	\$0
New Hampshire	\$39,319,605	\$8,783,809	\$0
New Jersey	\$426,070,853	\$78,408,476	\$0
New Mexico	\$89,894,674	\$20,387,314	\$0
New York	\$1,087,395,104	\$642,998,000	\$0
North Carolina	\$198,748,604	\$57,405,738	\$0
North Dakota	\$12,330,934	\$1,093,627	\$0
N. Mariana Islands	\$0	\$0	\$0
Ohio	\$410,292,678	\$51,865,727	\$0
Oklahoma	\$81,896,889	\$23,156,296	\$0
Oregon	\$236,492,404	\$25,586,966	\$0
Pennsylvania	\$619,475,881	\$408,950,539	\$380,980,629
Puerto Rico	\$11,263,614	\$0	\$0
Rhode Island	\$33,992,935	\$9,428,635	\$0
South Carolina	\$154,980,032	\$14,712,345	\$14,097,490
South Dakota	\$22,492,337	\$903,389	\$0
Tennessee	\$201,693,699	\$27,321,285	\$0
Texas	\$2,055,975,632	\$126,448,997	\$4,721,760
U.S. Virgin Islands	\$533,327	\$156,896	\$0
Utah	\$250,714,589	\$11,802,398	\$0
Vermont	\$16,037,551	\$5,337,205	\$0
Virginia	\$347,549,775	\$37,420,886	\$169,803,099
Washington	\$384,039,000	\$57,534,176	\$0
West Virginia	\$22,210,762	\$12,559,355	\$0
Wisconsin	\$195,327,947	\$0	\$0
Wyoming	\$27,673,522	\$8,964,461	\$0
Total	\$13,946,663,915	\$2,744,595,082	\$6,614,196,346

*Premium is reported upon the line of business being written, rather than the type of company writing the business.

Table 3

States in Descending Order of 2017 Premium Volume

State	2017	Rank	2016	Rank
California	\$339,880,531,962	1	\$315,290,207,053	1
New York	\$167,361,850,575	2	\$163,850,342,743	2
Texas	\$160,162,581,679	3	\$151,891,322,984	3
Florida	\$154,894,607,731	4	\$148,038,900,968	4
Pennsylvania	\$100,169,586,484	5	\$105,874,347,182	5
Ohio	\$84,354,610,356	6	\$76,810,882,393	7
Illinois	\$82,396,298,518	7	\$79,752,585,703	6
New Jersey	\$74,240,054,377	8	\$71,718,670,235	8
Delaware	\$70,895,026,000	9	\$60,404,514,000	10
Michigan	\$68,985,980,280	10	\$66,772,314,015	9
Georgia	\$59,160,376,238	11	\$48,577,175,225	13
Massachusetts	\$53,492,161,175	12	\$52,943,560,858	11
North Carolina	\$52,382,201,124	13	\$49,671,981,509	12
Virginia	\$46,490,631,513	14	\$45,447,014,547	14
Minnesota	\$42,564,837,794	15	\$39,930,467,903	17
Washington	\$42,427,164,000	16	\$40,273,856,000	16
Tennessee	\$41,660,920,898	17	\$40,637,577,458	15
Maryland	\$38,362,765,531	18	\$36,584,410,559	19
Wisconsin	\$38,095,027,208	19	\$37,621,953,446	18
Iowa	\$37,990,564,560	20	\$31,257,348,564	24
Indiana	\$37,435,764,543	21	\$36,099,362,133	20
Missouri	\$37,256,240,061	22	\$34,887,572,647	21
Connecticut	\$35,705,966,688	23	\$32,651,796,614	22
Louisiana	\$34,109,454,236	24	\$32,583,263,159	23
Colorado	\$34,093,638,014	25	\$30,813,638,379	25
Arizona	\$29,979,351,008	26	\$29,117,716,681	26
Kentucky	\$28,384,957,871	27	\$27,263,145,184	27
Alabama	\$25,077,304,044	28	\$22,943,417,556	28
Oregon	\$23,839,920,704	29	\$22,522,074,338	29
South Carolina	\$23,128,091,625	30	\$21,201,364,311	30
Kansas	\$21,380,593,173	31	\$19,873,763,836	31
Oklahoma	\$19,131,987,449	32	\$18,624,833,263	32
Utah	\$15,763,007,547	33	\$15,197,494,136	33
Mississippi	\$14,912,064,853	34	\$14,560,928,457	34
Nevada	\$14,679,300,153	35	\$13,992,821,811	35
Arkansas	\$14,168,326,501	36	\$13,651,619,816	36
Nebraska	\$13,904,024,141	37	\$12,821,540,150	38
Puerto Rico	\$12,710,945,970	38	\$12,884,556,523	37
Hawaii	\$12,352,229,646	39	\$11,530,682,143	40
New Mexico	\$11,861,444,811	40	\$12,356,631,683	39
West Virginia	\$10,102,512,882	41	\$10,217,049,970	41
Dist. of Columbia	\$9,810,033,282	42	\$10,070,090,559	42
Rhode Island	\$8,768,249,733	43	\$8,308,087,603	44
New Hampshire	\$8,709,540,948	44	\$9,737,903,882	43
Maine	\$7,346,721,660	45	\$7,116,023,034	45
Idaho	\$7,053,235,461	46	\$6,623,071,091	46
South Dakota	\$6,568,067,909	47	\$5,959,155,813	48
North Dakota	\$6,316,748,700	48	\$6,381,709,664	47
Montana	\$5,526,981,662	49	\$5,308,707,736	49
Alaska	\$3,571,213,807	50	\$3,745,570,516	50
Vermont	\$3,555,849,204	51	\$3,521,611,259	51
Wyoming	\$2,734,217,331	52	\$2,727,127,662	52
Guam	\$462,759,734	53	\$531,225,020	53
U.S. Virgin Islands	\$428,819,118	54	\$445,875,399	54
N. Mariana Islands	\$73,054,947	55	\$58,691,291	55
American Samoa	\$3,872,254	56	\$3,449,421	56
Total	\$2,296,874,269,673		\$2,179,683,006,085	

