

# Insurance Department Resources Report

**VOLUME 1**

**SEPTEMBER 2021**

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# 2020 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 34<sup>th</sup> 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 was obtained primarily through an extensive survey that each of the departments completed.

Beginning with the 2010 edition, in order to provide the 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 2020 IDRR – Volume One is organized into five key sections: 1) Staffing; 2) Budget and Funding; 3) Examination and Oversight; 4) Insurance Producers; and 5) Consumer Services and Antifraud. Valuable statistics that each jurisdiction provided 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 2020.

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](mailto: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 increased 0.10% from the 2019 level. Fourteen departments increased staffing, and 20 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: 1) Texas; 2) California; 3) Florida; 4) New York; and 5) North Carolina. Insurance department contractual staff (those hired for specific tasks but not employees of the insurance departments) decreased by 0.24% from 2019 and was down by 11.53% since 2015.

Budget levels for fiscal year 2022 are expected to increase by 3.47% from 2021 amounts and to increase by 12.94% since 2018. Total projected fiscal year 2022 budgets are almost \$1.7 billion. California reported the largest 2022 budget, which is \$79.6 million greater than the second-largest 2022 budget (New York). Thirty states reported increased 2022 budget amounts from their 2021 reported budgets.

Revenues collected from the insurance industry increased 7.34% from 2019 to \$29 billion in 2020. Total taxes collected increased by 6.93%.

The number of U.S. domestic insurers decreased from 5,947 companies in 2019 to 5,929 companies in 2020. 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 1,588. There were 195 liquidations in progress at year-end, as well as 37 rehabilitations in progress.

Licensed resident producers numbered nearly 2.3 million individuals and 239,585 entities. Nonresident producers consisted of nearly 7.9 million individuals and 506,159 entities. Meanwhile, 41,716 fines and 510 restitutions were levied against insurance producers; 1,275 licenses were suspended; and 1,468 licenses were revoked.

State insurance departments received 246,900 official complaints and 1.3 million inquiries. Forty-one states had separate criminal fraud investigation units, and 51 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 state insurance regulators. They use solvency monitoring systems, such as the Insurance Regulatory Information System (IRIS) and risk-based capital (RBC), 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.

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.

As many companies contract services to use their limited resources more efficiently, the state insurance departments also use contract staff. Likewise, the states 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. Additionally, insurance departments use the services of other state agencies in the areas of liquidations, receiverships, and examinations, among others.

With the expansion of technology, state insurance regulators' need for employees with technical 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 insurance regulators.

Staffing data was compiled as of Dec. 31, 2020. 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 - 2020

State	Elected/ Appointed	Other State Offices Held
Alabama	Appointed	Ex officio member of AL Securities Commission
Alaska	Appointed	
American Samoa	Appointed	
Arizona	Appointed	Banking and Automobile Theft Authority
Arkansas	Appointed	
California	Elected	
Colorado	Appointed	
Connecticut	Appointed	
Delaware	Elected	
Dist. of Columbia	Appointed	
Florida	Appointed	
Georgia	Elected	State Fire Marshall
Guam	Appointed	
Hawaii	Appointed	
Idaho	Appointed	
Illinois	Appointed	
Indiana	Appointed	
Iowa	Appointed	Securities Administrator
Kansas	Elected	Securities
Kentucky	Appointed	
Louisiana	Elected	
Maine	Appointed	
Maryland	Appointed	
Massachusetts	Appointed	
Michigan	Appointed	Banking, Credit Unions, Consumer Finance, and Consumer Services
Minnesota	Appointed	
Mississippi	Elected	State Fire Marshal
Missouri	Appointed	
Montana	Elected	Member of the State Land Board
Nebraska	Appointed	Chair, State Claims Board
Nevada	Appointed	
New Hampshire	Appointed	
New Jersey	Appointed	Banking, Real Estate, and New Jersey's State Based Exchange
New Mexico	Appointed	
New York	Appointed	Banking
North Carolina	Elected	State Fire Marshal, Building Codes, Captives, Bail Bond Reg, Industrial Commission
North Dakota	Elected	
N. Mariana Islands	Appointed	
Ohio	Appointed	
Oklahoma	Elected	
Oregon	Appointed	Director, Dept. of Consumer and Business Services
Pennsylvania	Appointed	
Puerto Rico	Appointed	
Rhode Island	Appointed	Banking and Securities
South Carolina	Appointed	
South Dakota	Appointed	Securities
Tennessee	Appointed	State Fire Marshal, Securities, Professional Regulations
Texas	Appointed	
U.S. Virgin Islands	Elected	
Utah	Appointed	
Vermont	Appointed	Captive Insurance, Banking, and Securities
Virginia	Appointed	
Washington	Elected	
West Virginia	Appointed	
Wisconsin	Appointed	
Wyoming	Appointed	

