

**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 <sup>1</sup>	305.1	425.7	427.6	447.8	446.7	439.9	422.9
Automobile, private <sup>2</sup>	120.0	157.6	159.6	160.5	159.7	158.6	157.4
Automobile, commercial <sup>2</sup>	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 <sup>3</sup>	(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. <sup>1</sup> Excludes state funds. Includes other lines of insurance not shown separately. <sup>2</sup> Includes premiums for automobile liability and physical damage. <sup>3</sup> 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 (copyright). Data from ISO and Highline Data LLC. See also <<http://www.iii.org>>.

**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
<b>U.S.</b>	<b>690</b>	<b>789</b>	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	SC	620	751
AZ	792	858	IA	479	519	NV	829	970	SD	482	520
AR	606	653	KS	540	576	NH	665	727	TN	592	641
CA	672	776	KY	616	699	NJ	977	1,081	TX	678	854
CO	755	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

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**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 <sup>1</sup>	Home-owners <sup>2</sup>		Renters <sup>1</sup>	Home-owners <sup>2</sup>		Renters <sup>1</sup>	Home-owners <sup>2</sup>
<b>U.S.</b>	<b>176</b>	<b>791</b>	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 <sup>3</sup>	216	1,460
FL	207	1,390	NE	140	814	UT	134	432
GA	218	749	NV	205	692	VT	149	650
HI	202	862	NH	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						

<sup>1</sup> Based on the HO-4 renters insurance policy for tenants. Includes broad named-peril coverage for the personal property of tenants. <sup>2</sup> 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. <sup>3</sup> The Texas Insurance Commissioner promulgates residential policy forms which are similar but not identical to the standard forms.

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