Table 4

Premium Volume 2014-2017

State	2017	2016	2015	2014
Alabama	\$25,077,304,044	\$22,943,417,556	\$22,239,226,420	\$21,183,207,696
Alaska	\$3,571,213,807	\$3,745,570,516	\$3,688,336,459	\$4,134,011,891
American Samoa	\$3,872,254	\$3,449,421	\$2,111,591	\$2,183,234
Arizona	\$29,979,351,008	\$29,117,716,681	\$28,796,263,323	\$28,290,690,812
Arkansas	\$14,168,326,501	\$13,651,619,816	\$12,682,515,696	\$11,997,508,009
California	\$339,880,531,962	\$315,290,207,053	\$288,641,176,936	\$259,429,741,650
Colorado	\$34,093,638,014	\$30,813,638,379	\$30,613,714,521	\$29,424,758,363
Connecticut	\$35,705,966,688	\$32,651,796,614	\$33,130,260,567	\$32,103,616,432
Delaware	\$70,895,026,000	\$60,404,514,000	\$65,068,734,000	\$53,062,585,000
Dist. of Columbia	\$9,810,033,282	\$10,070,090,559	\$9,789,793,547	\$8,961,481,226
Florida	\$154,894,607,731	\$148,038,900,968	\$140,336,179,390	\$126,939,270,771
Georgia	\$59,160,376,238	\$48,577,175,225	\$50,616,664,301	\$47,411,189,052
Guam	\$462,759,734	\$531,225,020	\$374,573,122	\$346,623,365
Hawaii	\$12,352,229,646	\$11,530,682,143	\$10,915,779,789	\$10,626,179,562
Idaho	\$7,053,235,461	\$6,623,071,091	\$6,696,751,515	\$7,092,760,366
Illinois	\$82,396,298,518	\$79,752,585,703	\$77,719,296,231	\$70,186,877,445
Indiana	\$37,435,764,543	\$36,099,362,133	\$33,584,388,075	\$30,653,257,499
Iowa	\$37,990,564,560	\$31,257,348,564	\$24,676,685,855	\$24,849,663,000
Kansas	\$21,380,593,173	\$19,873,763,836	\$18,869,934,065	\$18,056,540,477
Kentucky	\$28,384,957,871	\$27,263,145,184	\$26,046,652,540	\$23,009,310,256
Louisiana	\$34,109,454,236	\$32,583,263,159	\$29,807,336,576	\$26,508,859,807
Maine	\$7,346,721,660	\$7,116,023,034	\$6,972,125,174	\$6,452,599,270
Maryland	\$38,362,765,531	\$36,584,410,559	\$34,590,020,871	\$31,951,988,447
Massachusetts	\$53,492,161,175	\$52,943,560,858	\$52,118,356,523	\$48,923,540,454
Michigan	\$68,985,980,280	\$66,772,314,015	\$64,626,918,403	\$62,288,460,655
Minnesota	\$42,564,837,794	\$39,930,467,903	\$42,009,623,463	\$34,055,307,637
Mississippi	\$14,912,064,853	\$14,560,928,457	\$13,599,310,666	\$12,597,676,700
Missouri	\$37,256,240,061	\$34,887,572,647	\$34,992,353,477	\$34,428,231,009
Montana	\$5,526,981,662	\$5,308,707,736	\$5,202,814,140	\$4,956,244,032
Nebraska	\$13,904,024,141	\$12,821,540,150	\$12,376,204,498	\$11,978,220,639
Nevada	\$14,679,300,153	\$13,992,821,811	\$14,759,156,748	\$13,253,645,535
New Hampshire	\$8,709,540,948	\$9,737,903,882	\$8,462,725,541	\$8,241,981,274
New Jersey	\$74,240,054,377	\$71,718,670,235	\$70,887,792,825	\$64,993,766,564
New Mexico	\$11,861,444,811	\$12,356,631,683	\$12,054,093,414	\$11,412,692,698
New York	\$167,361,850,575	\$163,850,342,743	\$164,270,151,630	\$151,678,306,308
North Carolina	\$52,382,201,124	\$49,671,981,509	\$46,797,478,329	\$44,284,651,100
North Dakota	\$6,316,748,700	\$6,381,709,664	\$6,469,967,927	\$6,134,484,630
N. Mariana Islands	\$73,054,947	\$58,691,291	\$29,551,359	\$39,259,719
Ohio	\$84,354,610,356	\$76,810,882,393	\$78,018,225,059	\$71,539,706,836
Oklahoma	\$19,131,987,449	\$18,624,833,263	\$18,413,601,050	\$18,000,823,815
Oregon	\$23,839,920,704	\$22,522,074,338	\$22,169,179,801	\$20,731,390,830
Pennsylvania	\$100,169,586,484	\$105,874,347,182	\$99,687,795,723	\$94,641,376,293
Puerto Rico	\$12,710,945,970	\$12,884,556,523	\$12,112,965,027	\$9,966,774,393
Rhode Island	\$8,768,249,733	\$8,308,087,603	\$8,378,767,201	\$8,183,363,277
South Carolina	\$23,128,091,625	\$21,201,364,311	\$20,467,272,031	\$19,410,731,196
South Dakota	\$6,568,067,909	\$5,959,155,813	\$5,934,661,548	\$5,618,153,504
Tennessee	\$41,660,920,898	\$40,637,577,458	\$35,453,810,948	\$35,823,621,881
Texas	\$160,162,581,679	\$151,891,322,984	\$143,853,872,424	\$133,246,972,594
U.S. Virgin Islands	\$428,819,118	\$445,875,399	\$429,334,836	\$362,928,850
Utah	\$15,763,007,547	\$15,197,494,136	\$14,431,771,364	\$13,193,887,430
Vermont	\$3,555,849,204	\$3,521,611,259	\$3,493,018,319	\$3,345,068,685
Virginia	\$46,490,631,513	\$45,447,014,547	\$43,717,693,888	\$42,346,799,828
Washington	\$42,427,164,000	\$40,273,856,000	\$37,795,941,000	\$37,190,314,000
West Virginia	\$10,102,512,882	\$10,217,049,970	\$9,011,392,486	\$8,667,437,796
Wisconsin	\$38,095,027,208	\$37,621,953,446	\$35,690,760,594	\$34,406,628,741
Wyoming	\$2,734,217,331	\$2,727,127,662	\$2,688,483,117	\$2,566,922,036
Total	\$2,296,874,269,673	\$2,179,683,006,085	\$2,096,263,565,923	\$1,941,184,274,569