Table 2

## Total Insurance Department Staff 2016-2020\*

State	2020	2019	2018	2017	2016	Percent 2016-2020
Alabama	168.25	168.25	168.25	166.25	164.50	2.28%
Alaska	47.00	47.00	44.00	42.00	43.00	9.30%
American Samoa	1.00	1.00	1.00	1.00	1.00	-
Arizona	139.75	77.50	78.50	78.25	80.25	74.14%
Arkansas	157.00	170.00	168.00	160.00	169.00	-7.10%
California	1,416.50	1,416.50	1,412.50	1,415.00	1,392.00	1.76%
Colorado	102.00	101.00	95.00	92.00	92.50	10.27%
Connecticut	147.00	147.00	148.00	148.00	147.00	0.00%
Delaware	107.00	107.00	98.00	99.00	98.00	9.18%
Dist. of Columbia	81.00	85.00	85.00	84.50	85.50	-5.26%
Florida	749.00	747.00	775.00	854.00	870.00	-13.91%
Georgia	190.00	191.00	191.00	220.00	225.00	-15.56%
Guam	1.00	1.00	7.00	8.00	9.00	-88.89%
Hawaii	94.00	95.00	101.00	101.00	97.00	-3.09%
Idaho	71.50	71.50	75.50	76.50	73.50	-2.72%
Illinois	262.00	262.00	262.00	221.00	248.00	5.65%
Indiana	80.00	82.00	87.00	87.00	88.00	-9.09%
Iowa	122.00	123.00	119.00	120.00	117.00	4.27%
Kansas	111.50	110.25	108.50	108.50	108.00	3.24%
Kentucky	104.00	119.00	117.00	122.00	123.00	-15.45%
Louisiana	222.00	222.00	222.00	223.00	228.00	-2.63%
Maine	70.75	70.25	71.00	71.00	72.00	-1.74%
Maryland	255.00	213.00	205.00	204.00	200.00	27.50%
Massachusetts	109.50	113.00	116.00	122.00	126.00	-13.10%
Michigan	206.17	211.30	179.31	174.08	168.38	22.44%
Minnesota	89.34	89.34	85.34	85.04	100.45	-11.06%
Mississippi	91.00	98.00	97.00	95.00	95.00	-4.21%
Missouri	207.00	207.00	209.00	224.00	240.00	-13.75%
Montana	68.00	71.00	77.50	77.50	75.20	-9.57%
Nebraska	97.00	97.00	100.00	101.00	104.00	-6.73%
Nevada	88.00	86.00	87.00	87.00	87.00	1.15%
New Hampshire	85.00	85.00	82.00	82.00	82.00	3.66%
New Jersey	313.00	317.00	321.00	338.00	342.00	-8.48%
New Mexico	80.00	83.00	89.00	92.00	119.00	-32.77%
New York	742.00	740.00	759.00	746.00	746.00	-0.54%
North Carolina	434.00	436.10	414.60	407.60	391.10	10.97%
North Dakota	41.00	41.00	46.00	46.00	49.50	-17.17%
N. Mariana Islands	1.00	1.00	3.00	3.00	3.00	-66.67%
Ohio	282.50	282.50	279.50	276.50	276.50	2.17%
Oklahoma	117.00	118.00	123.00	117.00	117.00	0.00%
Oregon	93.75	96.25	98.94	94.44	94.00	-0.27%
Pennsylvania	285.00	261.00	233.00	222.00	199.00	43.22%
Puerto Rico	1.00	77.00	82.00	89.00	98.00	-98.98%
Rhode Island	33.00	37.00	35.00	38.00	37.00	-10.81%
South Carolina	92.00	83.00	86.00	82.00	95.00	-3.16%
South Dakota	32.50	32.50	33.50	33.50	33.00	-1.52%
Tennessee	122.00	122.00	122.00	119.00	119.00	2.52%
Texas	1,450.70	1,449.20	1,464.20	1,459.20	1,525.50	-4.90%
U.S. Virgin Islands	1.00	1.00	1.00	1.00	1.00	-
Utah	96.00	96.00	96.00	95.00	93.00	3.23%
Vermont	62.25	65.50	65.50	65.50	63.20	-1.50%
Virginia	181.00	189.00	189.00	199.00	192.00	-5.73%
Washington	260.00	253.00	247.00	245.50	243.50	6.78%
West Virginia	246.00	234.00	233.00	288.00	343.00	-28.28%
Wisconsin	124.33	124.33	132.40	132.25	132.25	-5.99%
Wyoming	26.00	26.00	26.00	26.00	26.00	0.00%
<b>Total</b>	<b>10,857.29</b>	<b>10,846.27</b>	<b>10,852.04</b>	<b>10,963.11</b>	<b>11,145.83</b>	<b>-2.59%</b>

