

Table 1222. Property and Casualty Insurance—Summary: 2000 to 2009

[In billions of dollars (305.1 represents \$305,100,000,000). Minus sign (-) indicates loss]

Item	2000	2004	2005	2006	2007	2008	2009
Premiums, net written ¹	305.1	425.7	427.6	447.8	446.7	439.9	422.9
Automobile, private ²	120.0	157.6	159.6	160.5	159.7	158.6	157.4
Automobile, commercial ²	19.8	26.7	26.8	26.7	25.6	23.8	21.9
Homeowners' multiple peril	32.7	50.0	53.0	55.8	55.6	56.4	57.7
Commercial multiple peril	(NA)	29.1	29.7	31.9	31.2	30.2	28.9
Marine, inland and ocean	8.3	10.8	11.2	12.3	13.0	12.5	11.6
Workers' compensation	26.2	36.7	39.7	41.8	40.6	36.5	32.0
Medical malpractice	(NA)	9.1	9.7	10.4	10.0	9.5	9.2
Other liability ³	(NA)	39.8	39.4	42.2	41.2	38.5	36.0
Reinsurance	(NA)	13.7	6.6	12.9	13.1	13.8	12.6
Losses and expenses	321.3	407.7	421.4	401.0	417.1	457.6	424.4
Underwriting gain/loss	-27.3	6.0	-3.7	34.5	21.6	-19.6	1.6
Net investment income	42.0	40.0	49.7	52.3	56.5	53.1	48.3
Operating earnings after taxes	4.4	29.4	34.4	62.2	53.6	22.8	36.3

NA Not available. ¹ Excludes state funds. Includes other lines of insurance not shown separately. ² Includes premiums for automobile liability and physical damage. ³ Coverages protecting against legal liability resulting from negligence, carelessness, or failure to act.

Source: Insurance Information Institute, New York, NY. *The III Insurance Fact Book*, annual; and *Financial Services Fact Book*, annual. Data from ISO and SNL Financial LC.

Table 1223. Automobile Insurance—Average Expenditures Per Insured Vehicle by State: 2000 and 2008

[In dollars. Average expenditure equals total premiums written divided by liability car-years. A car-year is equal to 365 days of insured coverage for a single vehicle. The average expenditures for automobile insurance in a state are affected by a number of factors, including the underlying rate structure, the coverages purchased, the deductibles and limits selected, the types of vehicles insured, and the distribution of driver characteristics. The NAIC does not rank state average expenditures and does not endorse any conclusions drawn from this data]

State	2000	2008	State	2000	2008	State	2000	2008	State	2000	2008
U.S.	690	789	ID.	505	562	MO.	612	657	PA.	699	817
AL.	594	667	IL.	652	720	MT.	530	667	RI.	825	986
AK.	770	904	IN.	570	612	NE.	533	547	SD.	620	751
AZ.	792	858	IA.	479	519	NV.	829	970	SC.	482	520
AR.	606	653	KS.	540	576	NH.	665	727	TN.	592	641
CA.	652	776	KY.	616	699	NJ.	977	1,081	TX.	678	854
CO.	775	729	LA.	806	1,105	NM.	674	728	UT.	620	709
CT.	871	950	ME.	528	600	NY.	939	1,044	VT.	568	653
DE.	849	1,007	MD.	757	922	NC.	564	595	VA.	576	663
DC.	996	1,126	MA.	946	903	ND.	477	503	WA.	722	840
FL.	781	1,055	MI.	702	907	OH.	579	617	WV.	680	808
GA.	674	765	MN.	696	698	OK.	603	663	WI.	545	581
HI.	702	816	MS.	654	654	OR.	625	727	WY.	496	632

Source: National Association of Insurance Commissioners (NAIC), Kansas City, MO. Auto Insurance Database Report, annual (copyright). Reprinted with permission of the NAIC. Further reprint or distribution strictly prohibited without prior written permission of the NAIC.

Table 1224. Renters and Homeowners Insurance—Average Premiums by State: 2008

[In dollars. Average premium equals premiums divided by exposure per house-years. A house-year is equal to 365 days of insured coverage for a single dwelling and is the standard measurement for homeowners insurance. The NAIC does not rank state average expenditures and does not endorse any conclusions drawn from these data]

State	2008		State	2008		State	2008	
	Renters ¹	Home-owners ²		Renters ¹	Home-owners ²		Renters ¹	Home-owners ²
U.S.	176	791	KY.	149	601	ND.	112	808
AL.	199	845	LA.	228	1,155	OH.	163	565
AK.	178	856	ME.	130	572	OK.	218	1,048
AZ.	202	628	MD.	132	637	OR.	153	439
AR.	203	788	MA.	218	1,026	PA.	123	586
CA.	224	911	MI.	174	715	RI.	149	897
CO.	177	842	MN.	141	845	SC.	173	789
CT.	194	980	MS.	272	980	SD.	113	609
DE.	134	535	MO.	165	788	TN.	195	692
DC.	151	926	MT.	154	721	TX ³	216	1,460
FL.	207	1,390	NE.	140	814	UT.	134	432
GA.	218	749	NH.	205	692	VT.	149	650
HI.	202	862	NV.	134	647	VA.	131	604
ID.	152	387	NJ.	140	691	WA.	172	471
IL.	154	628	NM.	186	703	WV.	173	638
IN.	169	658	NY.	216	983	WI.	123	503
IA.	132	612	NC.	130	683	WY.	155	676
KS.	166	916						

¹ Based on the HO-4 renters insurance policy for tenants. Includes broad named-peril coverage for the personal property of tenants. ² Based on the HO-3 homeowner package policy for owner-occupied dwellings, 1-4 family units. Provides "all risks" coverage (except those specifically excluded in the policy) on buildings, broad named-peril coverage on personal property, and is the most common package written. ³ The Texas Insurance Commissioner promulgates residential policy forms which are similar but not identical to the standard forms.

Source: National Association of Insurance Commissioners (NAIC), Kansas City, MO. *Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance* (copyright). Reprinted with permission of the NAIC. Further reprint or distribution strictly prohibited without prior written permission of the NAIC.