Table 5

Excess and Surplus Lines Premium Volume - 2017

State	Total*	U.S.	Alien
Alabama	\$622,649,041	\$429,678,508	\$192,970,533
Alaska	\$139,730,745	\$99,303,447	\$40,427,298
American Samoa	\$45,654	\$45,654	n/a
Arizona	\$557,919,956	\$407,156,477	\$150,763,479
Arkansas	\$247,068,028	\$179,339,806	\$67,728,222
California	\$7,102,041,353	\$5,056,945,399	\$2,045,095,954
Colorado	\$813,623,567	\$584,563,559	\$229,060,008
Connecticut	\$583,619,975	\$402,314,288	\$181,305,687
Delaware	\$131,631,347	n/a	n/a
Dist. of Columbia	\$259,499,907	\$166,771,701	\$92,728,206
Florida	\$5,213,093,970	\$3,578,935,784	\$1,634,158,186
Georgia	\$821,724,138	\$730,427,990	\$91,296,148
Guam	\$2,924,368	\$1,480,524	\$1,443,844
Hawaii	\$258,297,317	\$188,444,969	\$69,852,348
Idaho	\$108,118,477	\$74,862,929	\$33,255,548
Illinois	\$1,488,255,284	\$1,095,188,420	\$393,066,864
Indiana	\$624,825,003	\$368,738,534	\$256,086,469
Iowa	\$283,270,864	\$190,646,401	\$92,624,463
Kansas	\$229,553,633	\$161,102,475	\$68,451,158
Kentucky	\$234,754,398	\$191,989,188	\$42,765,210
Louisiana	\$1,384,765,212	\$954,854,220	\$429,910,992
Maine	\$101,915,215	\$65,007,971	\$36,907,244
Maryland	\$497,320,306	\$369,074,921	\$128,245,385
Massachusetts	\$1,050,090,481	\$719,095,404	\$330,995,077
Michigan	\$586,025,507	\$430,268,025	\$155,757,482
Minnesota	\$514,860,877	\$365,995,605	\$148,865,272
Mississippi	\$387,348,351	\$255,388,178	\$131,960,173
Missouri	\$670,322,393	\$455,028,244	\$215,294,149
Montana	\$111,950,655	\$87,627,850	\$24,322,805
Nebraska	\$151,715,618	\$115,711,974	\$36,003,644
Nevada	\$323,361,408	\$239,609,633	\$83,751,775
New Hampshire	\$136,852,382	\$97,619,961	\$39,232,421
New Jersey	\$1,554,559,388	\$1,060,191,210	\$494,368,178
New Mexico	\$128,333,289	\$103,025,868	\$25,307,421
New York	\$3,920,916,354	\$2,909,201,846	\$1,011,714,508
North Carolina	\$711,452,936	\$491,415,837	\$220,037,099
North Dakota	\$106,380,047	\$67,165,502	\$39,214,545
N. Mariana Islands	\$89,335	n/a	n/a
Ohio	\$799,050,461	\$549,191,175	\$249,859,286
Oklahoma	\$576,065,571	\$374,327,644	\$201,737,927
Oregon	\$351,209,963	\$249,406,776	\$101,803,187
Pennsylvania	\$1,200,250,136	\$879,474,296	\$320,775,840
Puerto Rico	\$17,558,443	\$11,369,501	\$6,188,942
Rhode Island	\$149,671,048	\$110,762,575	\$38,908,473
South Carolina	\$664,551,260	\$427,746,066	\$236,805,194
South Dakota	\$59,825,445	\$34,779,009	\$25,046,436
Tennessee	\$618,057,275	\$443,111,307	\$174,945,968
Texas	\$5,456,596,671	\$3,500,690,720	\$1,955,905,951
U.S. Virgin Islands	\$10,003,010	\$4,841,891	\$5,161,119
Utah	\$272,268,386	\$199,201,464	\$73,066,922
Vermont	\$72,862,479	\$52,942,205	\$19,920,274
Virginia	\$771,805,709	\$478,318,195	\$293,487,514
Washington	\$896,377,562	\$642,774,777	\$253,602,785
West Virginia	\$123,064,018	\$97,107,305	\$25,956,713
Wisconsin	\$370,787,484	\$256,347,026	\$114,440,458
Wyoming	\$64,349,762	\$42,796,683	\$21,553,079
Total	\$44,535,261,462	\$31,049,406,917	\$13,354,133,863

*Total Excess and Surplus Lines Premium Volume may not equal the sum of U.S. and Alien as some states do not maintain categories of U.S. and Alien.