\*Excludes contractual employees

Figure 1

### Insurance Department Staff 2012-2020

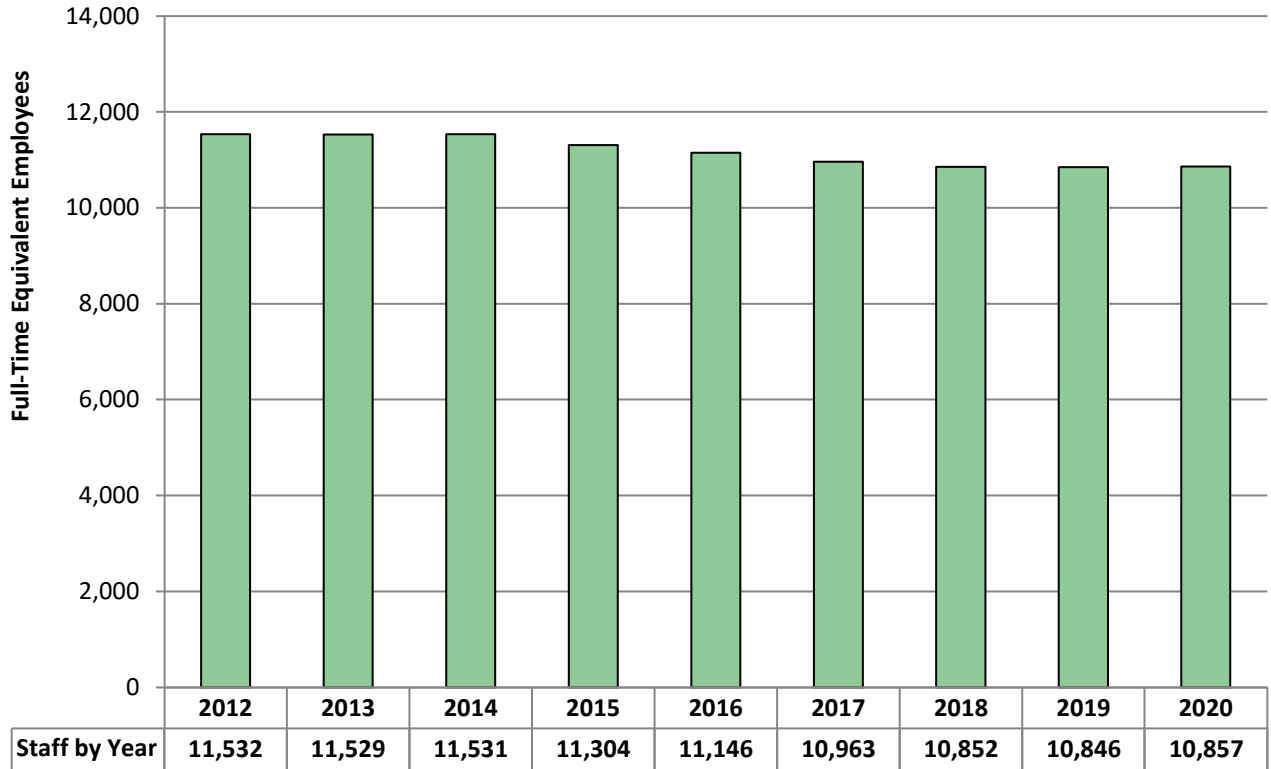


Figure 2

### Insurance Department Staff Breakdown - 2020

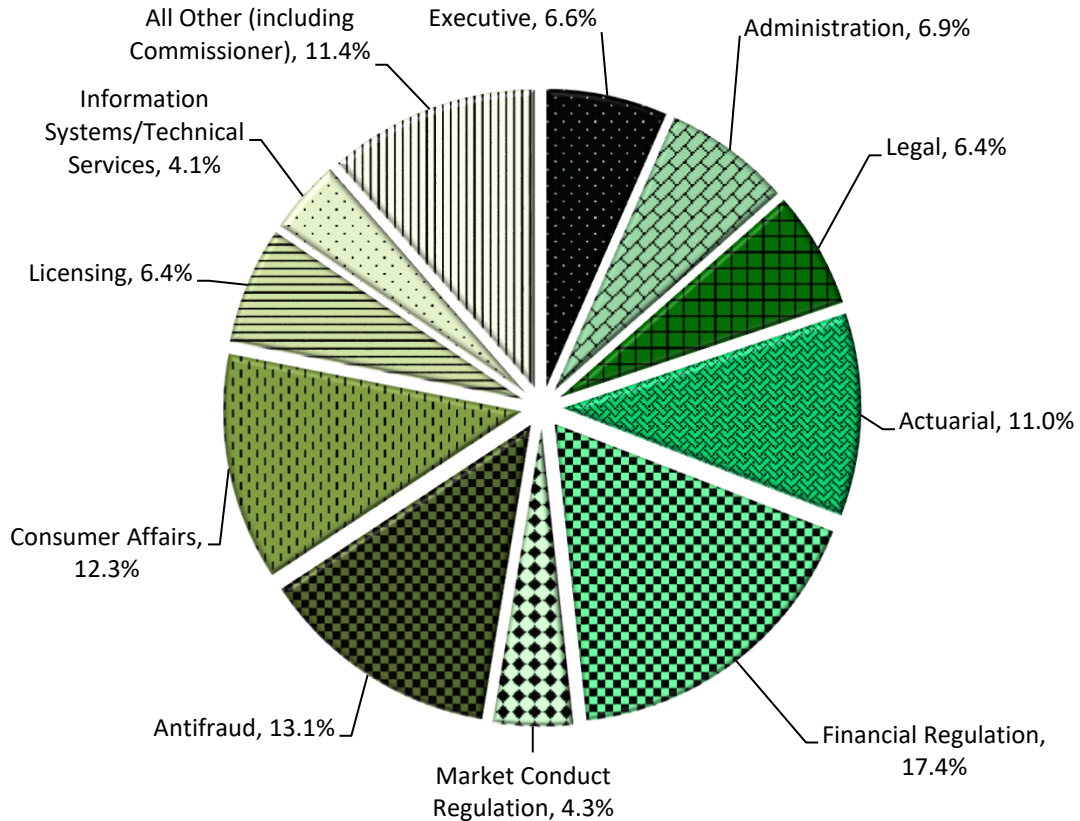


Table 3

## Insurance Department Staffing - By Position - 2020

State	Executive				Legal	
	Deputy/Assistant Commissioners	Media	Public Policy	Support Staff	Lawyers	Support Staff
Alabama	12.00	1.50	0.50	1.50	5.00	4.00
Alaska	1.00	1.00	2.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	8.00	1.00	1.00	1.00	2.25	1.00
Arkansas	5.00	1.00	0.00	1.00	12.00	5.00
California	48.00	5.00	13.00	19.00	118.00	61.00
Colorado	6.00	0.00	5.00	1.00	0.00	0.00
Connecticut	11.00	1.00	1.00	1.00	5.00	1.00
Delaware	2.00	2.00	1.00	3.00	3.00	3.00
Dist. of Columbia	5.00	3.00	1.00	2.00	4.00	3.00
Florida	13.00	2.00	3.00	8.00	20.00	7.00
Georgia	3.00	2.00	1.00	2.00	5.00	1.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	10.00	1.00	0.00	2.00	5.00	2.00
Idaho	4.50	0.50	1.00	1.00	0.00	0.00
Illinois	14.00	2.00	2.00	5.00	11.00	2.00
Indiana	6.00	1.00	0.00	1.00	6.00	2.00
Iowa	3.00	0.00	1.00	0.00	7.00	2.00
Kansas	11.00	2.00	1.00	3.00	5.00	3.75
Kentucky	5.00	0.00	1.00	3.00	5.00	1.00
Louisiana	11.00	3.00	7.00	4.00	9.00	2.00
Maine	1.00	1.00	0.00	1.00	7.00	0.00
Maryland	16.00	2.00	2.00	4.00	11.00	3.00
Massachusetts	4.00	1.00	0.00	1.00	8.00	2.00
Michigan	5.60	2.30	3.00	1.72	11.00	2.30
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	12.00	2.00
Montana	2.00	1.00	2.00	3.00	7.00	2.00
Nebraska	1.00	1.00	0.00	0.00	3.00	1.00
Nevada	3.00	1.00	1.00	3.00	4.00	6.00
New Hampshire	5.00	2.00	4.00	2.00	7.00	0.00
New Jersey	10.00	6.00	2.00	14.00	7.00	2.00
New Mexico	2.00	1.00	0.00	1.00	8.00	3.00
New York	6.00	2.00	2.00	12.00	57.00	9.00
North Carolina	10.00	1.00	2.00	2.00	5.50	4.00
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	17.00	3.00	6.00	3.00	10.00	2.00
Oklahoma	10.00	3.00	1.00	1.00	6.00	2.00
Oregon	1.50	0.00	6.00	2.00	1.00	0.00
Pennsylvania	18.00	3.00	1.00	3.00	12.00	4.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00
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	3.50	0.00	0.00	1.00	4.00	1.00
Tennessee	3.00	2.00	1.00	5.00	8.00	3.00
Texas	13.00	5.00	5.00	11.00	70.00	4.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00
Utah	9.00	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	3.00	5.00	0.00
Washington	10.00	5.00	10.00	12.00	6.00	4.00
West Virginia	4.00	0.00	0.00	2.00	7.00	6.00
Wisconsin	3.00	2.90	4.00	1.00	6.50	1.00
Wyoming	1.00	0.00	0.00	0.00	1.00	1.00
<b>Total</b>	<b>369.10</b>	<b>82.20</b>	<b>104.50</b>	<b>159.22</b>	<b>521.25</b>	<b>170.55</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

Administration						
State	Supervisory Staff	Human Resources	Business Office	Revenue	Other Administrative	Support Staff
Alabama	2.50	2.00	3.75	1.00	1.50	0.00
Alaska	3.00	0.00	0.00	1.00	6.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	1.00	1.00	2.00	1.00	7.00	0.00
Arkansas	2.00	3.00	0.00	0.00	0.00	25.00
California	31.00	29.00	14.00	11.00	36.00	6.00
Colorado	1.00	0.00	4.00	0.00	0.00	0.00
Connecticut	1.00	1.00	6.00	0.00	0.00	0.00
Delaware	2.00	3.00	1.00	4.00	0.00	4.00
Dist. of Columbia	1.00	2.00	0.00	0.00	4.00	0.00
Florida	1.00	1.00	0.00	0.00	0.00	2.00
Georgia	1.00	2.00	0.00	3.00	0.00	4.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	3.00	0.00	1.00	0.00
Idaho	2.00	0.50	1.00	2.00	0.00	2.50
Illinois	8.00	5.00	6.00	3.00	0.00	0.00
Indiana	0.00	0.00	2.00	1.00	1.00	2.00
Iowa	0.00	1.00	0.00	1.00	4.00	4.00
Kansas	0.00	2.50	0.00	7.00	2.00	0.00
Kentucky	0.00	1.00	0.00	0.00	3.00	0.00
Louisiana	12.00	2.00	0.00	3.00	7.00	9.00
Maine	1.00	0.00	0.00	1.00	0.00	2.25
Maryland	3.00	3.00	8.00	0.00	0.00	1.00
Massachusetts	1.00	0.00	0.00	2.00	3.00	0.00
Michigan	1.73	1.15	2.30	1.15	4.03	1.15
Minnesota	0.40	0.60	0.70	0.00	0.00	0.00
Mississippi	2.00	1.00	1.00	4.00	0.00	3.00
Missouri	4.00	3.00	10.00	0.00	4.00	0.00
Montana	1.00	1.00	0.00	0.00	1.00	3.00
Nebraska	3.00	1.00	0.00	0.00	0.00	4.00
Nevada	0.00	0.00	0.00	0.00	0.00	7.00
New Hampshire	2.00	1.00	6.00	2.00	0.00	0.00
New Jersey	5.00	5.00	1.00	1.00	9.00	1.00
New Mexico	2.00	2.00	0.00	0.00	1.00	0.00
New York	2.00	17.00	9.00	5.00	11.00	0.00
North Carolina	3.00	5.00	6.00	0.00	8.00	5.00
North Dakota	0.50	0.25	0.25	1.00	0.00	0.00
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	3.00	1.00	0.00	3.00	5.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	2.00	0.00	2.00	2.00	4.00	0.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00
South Carolina	4.00	1.00	2.00	2.00	2.00	2.00
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	15.00	4.00	4.00	55.50	2.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00
Utah	0.00	0.00	0.00	3.00	2.00	0.00
Vermont	0.00	0.00	0.50	0.00	1.00	0.50
Virginia	2.00	0.00	0.00	1.00	0.00	0.00
Washington	6.00	3.00	5.00	0.00	8.00	0.00
West Virginia	2.00	8.00	3.00	14.00	4.00	0.00
Wisconsin	2.00	0.00	4.00	0.00	0.00	2.93
Wyoming	0.00	1.00	0.00	0.00	1.00	0.00
<b>Total</b>	<b>131.13</b>	<b>129.00</b>	<b>107.50</b>	<b>88.15</b>	<b>198.03</b>	<b>96.33</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