Table 6

Captive Insurers - 2017

State	Domestic Captive Insurers	Direct Written Premium	Reinsurance Assumed	Total Premium
Alabama	50	\$42,303,231	\$19,381,640	\$61,684,871
Alaska	0	\$0	\$0	\$0
American Samoa*	0	\$0	\$0	\$0
Arizona	111	\$1,546,333,237	\$9,715,610,348	\$11,261,943,585
Arkansas	3	\$7,280,832	\$0	\$7,280,832
California	0	\$0	\$0	\$0
Colorado	2	\$246,643,509	\$0	\$246,643,509
Connecticut	14	\$297,878,014	\$1,263,985	\$299,141,999
Delaware	1010	\$934,891,720	\$11,598,228,524	\$12,533,120,244
Dist. of Columbia	102	\$1,085,155,782	\$3,960,289,007	\$5,045,444,789
Florida	1	\$1,883,000	\$0	\$1,883,000
Georgia*	-	-	-	-
Guam*	0	\$0	\$0	\$0
Hawaii	215	\$2,511,120,415	\$4,686,755,861	\$7,197,876,276
Idaho	0	\$0	\$0	\$0
Illinois	3	\$100,910,974	\$0	\$100,910,974
Indiana	0	\$0	\$0	\$0
Iowa*	9	-	-	-
Kansas	1	\$318,268	\$0	\$318,268
Kentucky	63	\$32,284,720	\$30,717,323	\$63,002,043
Louisiana	2	\$50,656,087	\$0	\$50,656,087
Maine	1	\$300,000	\$0	\$300,000
Maryland	0	\$0	\$0	\$0
Massachusetts	0	\$0	\$0	\$0
Michigan	22	\$1,573,710,253	\$519,616,362	\$2,093,326,615
Minnesota	0	\$0	\$0	\$0
Mississippi	0	\$0	\$0	\$0
Missouri	48	\$800,140,865	\$3,073,218,579	\$3,873,359,444
Montana	312	\$121,229,656	\$997,988,553	\$1,119,218,209
Nebraska	4	\$0	\$3,145,172,948	\$3,145,172,948
Nevada	203	\$228,111,132	\$53,098,770	\$281,209,902
New Hampshire	0	\$0	\$0	\$0
New Jersey	24	\$299,927,092	\$118,808,968	\$418,736,060
New Mexico	0	\$0	\$0	\$0
New York	55	\$807,037,397	\$460,059,943	\$1,267,097,340
North Carolina	233	\$469,617,000	\$354,339,000	\$823,956,000
North Dakota	0	\$0	\$0	\$0
N. Mariana Islands	0	\$0	\$0	\$0
Ohio	15	\$18,026,126	\$572,572,315	\$590,598,441
Oklahoma	73	\$112,681,037	\$34,588,017	\$147,269,054
Oregon	13	\$19,431,736	\$815,069,743	\$834,501,479
Pennsylvania	0	\$0	\$0	\$0
Puerto Rico	465	\$362,465,154	\$0	\$362,465,154
Rhode Island	0	\$0	\$0	\$0
South Carolina	130	\$1,240,245,300	\$1,676,460,815	\$2,916,706,115
South Dakota	38	\$15,675,433	\$0	\$15,675,433
Tennessee	133	\$682,936,891	\$284,491,375	\$967,428,266
Texas	38	\$2,176,073,540	\$2,514,171,961	\$4,690,245,501
U.S. Virgin Islands*	0	\$0	\$0	\$0
Utah	481	\$359,923,253	\$311,592,890	\$671,516,143
Vermont	493	\$5,460,798,066	\$14,641,092,937	\$20,101,891,003
Virginia	0	\$0	\$0	\$0
Washington	0	\$0	\$0	\$0
West Virginia	0	\$0	\$0	\$0
Wisconsin	0	\$0	\$0	\$0
Wyoming	0	\$0	\$0	\$0
Total	4,367	\$21,605,989,720	\$59,584,589,864	\$81,190,579,584

*Some data was not available at the time of data collection. See technical notes.

Technical Notes to the 2017 Insurance Department Resources Report – Volume Two

Budget and Funding

Table 1

Northern Mariana Islands: Insufficient data.

Premium

Tables 2 – 6

NAIC-provided premium (including excess/surplus premium) is subject to the date the premium was pulled and may not be the most current data available. Amounts pulled from Schedule T include only licensed companies and risk retention groups for admitted premium, and surplus line companies for nonadmitted premium. They are then sorted by line of business to determine premium totals. Excess and surplus lines premium provided by the NAIC are provided as of July 11, 2018.

Alabama: The increase in RRG premiums are due to the licensure of new domestic RRGs. The change in health admitted premiums stems from new admissions and the formation of new domestic HMO and disability companies. Captive written premium decreased due to some captives choosing not to write in 2017 as well as closure and redomestication of others. Excess and surplus lines premium was provided for alien insurers by the NAIC.

Alaska: Alaska domestic multiple employer welfare arrangement (MEWA) 2016 premiums of \$4.4M should have been reported under Health instead of “All Other”. For 2017, MEWA premiums are reported under Health. “All Other” is only auto service corporations. Excess and surplus lines premium was provided by the NAIC.

American Samoa: All premium information was provided by the NAIC.

Arizona: No comments.

Arkansas: The 2016 admitted premium under “All Other” should have been \$12,628,268.

California: Since 2007, California health premiums have included data from the California Department of Managed Health Care (DMHC) in addition to the premium reported in all applicable annual statements reported to the NAIC. Excess and surplus lines premium was provided by the NAIC.

Colorado: Excess and surplus lines premium was provided by the NAIC.

Connecticut: Excess and surplus lines premium for alien insurers was provided by the NAIC.

Delaware: Delaware does not break out U.S. premium and Alien premium.

District of Columbia: Excess and surplus lines premium was provided by the NAIC. The large increases for 2017 in direct and assumed captive premiums were due to long-term care business. While there will be

ongoing premiums for long-term care, it should drop significantly for 2018.

Florida: No comments.

Georgia: Captive data and RRG premiums were not available at the time of the data collection.

Guam: All premium information was provided by the NAIC.

Hawaii: Excess and surplus lines premium was provided by the NAIC. The increase in direct written captive premium is primarily due to two captive insurers: one expanded to include other geographical locations and the other had an additional line of coverage added.

Idaho: Excess and surplus lines premium was provided by the NAIC.

Illinois: No comments.

Indiana: Excess and surplus lines premium was provided by the NAIC.

Iowa: All non-captive insurer premium information, including the excess and surplus lines premium was provided by the NAIC. Captive insurer premium for the 9 captives was not available at the time of data collection.

Kansas: Excess and surplus lines premium was provided by the NAIC.

Kentucky: Excess and surplus lines premium was provided for domestic insurers by the NAIC.

Louisiana: Excess and surplus lines premium was provided for alien insurers by the NAIC.

Maine: Excess and surplus lines premium was provided by the NAIC.

Maryland: Excess and surplus lines premium was provided by the NAIC.

Massachusetts: Excess and surplus lines premium for alien insurers was provided by the NAIC.

Michigan: Excess and surplus lines premium for alien insurers was provided by the NAIC.

Minnesota: Excess and surplus lines premium was provided by the NAIC.

Mississippi: Excess and surplus lines premium was provided for alien insurers by the NAIC.

Missouri: Admitted premiums, “All Other” includes mutual. Excess and surplus lines premium was provided by the NAIC.

Montana: Excess and surplus lines premium was provided by the NAIC.