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	1.00	4.00	5.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	3.00	0.50	0.00	5.00	1.00	1.00
Arkansas	1.00	0.00	0.00	4.00	5.00	1.00
California	1.00	28.00	11.00	0.00	77.00	8.00
Colorado	3.00	4.00	2.00	7.00	6.00	0.00
Connecticut	3.00	5.00	2.00	3.00	6.00	2.00
Delaware	0.00	0.00	0.00	2.00	2.00	1.00
Dist. of Columbia	3.00	3.00	2.00	4.00	1.00	0.00
Florida	15.00	4.00	7.00	17.00	30.00	3.00
Georgia	1.00	1.00	0.00	2.00	4.00	1.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	1.00	1.00	8.00	5.00	1.00
Idaho	1.00	0.50	0.00	1.00	1.00	2.00
Illinois	7.00	4.00	4.00	9.00	9.00	1.00
Indiana	1.00	1.00	1.00	4.00	3.00	1.00
Iowa	3.00	1.00	1.00	1.00	2.00	0.00
Kansas	1.00	0.50	0.50	5.75	9.00	2.00
Kentucky	2.00	0.00	0.00	6.00	4.00	8.00
Louisiana	7.00	2.00	2.00	12.00	17.00	5.00
Maine	0.00	1.00	1.00	6.00	3.00	0.00
Maryland	6.00	3.00	2.00	14.00	8.00	1.00
Massachusetts	2.00	1.00	2.00	3.00	5.00	1.00
Michigan	3.00	0.00	0.00	9.00	8.00	2.00
Minnesota	1.00	3.00	1.00	7.00	3.00	0.00
Mississippi	3.00	0.00	0.00	3.00	4.00	5.00
Missouri	2.00	3.00	1.00	8.00	7.00	0.00
Montana	1.00	2.00	2.00	2.00	2.00	0.00
Nebraska	3.00	2.00	1.00	3.00	3.00	1.00
Nevada	4.00	1.00	1.00	3.00	3.00	3.00
New Hampshire	3.00	1.00	1.00	5.00	3.00	2.00
New Jersey	5.00	3.00	4.00	8.00	11.00	3.00
New Mexico	1.00	1.00	0.00	0.00	0.00	0.00
New York	12.00	25.00	14.00	15.00	33.00	9.00
North Carolina	7.00	3.00	4.00	9.00	5.00	4.00
North Dakota	1.00	1.00	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	9.00	4.00	14.00	7.00	3.00
Oklahoma	4.00	2.00	0.00	0.00	6.00	0.00
Oregon	1.00	3.00	2.00	6.00	4.00	3.00
Pennsylvania	3.00	12.00	7.00	5.00	3.00	1.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	1.00	0.00	0.00	1.00	1.00	0.00
South Carolina	3.00	2.00	1.00	2.00	3.00	0.50
South Dakota	0.00	0.00	0.00	2.00	1.50	0.00
Tennessee	3.00	0.00	0.00	3.00	5.00	3.00
Texas	3.00	19.00	11.00	34.00	22.00	2.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00
Utah	2.00	2.00	0.00	8.00	2.00	2.00
Vermont	3.00	0.00	0.00	2.00	4.00	0.00
Virginia	7.00	0.00	0.00	15.00	15.00	0.00
Washington	6.00	5.00	2.00	20.00	8.00	3.00
West Virginia	3.00	0.00	0.00	2.00	2.00	0.00
Wisconsin	1.00	0.00	0.00	3.00	1.00	1.00
Wyoming	1.00	0.00	0.00	2.00	2.00	1.00
<b>Total</b>	<b>156.00</b>	<b>161.50</b>	<b>97.50</b>	<b>315.25</b>	<b>375.50</b>	<b>88.50</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