Nebraska: All non-captive insurer premium information, including the excess and surplus lines premium was provided by the NAIC. Nebraska provided a supplement to the NAIC P/C premium reported on the annual financial statement. The 2017 captive premium amount is much larger than 2016 due to a new large reinsurance cession.

Nevada: The decline in Life / Annuities admitted premium was attributed to a decline in annuity product

favorability. Excess and surplus lines premium was provided by the NAIC.

New Hampshire: Excess and surplus lines premium was provided by the NAIC.

New Jersey: No comments.

New Mexico: Excess and surplus lines premium was provided by the NAIC.

New York: No comments.

North Carolina: Excess and surplus lines premium for alien insurers was provided by the NAIC. Captive insurer data was not available for the 2016 report; the 2017 change is due to significant growth of licensed captive insurers in 2017.

North Dakota: No comments.

Northern Mariana Islands: No captive insurer data was reported in the survey.

Ohio: "Property/Casualty" premium includes Ohio Bureau of Workers' Compensation data. Excess and surplus lines premium for alien insurers was provided by the NAIC.

Oklahoma: No comments.

Oregon: Title admitted premium from 2016 should have been \$243,288,194. Excess and surplus lines premium for alien insurers was provided by the NAIC.

Pennsylvania: Excess and surplus lines premium for alien insurers was provided by the NAIC.

Puerto Rico: Premium data is preliminary due to filing extensions on the annual financial annual statement granted to a few major writers. Excess and surplus lines premium for alien insurers was provided by the NAIC.

Rhode Island: Excess and surplus lines premium was provided by the NAIC.

South Carolina: Excess and surplus lines premium was provided by the NAIC.

South Dakota: The SD Department of Insurance does not track captive reinsurance assumed.

Tennessee: Admitted and non-admitted (excess and surplus lines) premium were provided by the NAIC. The admitted premium does not include the single state companies (such as county mutuals, self-insurers, etc.) that do not file an annual statement with the NAIC.

Texas: No comments.

U.S. Virgin Islands: All premium information was provided by the NAIC.

Utah: All non-captive insurer premium information, including the excess and surplus lines premium, was provided by the NAIC.

Vermont: Excess and surplus lines premium was provided by the NAIC.

Virginia: No comments.

Washington: Excess and surplus lines premium was provided by the NAIC.

West Virginia: The decreases in admitted premiums are partially attributable to companies in run-off or discontinuing their annuity products. Excess and surplus lines premium for alien insurers was provided by the NAIC.

Wisconsin: Excess and surplus lines premium was provided by the NAIC.

Wyoming: Excess and surplus lines premium was provided by the NAIC.

Appendix

Tables included in the Appendix may be found in the Insurance Department Resources Report (IDRR) Volume One. There are calculations in Volume Two, which use calculations from the tables in Volume One, and those have been included for reference.

Insurance Department Budgets

Table 7 (Insurance Department Budgets – Fiscal Years 2015-2019) details state fiscal budgets for the most recent five years.

Revenues

Table 10 (Revenues – 2017) includes the breakouts of revenue for each state.