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	6.00	0.00	0.55	3.00
Alaska	1.00	4.00	0.00	0.00	0.00	0.00	1.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	7.00	23.00	11.00	1.00	3.00	1.00	5.00
Arkansas	3.00	13.00	8.00	0.00	0.00	0.00	2.00
California	22.00	10.00	67.00	0.00	0.00	0.00	8.00
Colorado	2.00	10.00	7.00	0.00	0.00	0.00	1.00
Connecticut	14.00	19.00	17.00	1.00	0.00	2.00	3.00
Delaware	8.00	0.00	10.00	0.00	0.00	4.00	5.00
Dist. of Columbia	2.00	2.00	3.00	0.00	0.00	6.00	0.00
Florida	22.00	17.00	55.00	1.00	0.00	0.00	6.00
Georgia	1.00	1.00	6.00	0.00	0.00	3.00	3.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	2.00	1.00	10.00	0.00	0.00	14.00	3.00
Idaho	2.00	2.00	2.00	0.00	0.00	0.00	2.00
Illinois	10.00	45.00	20.00	0.00	0.00	0.00	5.00
Indiana	4.00	0.00	7.00	0.00	0.00	0.00	1.00
Iowa	3.00	14.00	24.00	0.00	0.00	0.00	1.00
Kansas	3.00	5.00	10.00	0.00	0.00	1.00	0.00
Kentucky	1.00	0.00	0.00	0.00	0.00	1.00	4.00
Louisiana	6.00	6.00	15.00	0.00	0.00	0.00	1.00
Maine	8.00	6.00	2.00	0.00	0.00	2.00	0.00
Maryland	8.00	10.00	6.00	1.00	0.00	0.00	1.00
Massachusetts	11.00	9.00	8.00	0.00	0.00	0.00	1.00
Michigan	18.00	12.00	15.00	1.00	0.00	2.00	4.00
Minnesota	2.00	1.00	7.00	0.00	0.00	0.00	2.00
Mississippi	1.50	0.00	7.00	0.00	0.00	0.00	1.00
Missouri	5.00	37.00	12.00	3.00	0.00	1.00	2.00
Montana	2.00	2.00	0.00	0.00	0.00	4.00	2.00
Nebraska	10.00	9.50	11.00	0.00	0.00	3.00	1.00
Nevada	5.00	4.00	5.00	0.00	0.00	0.00	4.00
New Hampshire	2.00	3.00	5.00	0.00	0.00	0.00	0.00
New Jersey	5.00	5.00	30.00	0.00	0.00	1.00	8.00
New Mexico	2.00	0.00	3.00	0.00	0.00	0.00	1.00
New York	31.00	98.00	107.00	0.00	0.00	0.00	29.00
North Carolina	19.00	14.00	14.00	1.00	0.00	5.00	6.00
North Dakota	1.00	1.00	3.00	0.00	0.00	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	17.00	16.00	16.00	1.00	0.00	3.00	2.00
Oklahoma	2.00	0.00	12.00	0.00	0.00	1.00	1.00
Oregon	1.00	6.00	6.00	0.00	0.00	1.00	3.00
Pennsylvania	10.00	23.00	22.00	0.00	0.00	0.00	2.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	2.00	6.00	5.00	0.00	0.00	0.00	0.50
South Carolina	7.00	7.00	3.00	0.00	0.00	5.00	1.50
South Dakota	1.00	0.00	3.00	0.00	0.00	0.00	0.00
Tennessee	3.00	15.00	17.00	1.00	0.00	6.00	10.00
Texas	4.00	71.00	42.00	8.50	0.00	0.00	4.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	27.00	0.00
Virginia	7.00	8.00	9.00	0.00	0.00	0.00	2.00
Washington	8.00	15.00	6.00	0.00	0.00	0.00	2.00
West Virginia	3.00	0.00	7.00	0.00	0.00	0.00	3.00
Wisconsin	6.00	26.00	17.00	0.00	0.00	0.00	3.00
Wyoming	1.00	3.00	1.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>324.20</b>	<b>602.50</b>	<b>685.45</b>	<b>25.50</b>	<b>3.00</b>	<b>100.55</b>	<b>151.00</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

Market Conduct Regulation					
State	Supervisory Staff	Market Conduct Examiners	Market Conduct Analysts	Managed Care Org. Oversight	Support Staff
Alabama	0.00	2.00	2.00	0.55	0.00
Alaska	0.00	0.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00
Arizona	1.00	0.00	1.00	0.00	1.00
Arkansas	0.00	0.00	0.00	0.00	0.00
California	5.00	30.50	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	1.00
Dist. of Columbia	0.50	0.00	1.00	0.00	0.00
Florida	5.00	0.00	11.00	0.00	2.00
Georgia	1.00	0.00	0.00	0.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	1.00	0.00	0.00	0.00
Idaho	0.00	2.00	0.00	0.00	0.00
Illinois	1.00	12.00	3.00	0.00	1.00
Indiana	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	1.00	0.00	0.00
Kansas	1.00	1.00	1.00	0.00	0.00
Kentucky	2.00	0.00	4.00	0.00	1.00
Louisiana	1.00	2.00	1.00	0.00	0.00
Maine	1.00	1.00	0.00	0.00	0.00
Maryland	6.00	8.00	2.00	4.00	2.00
Massachusetts	0.00	0.00	1.00	3.00	0.00
Michigan	2.00	7.00	7.00	2.00	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	4.00	26.00	0.00	0.00	2.00
Montana	0.50	1.00	1.00	0.00	0.00
Nebraska	1.00	3.00	1.00	0.00	0.00
Nevada	2.00	1.00	0.00	0.00	1.00
New Hampshire	2.00	6.00	2.00	0.00	0.00
New Jersey	1.00	6.00	4.00	0.00	0.00
New Mexico	0.00	0.00	0.00	1.00	0.00
New York	9.00	27.00	22.00	0.00	4.00
North Carolina	7.00	7.00	5.00	0.00	1.00
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	5.00	4.00	0.00	0.00
Oklahoma	1.00	0.00	2.00	0.00	0.00
Oregon	1.00	2.00	5.00	0.00	1.00
Pennsylvania	2.00	10.00	3.00	0.00	2.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.50	1.00	2.00	0.00	0.00
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	0.00	1.00	0.00	0.00	0.00
Texas	1.00	8.00	0.00	17.50	1.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00
Utah	0.00	7.00	1.00	0.00	1.00
Vermont	1.00	2.00	0.00	0.00	1.00
Virginia	5.00	0.00	19.00	0.00	2.00
Washington	3.00	8.00	3.00	0.00	1.00
West Virginia	1.00	5.00	2.00	0.00	0.00
Wisconsin	1.50	0.00	7.00	1.00	0.00
Wyoming	1.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>80.50</b>	<b>207.50</b>	<b>122.00</b>	<b>29.05</b>	<b>30.00</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