Table 7

Insurance Department Budgets - Fiscal Years 2015-2019

State	2019	2018	2017	2016	2015	Percent 2015-2019
Alabama	\$31,132,434	\$35,141,491	\$22,000,000	\$24,260,583	\$18,300,000	70.12%
Alaska	\$7,447,200	\$7,447,200	\$7,098,400	\$7,161,300	\$7,648,300	-2.63%
American Samoa	-	-	-	-	-	-
Arizona	\$44,251,300	\$44,251,300	\$26,229,300	\$38,826,000	\$15,742,100	181.10%
Arkansas	\$13,463,407	\$13,500,028	\$13,751,150	\$13,243,262	\$12,452,948	8.11%
California	\$216,627,000	\$217,737,000	\$204,137,000	\$203,918,000	\$194,887,000	11.16%
Colorado	\$15,000,000	\$14,143,377	\$12,720,710	\$14,883,918	\$14,924,658	0.50%
Connecticut	\$27,207,422	\$27,092,246	\$28,533,164	\$29,300,275	\$28,791,066	-5.50%
Delaware	\$11,477,300	\$10,797,400	\$9,936,200	\$8,936,200	\$8,627,300	33.03%
Dist. of Columbia	\$12,255,959	\$12,178,900	\$11,345,569	\$10,761,568	\$7,539,769	62.55%
Florida	\$87,026,993	\$87,026,993	\$86,297,867	\$88,269,849	\$88,069,941	-1.18%
Georgia	\$21,105,076	\$21,485,853	\$21,162,489	\$20,968,908	\$21,549,759	-2.06%
Guam	\$586,410	\$539,477	\$533,330	\$616,730	\$609,245	\$0
Hawaii	\$14,519,862	\$14,449,753	\$13,544,182	\$13,257,720	\$12,381,140	17.27%
Idaho	\$10,209,400	\$9,690,600	\$9,556,900	\$9,028,500	\$8,822,500	15.72%
Illinois	\$48,671,900	\$49,522,100	\$50,593,000	\$50,720,200	\$55,956,300	-13.02%
Indiana	\$9,845,970	\$9,845,970	\$8,969,666	\$8,969,666	\$8,909,546	10.51%
Iowa	\$15,208,214	\$15,045,763	\$14,787,940	\$13,307,453	\$14,839,136	2.49%
Kansas	\$13,762,915	\$13,434,300	\$10,882,769	\$10,832,083	\$12,367,000	11.29%
Kentucky	\$21,500,000	\$21,496,200	\$19,498,200	\$18,846,600	\$18,653,600	15.26%
Louisiana	\$31,878,205	\$31,113,343	\$31,362,259	\$30,565,409	\$32,544,045	-2.05%
Maine	\$10,546,070	\$10,771,610	\$10,420,302	\$10,323,169	\$10,101,210	4.40%
Maryland	\$32,457,391	\$32,468,592	\$32,783,205	\$32,199,531	\$32,697,004	-0.73%
Massachusetts	\$14,583,000	\$14,412,000	\$14,611,730	\$14,712,080	\$14,105,000	3.39%
Michigan	\$34,984,500	\$34,279,000	\$34,045,500	\$33,182,100	\$33,332,700	4.96%
Minnesota	\$16,393,000	\$16,393,000	\$17,082,000	\$17,229,000	\$16,246,000	0.90%
Mississippi	\$11,893,720	\$11,881,431	\$15,343,945	\$14,873,175	\$14,030,240	-15.23%
Missouri	\$16,546,971	\$16,605,564	\$16,681,016	\$16,092,644	\$15,465,643	6.99%
Montana	\$5,350,124	\$5,196,617	\$4,938,102	\$5,266,721	\$5,126,921	4.35%
Nebraska	\$16,895,004	\$15,092,217	\$15,553,891	\$15,723,101	\$13,097,626	28.99%
Nevada	\$15,790,451	\$13,231,389	\$15,743,200	\$16,736,508	\$17,203,547	-8.21%
New Hampshire	\$12,132,261	\$12,025,544	\$11,571,554	\$11,304,670	\$10,139,741	19.65%
New Jersey	\$27,803,000	\$27,803,000	\$27,803,000	\$27,903,000	\$28,553,000	-2.63%
New Mexico	\$9,707,100	\$10,291,200	\$11,460,700	\$11,354,300	\$10,448,400	-7.09%
New York	\$157,852,000	\$150,941,000	\$147,583,000	\$147,583,000	\$144,728,860	9.07%
North Carolina	\$48,314,700	\$48,838,212	\$40,587,748	\$38,652,279	\$38,385,501	25.87%
North Dakota	\$5,364,672	\$5,364,672	\$5,772,570	\$5,772,570	\$5,791,390	-7.37%
N. Mariana Islands	\$128,000	\$112,000	\$99,000	-	-	-
Ohio	\$38,688,539	\$39,084,444	\$39,337,235	\$37,778,947	\$36,545,157	5.87%
Oklahoma	\$16,121,447	\$16,121,447	\$15,668,123	\$16,000,000	\$16,500,000	-2.29%
Oregon	\$14,678,494	\$13,661,316	\$13,335,387	\$13,378,538	\$12,785,283	14.81%
Pennsylvania	\$28,886,000	\$27,113,000	\$24,850,000	\$37,460,000	\$22,757,000	26.93%
Puerto Rico	\$8,559,000	\$8,464,000	\$10,896,000	\$10,896,000	\$10,896,000	-21.45%
Rhode Island	\$6,250,000	\$5,780,270	\$5,807,156	\$5,768,238	\$5,720,720	9.25%
South Carolina	\$17,851,064	\$17,851,064	\$17,944,448	\$18,877,368	\$18,679,783	-4.44%
South Dakota	\$3,389,422	\$3,389,422	\$2,952,780	\$3,139,340	\$2,947,324	15.00%
Tennessee	\$16,500,000	\$15,884,100	\$14,976,500	\$12,597,800	\$14,179,300	16.37%
Texas	\$119,695,335	\$122,150,137	\$118,108,880	\$126,275,111	\$116,007,008	3.18%
U.S. Virgin Islands	-	-	-	-	-	-
Utah	\$14,328,800	\$14,679,500	\$14,679,500	\$14,407,700	\$14,253,900	0.53%
Vermont	\$9,658,941	\$10,035,914	\$9,603,806	\$9,940,634	\$11,218,497	-13.90%
Virginia	\$26,891,075	\$26,891,075	\$27,099,896	\$27,036,798	\$26,148,197	2.84%
Washington	\$33,484,263	\$30,826,108	\$32,455,856	\$28,478,438	\$28,788,671	16.31%
West Virginia	\$11,000,000	\$11,000,000	\$11,646,000	\$11,646,000	\$11,646,000	-5.55%
Wisconsin	\$18,679,500	\$18,499,700	\$18,643,200	\$18,612,800	\$16,828,400	11.00%
Wyoming	\$3,113,960	\$3,002,675	\$3,002,675	\$2,845,541	\$2,796,134	11.37%
Total	\$1,477,694,771	\$1,466,080,514	\$1,406,028,000	\$1,430,721,325	\$1,361,765,510	8.51%

Table 10

Revenues - 2017

State	Calendar/ Fiscal Year	Total Revenues	Total Taxes	Fees and Assessments	Fines and Penalties	Other Revenue
Alabama	Fiscal	\$394,857,715	\$342,609,985	\$39,415,246	\$8,242,460	\$4,590,024
Alaska	Fiscal	\$70,889,569	\$63,285,560	\$6,924,883	\$667,744	\$11,382
American Samoa	-	\$0	-	-	-	-
Arizona	Fiscal	\$579,879,653	\$552,100,594	\$22,740,279	\$656,943	\$4,381,837
Arkansas	Fiscal	\$275,935,355	\$221,450,739	\$37,071,545	\$361,310	\$17,051,761
California	Fiscal	\$2,779,174,523	\$2,482,318,586	\$262,228,975	\$32,062,838	\$2,564,125
Colorado	Fiscal	\$303,296,712	\$290,762,277	\$10,138,896	\$540,978	\$1,854,561
Connecticut	Calendar	\$210,748,247	\$131,944,328	\$76,653,973	\$2,149,946	-
Delaware	Calendar	\$139,261,289	\$104,936,089	\$33,493,058	\$832,127	\$15
Dist. of Columbia	Fiscal	\$133,267,196	\$110,391,821	\$22,579,969	\$295,406	\$0
Florida	Fiscal	\$393,696,793	\$290,165,227	\$72,811,466	\$24,137,113	\$6,582,987
Georgia	Fiscal	\$1,107,897,348	\$480,154,152	\$56,114,714	\$3,553,081	\$568,075,401
Guam	-	\$0	\$0	\$0	\$0	\$0
Hawaii	Fiscal	\$175,793,258	\$166,836,197	\$8,540,237	\$314,049	\$102,775
Idaho	Fiscal	\$110,892,670	\$87,578,540	\$22,471,789	\$90,909	\$751,432
Illinois	Fiscal	\$538,036,036	\$431,776,276	\$101,029,753	\$5,222,888	\$7,119
Indiana	Fiscal	\$380,222,565	\$230,561,450	\$18,311,738	\$343,054	\$131,006,323
Iowa	Fiscal	\$145,967,866	\$113,363,701	\$32,541,175	\$62,990	\$0
Kansas	Fiscal	\$215,154,461	\$195,412,689	\$18,952,599	\$319,505	\$469,668
Kentucky	Fiscal	\$408,381,773	\$263,145,238	\$56,185,519	\$2,590	\$89,048,426
Louisiana	Fiscal	\$1,001,018,938	\$884,024,165	\$112,183,787	\$3,482,542	\$1,328,444
Maine	Fiscal	\$87,884,618	\$80,974,400	\$6,323,920	\$586,298	\$0
Maryland	Fiscal	\$529,243,623	\$492,176,956	\$34,523,852	\$2,542,815	\$0
Massachusetts	Fiscal	\$525,154,846	\$349,544,128	\$174,032,463	\$1,578,255	\$0
Michigan	Fiscal	\$40,653,647	\$14,695,924	\$25,684,797	\$272,926	\$0
Minnesota	Fiscal	\$502,882,000	\$468,798,000	\$25,109,000	\$8,975,000	\$0
Mississippi	Fiscal	\$306,001,566	\$278,514,721	\$16,612,840	\$723,800	\$10,150,205
Missouri	Fiscal	\$375,608,224	\$348,524,732	\$18,046,810	\$2,602,287	\$6,434,395
Montana	Fiscal	\$113,572,301	\$106,017,531	\$7,151,189	\$151,971	\$251,610
Nebraska	Fiscal	\$104,962,386	\$84,919,319	\$17,919,551	\$346,648	\$1,776,868
Nevada	Fiscal	\$45,037,967	\$10,812,594	\$11,669,102	\$1,505,147	\$21,051,124
New Hampshire	Fiscal	\$121,864,907	\$105,254,905	\$16,547,251	\$62,751	\$0
New Jersey	Fiscal	\$659,015,993	\$574,802,000	\$79,564,981	\$4,649,012	\$0
New Mexico	Fiscal	\$362,267,960	\$314,520,238	\$46,802,033	\$926,577	\$19,112
New York	Fiscal	\$2,032,289,000	\$1,530,294,000	\$494,296,000	\$7,699,000	\$0
North Carolina	Fiscal	\$545,316,296	\$492,097,802	\$47,643,248	\$5,575,245	\$0
North Dakota	Fiscal	\$71,827,912	\$63,190,351	\$7,633,252	\$734,916	\$269,393
N. Mariana Islands	-	\$30,950	\$0	\$0	\$0	\$30,950
Ohio	Fiscal	\$665,508,263	\$608,891,193	\$52,042,013	\$2,397,498	\$2,177,559
Oklahoma	Fiscal	\$324,922,054	\$281,300,560	\$41,585,384	\$902,458	\$1,133,652
Oregon	Calendar	\$105,873,912	\$76,907,956	\$25,819,960	\$819,487	\$2,326,509
Pennsylvania	Fiscal	\$863,907,000	\$792,822,000	\$66,134,000	\$3,138,000	\$1,813,000
Puerto Rico	Fiscal	\$73,155,542	\$60,900,857	\$11,103,640	\$912,768	\$238,277
Rhode Island	Fiscal	\$174,242,005	\$138,230,241	\$1,541,452	\$397,917	\$34,072,395
South Carolina	Fiscal	\$256,919,680	\$205,415,634	\$49,472,013	\$1,349,022	\$683,012
South Dakota	Fiscal	\$94,421,172	\$83,020,726	\$10,802,089	\$581,257	\$17,100
Tennessee	Fiscal	\$951,935,097	\$938,042,000	\$15,003,330	-\$1,110,233	\$0
Texas	Fiscal	2,557,464,704	\$2,230,843,517	\$250,327,195	\$65,137,864	\$11,156,128
U.S. Virgin Islands	-	\$0	-	-	-	-
Utah	Fiscal	\$168,690,149	\$153,278,700	\$14,616,700	\$247,400	\$547,349
Vermont	Fiscal	\$90,425,136	\$59,616,062	\$30,525,691	\$283,383	\$0
Virginia	Fiscal	\$581,304,647	\$504,052,863	\$75,470,978	\$1,780,806	\$0
Washington	Fiscal	\$649,359,643	\$603,962,779	\$40,729,021	\$3,635,171	\$1,032,672
West Virginia	Fiscal	\$252,318,000	\$163,375,000	\$35,114,000	\$539,000	\$53,290,000
Wisconsin	Fiscal	\$244,103,000	\$203,409,200	\$39,802,800	\$745,000	\$146,000
Wyoming	Calendar	\$39,385,265	\$20,381,641	\$3,137,395	\$244,234	\$15,621,995
Total		\$23,881,921,432	\$19,882,406,144	\$2,803,177,551	\$204,272,153	\$992,065,585
Percent of Total		-	83.25%	11.74%	0.86%	4.15%

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Technical Notes to the 2017 Insurance Department Resources Report – Volume One

Budget and Funding

Tables 7–9

Alabama: Budget runs Oct. 1–Sept. 30. Funding is a combination of dedicated and quasi-dedicated. The fiscal year 2019 budget was increased to accommodate Department needs. “Other” budget category includes additional funds from new SAH program. Department operations expenses were calculated differently in 2017 from 2016.

Alaska: The budget for fiscal year 2019 had not yet been approved as of the data collection date. The insurance division has a combination funding type. The division uses general funds (the legislature sets division budget) and an allowed carryover of 1 million annually.

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. It must maintain a positive cash balance in the fund. Any cash balance remaining at the end of the fiscal year is available to the department during the subsequent fiscal year. The “Other” revenue category includes receivership and guaranty fund recoveries; and interest/investment income. The increase in the “Other” budget category is due to the inclusion of workers’ compensation claims payments by the Arizona Property and Casualty Insurance Guaranty Fund (“APCIGF”).

Arkansas: The Combination funding system allows for the balance in excess of one year budget returns to state’s General Fund every other year, while the funds are carried over every other year. Expense data is not captured at the level requested, therefore the figures given are a best estimate based on the categories the state does capture.

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. Difference in

budget between 2016 and 2017 is accounted for by an increase in overall funding of Division for personnel and operations.