Antifraud/Enforcement					
State	Supervisory Staff	Criminal Fraud Investigators	Civil Fraud Investigators	Enforcement Personnel	Support Staff
Alabama	0.00	5.00	2.00	0.00	2.00
Alaska	1.00	3.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00
Arizona	2.00	6.00	0.00	2.00	1.00
Arkansas	1.00	6.00	0.00	0.00	2.00
California	84.00	182.00	71.00	0.00	96.00
Colorado	0.75	0.00	8.00	0.00	0.00
Connecticut	1.00	0.00	0.00	5.00	0.00
Delaware	3.00	0.00	8.00	0.00	2.00
Dist. of Columbia	2.00	0.00	6.00	0.00	0.00
Florida	66.00	196.00	0.00	70.00	0.00
Georgia	4.00	10.00	1.00	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	2.00
Illinois	4.00	0.00	4.00	10.00	2.00
Indiana	3.00	1.00	0.00	6.00	1.00
Iowa	1.00	6.00	0.00	1.00	0.00
Kansas	0.00	3.00	0.00	0.00	0.50
Kentucky	3.00	11.00	0.00	0.00	3.00
Louisiana	2.00	0.00	4.00	4.00	1.00
Maine	0.00	0.00	0.00	0.00	0.00
Maryland	5.00	4.00	1.00	6.00	5.00
Massachusetts	1.00	0.00	4.00	2.00	1.00
Michigan	2.00	4.00	5.00	4.00	1.00
Minnesota	6.00	14.00	11.00	0.00	0.50
Mississippi	1.00	0.00	3.00	0.00	0.00
Missouri	1.00	0.00	9.00	0.00	1.00
Montana	1.00	4.00	0.00	0.00	0.00
Nebraska	1.00	2.00	0.00	0.00	1.00
Nevada	1.00	2.00	6.00	0.00	0.00
New Hampshire	1.00	3.00	0.00	1.00	2.00
New Jersey	14.00	0.00	54.00	7.00	9.00
New Mexico	3.00	4.00	0.00	0.00	1.00
New York	2.00	24.00	4.00	0.00	5.00
North Carolina	7.00	29.00	0.00	0.00	1.00
North Dakota	0.75	1.75	1.50	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00
Ohio	4.00	5.50	9.50	0.00	2.00
Oklahoma	1.00	4.00	0.00	0.00	1.00
Oregon	0.50	0.00	3.00	2.00	0.25
Pennsylvania	3.00	0.00	0.00	12.00	3.00
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	8.00	29.00	6.75	5.00	7.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00
Utah	3.00	9.00	0.00	0.00	3.00
Vermont	0.00	0.00	0.00	0.00	0.00
Virginia	7.00	0.00	0.00	9.00	0.00
Washington	5.00	5.00	7.00	0.00	2.00
West Virginia	8.00	15.00	7.00	9.00	3.00
Wisconsin	0.00	0.00	0.00	0.00	0.00
Wyoming	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>269.00</b>	<b>599.25</b>	<b>236.75</b>	<b>159.00</b>	<b>163.25</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

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	0.25
Alaska	1.00	3.00	0.00	0.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	2.00	10.00	0.00	0.00	0.00	1.00	1.00
Arkansas	2.00	10.00	0.00	0.00	3.00	0.00	5.00
California	15.00	75.00	0.00	29.00	2.00	0.00	12.00
Colorado	3.00	14.00	0.00	0.00	4.50	0.00	3.00
Connecticut	2.00	9.00	0.00	0.00	0.00	0.00	2.00
Delaware	6.00	8.00	0.00	0.00	3.00	0.00	2.00
Dist. of Columbia	1.50	6.00	1.00	0.00	0.00	0.00	0.00
Florida	12.00	61.00	5.00	17.00	0.00	0.00	2.00
Georgia	4.00	9.00	0.00	5.00	0.00	0.00	2.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	5.00	0.00	1.00	0.00	0.00	1.00
Idaho	2.00	6.00	0.00	0.00	8.00	0.00	1.00
Illinois	7.00	20.00	8.00	3.00	0.00	0.00	0.00
Indiana	1.00	0.00	0.00	5.00	2.00	0.00	1.00
Iowa	0.00	6.00	1.00	0.00	8.00	1.00	1.00
Kansas	2.00	11.00	0.00	0.00	0.00	0.00	4.00
Kentucky	3.00	8.00	0.00	0.00	0.00	0.00	3.00
Louisiana	3.00	14.00	1.00	4.00	2.00	0.00	2.00
Maine	4.00	6.50	1.00	2.00	0.00	1.00	0.00
Maryland	11.00	23.00	8.00	0.00	0.00	5.00	13.00
Massachusetts	2.00	4.00	0.00	0.00	0.00	0.00	1.00
Michigan	3.00	17.00	0.00	5.60	0.00	3.00	2.15
Minnesota	1.00	8.00	0.00	0.00	0.00	0.00	0.00
Mississippi	4.00	5.00	1.00	0.00	0.00	0.00	3.00
Missouri	2.00	20.00	0.00	0.00	0.00	0.00	2.00
Montana	1.00	6.00	0.00	0.00	0.00	0.00	0.00
Nebraska	2.00	7.00	0.00	0.00	4.00	1.00	2.00
Nevada	1.00	6.00	0.00	0.00	0.00	0.00	1.00
New Hampshire	1.00	4.00	0.00	1.00	0.00	0.00	1.00
New Jersey	6.00	20.00	0.00	7.00	0.00	1.00	4.00
New Mexico	4.00	2.00	2.00	0.00	3.00	0.00	0.00
New York	9.00	28.00	5.00	0.00	0.00	11.00	22.00
North Carolina	9.00	18.00	0.00	0.00	18.00	3.00	4.00
North Dakota	1.00	2.00	0.00	1.00	2.00	0.00	1.00
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	8.00	6.00	0.00	4.00	0.00	3.00
Oregon	1.00	9.50	0.00	2.50	0.00	0.00	2.00
Pennsylvania	4.00	13.00	0.00	0.00	0.00	0.00	2.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	1.00	4.00	0.00	0.00	0.00	0.00	0.00
South Carolina	2.00	0.00	6.00	0.00	0.00	0.00	1.00
South Dakota	0.00	3.50	0.00	0.00	0.00	0.00	1.00
Tennessee	2.00	10.00	0.00	0.00	0.00	0.00	3.00
Texas	17.00	42.25	0.00	137.00	0.00	0.00	3.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utah	0.00	5.00	0.00	0.00	0.00	0.00	0.00
Vermont	1.00	3.00	0.00	0.00	0.00	0.00	0.00
Virginia	5.00	13.00	1.00	0.00	0.00	1.00	6.00
Washington	8.00	0.00	15.00	0.00	9.00	0.00	7.00
West Virginia	4.00	1.00	1.00	9.00	2.00	0.00	3.00
Wisconsin	1.50	7.00	7.00	0.00	0.00	0.00	2.00
Wyoming	0.00	2.00	0.00	0.00	0.00	0.00	1.00
<b>Total</b>	<b>184.00</b>	<b>601.75</b>	<b>69.00</b>	<b>232.10</b>	<b>89.50</b>	<b>28.00</b>	<b>135.40</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