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

District of Columbia: The budget runs from Oct. 1–Sept. 30. 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.

Georgia: “Other” funding includes federal funds. The change in allocation of expenses is due to a new allocation assignment that covers administrative functions across programs more adequately.

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. There was an increase in 2017 operational expenses due to partial funding of an office remodel.

Illinois: “Other” funding includes U.S. Department of Health and Human Services (HHS) federal Affordable Care Act (ACA) federal grants. The percentage of the budget will decrease as grants expire. The operations total includes lower line item and operational lump sum totals.

Iowa: Funding includes quasi-dedicated funding.

Kansas: Office of the Kansas Securities Commissioner merged with the Kansas Insurance Department July 1, 2017.

Kentucky: Budget projections are based on previous years and increase in revenue. Funding is a combination of funds that are restricted but can be reallocated to a general fund if needed. “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, interest 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. Change in expenses is due to a decrease in insurance-related activities in the administrative cost allocation department-wide.

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 as well.

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: Fiscal year 2019 budget is pending the addition of an average 2% salary increase as of the data submission data to NAIC. Funding is a combination of dedicated and quasi-dedicated. Part of the funds remain dedicated in the form of fund balance that can be utilized in future fiscal years, while some funds revert to the state's general fund. It depends on the type of funds and legal authority. However, any deviations from the appropriation must be done through a budget adjustment request approved by the Executive and Legislature. "Other" funding includes direct and indirect federal grants, fund balance, and miscellaneous revenue.

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. 30.

Ohio: "Other" funding includes federal grants.

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

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.

Pennsylvania: Passing of the Pennsylvania General Assembly Act of July 2, 2013 provided 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.

Puerto Rico: "Other" funding includes sales of publications, seminars, copies, and miscellaneous.

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.

Tennessee: The funding system is 100% of current service revenue.

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

Washington: "Other" funding includes federal grants. General Fund and Other both decreased due to the end of projects that had dedicated funding. Operations allocation changed in fiscal year 2017 due to planned replacement of technology equipment for the agency.

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

Alabama: The increase in fines collected in 2017 compared to 2016 was the result of a large settlement.

Alaska: For consistency purposes, total taxes include retaliatory although Alaska considers this a fee. "Other Revenues" contains a new, as of fiscal year 2017, third party collections fund outside of regular fees and assessments. Fines/penalties fluctuate based upon the number of non-compliance issues that occur during a given year. Fiscal year 2017 had larger monetary non-compliance issues than in fiscal year 2016.

Arizona: Total taxes paid by insurers in 2017 include workers' compensation taxes paid to the Industrial Commission of Arizona. "Other revenues" change was due to increased revenue to the Arizona Life and Disability Insurance Guaranty Fund.

Arkansas: For 2016, \$23,038,432 was included in "Other Revenues Collected" and should have instead been included in "Total taxes paid by insurers".

California: The amount collected in fines and penalties each year will vary depending on the number of cases that settle, the size of the settlement and any costs recovery or restitution included in the settlement.

Colorado: Fines and penalties vary year to year and are dependent on market conduct, producer licensing and investigations, and other actions. Other revenues include federal grants some of which terminated during 2017.

District of Columbia: The collections are unpredictable. They change based on the number of and type of violations.

Florida: For Fiscal Year 2016-17, the fines and penalties were a lot higher due to one particularly large fine that was imposed on an insurance company.

Idaho: There was a reduction in fines and penalties but an increase in settlement agreements during fiscal year 2017.

Illinois: Penalty revenue increased in 2017 because DOI had implemented an automated penalty feature into AMS. Other revenue showed decrease as fiscal year 2016 revenue was reported per the State Comptroller web site where it was broken out differently than revenues reported via the DOI's Tax & Fiscal Unit. Federal Grant proceeds were reported under Other Revenue in 2016, whereas in 2017 this money was reported within Total Fees and assessments.

Minnesota: Fine revenue was higher due to a large insurance company fine.

Mississippi: There were major increases in company premium tax collections.

Missouri: The increase in other revenues collected is a result of the dissolution of the Missouri Health Insurance Pool (MHIP). MHIP assessments remaining after all claims have been paid are to be deposited into the state general revenue fund.

Montana: Exam fees were included in the "Other" category in 2016 but were included in Fees and Assessments in 2017.

North Carolina: Fines and penalties increased from FY 2016 to FY 2017 due to two big fines that were assessed by the Department of Insurance in FY 2017.

North Dakota: Changes to the North Dakota Century Code during the 2015 Legislative Session created a substantial increase in penalties for late surplus lines tax filings.

Oregon: Decrease in 2017 from 2016 in "Other" revenues collected is mainly due to a loss of federal grant money.

Pennsylvania: The increase in other revenues collected is attributed to the resumption of collection of revenues related to examinations.

South Carolina: The change in fees and assessments is related to biennial licensing. The change in fines and penalties was due to more activity.

Tennessee: In 2017 there was a large refund due to a retaliatory settlement.

Texas: In fiscal year 2017 there were 12 companies/individuals paying penalties in lieu of suspension of \$100,000 or greater totaling \$7.3 million. In fiscal year 2016 there were only three companies that paid penalties in lieu of suspension totaling \$.5 million. Additionally, prompt payment penalties increased \$7.9 million from fiscal year 2016 to 2017.

Vermont: Total fees and assessments collected in 2017 are significantly higher than 2016 because of producer licensing 2 year licensing cycle. Odd years are always higher.

Washington: Fines and penalties vary based on consent orders and licensing late fees. Fiscal year 2017 saw an increase in consent orders from the 2016 fiscal year.

West Virginia: Total fines and penalties increased in 2017 because the tax unit completed the 2016 tax reviews

prior to year-end allowing time to focus on late filers. These included assessing unlicensed carriers' penalties and interest on multiple years of unpaid taxes and annuity accounts were penalized for underpayments in 2017. The other revenue collected was lower in 2017 because the OIC no longer receives Personal Income Tax and Severance Tax. Also, for 2017, 50% of Debt Reduction Surcharge and Video Lottery revenue were redirected to General Revenue.

Wyoming: As of 2017, electronic late fees were included in the fine and penalty category.