Licensing					
State	Supervisory Staff	Producer Licensing	Company Licensing	Other Licensing	Support Staff
Alabama	2.00	7.00	0.75	4.00	5.00
Alaska	1.00	4.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00
Arizona	5.00	3.00	0.00	9.00	1.00
Arkansas	2.00	6.00	0.00	4.00	1.00
California	9.00	45.00	8.00	0.00	6.00
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	4.00	0.00	0.00	1.00
Dist. of Columbia	1.00	3.00	1.00	0.00	0.00
Florida	8.00	31.00	0.00	0.00	0.00
Georgia	1.00	2.00	0.00	0.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	6.00	0.00	0.00	1.00
Idaho	1.00	5.00	0.00	0.00	0.00
Illinois	6.00	2.00	4.00	2.00	0.00
Indiana	2.00	4.00	4.00	0.00	0.00
Iowa	1.00	5.00	0.00	0.00	0.00
Kansas	0.00	4.00	1.00	2.00	0.00
Kentucky	2.00	1.00	0.00	2.00	7.00
Louisiana	4.00	9.00	5.00	8.00	2.00
Maine	1.00	4.00	2.00	0.00	0.00
Maryland	5.00	8.00	7.00	1.00	0.00
Massachusetts	2.00	3.00	0.00	0.00	0.00
Michigan	3.00	17.00	1.00	0.00	2.00
Minnesota	1.00	2.00	2.00	1.80	0.84
Mississippi	2.00	0.00	0.00	0.00	6.00
Missouri	2.00	6.00	5.00	0.00	0.00
Montana	0.50	4.00	0.00	0.00	0.00
Nebraska	1.00	3.50	1.00	2.00	1.00
Nevada	3.00	4.00	0.00	0.00	0.00
New Hampshire	1.00	2.00	1.00	0.00	0.00
New Jersey	3.00	7.00	0.00	7.00	0.00
New Mexico	3.00	5.00	2.00	0.00	2.00
New York	3.00	21.00	0.00	0.00	2.00
North Carolina	5.00	8.00	0.00	13.00	1.00
North Dakota	1.00	3.00	0.00	0.00	0.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00
Ohio	4.00	3.00	2.00	6.00	0.50
Oklahoma	5.00	6.00	0.00	7.00	2.00
Oregon	0.50	5.00	0.00	2.00	0.00
Pennsylvania	2.00	5.00	3.00	0.00	1.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.00	3.00	2.00	0.00	0.00
South Carolina	3.00	5.00	0.00	2.00	1.00
South Dakota	0.00	2.00	1.00	0.00	0.00
Tennessee	3.00	11.00	2.00	0.00	1.00
Texas	5.00	55.00	14.65	0.00	0.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00
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	8.00	5.00	0.00	0.00
Washington	5.00	4.00	3.00	4.00	1.00
West Virginia	1.00	4.00	0.00	0.00	0.00
Wisconsin	2.00	4.00	3.00	0.00	1.00
Wyoming	1.00	2.00	0.00	0.00	0.00
<b>Total</b>	<b>117.25</b>	<b>369.50</b>	<b>83.40</b>	<b>76.80</b>	<b>46.34</b>

Table 3 (continued)

## Insurance Department Staffing - By Position - 2020

State	Information Systems/Technical Services					Other Staff	Total
	Supervisory Staff	Systems/LAN Personnel	Computer Prog./Analyst	Data Personnel	Support Staff	All Other	Department Employees
Alabama	3.00	4.00	3.25	0.75	0.25	37.00	168.25
Alaska	0.00	0.00	0.00	0.00	0.00	1.00	47.00
American Samoa	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Arizona	2.00	2.00	0.00	0.00	0.00	2.00	139.75
Arkansas	2.00	3.00	5.00	1.00	0.00	13.00	157.00
California	17.00	33.00	32.00	9.00	0.00	29.00	1,416.50
Colorado	0.00	0.50	0.00	0.00	0.00	1.00	102.00
Connecticut	0.00	3.00	2.00	0.00	0.00	1.00	147.00
Delaware	1.00	1.00	1.00	0.00	1.00	1.00	107.00
Dist. of Columbia	1.00	2.00	0.00	1.00	0.00	3.00	81.00
Florida	6.00	0.00	6.00	9.00	2.00	6.00	749.00
Georgia	0.00	1.00	3.00	1.00	0.00	98.00	190.00
Guam	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Hawaii	0.00	0.00	0.00	0.00	0.00	1.00	94.00
Idaho	0.00	0.00	1.00	0.00	0.00	6.00	71.50
Illinois	0.00	0.00	0.00	0.00	0.00	1.00	262.00
Indiana	0.00	0.00	0.00	0.00	0.00	5.00	80.00
Iowa	0.00	0.00	1.00	0.00	0.00	16.00	122.00
Kansas	0.00	2.00	1.00	0.00	0.00	3.00	111.50
Kentucky	2.00	0.00	2.00	0.00	3.00	2.00	104.00
Louisiana	2.00	3.00	2.00	0.00	1.00	3.00	222.00
Maine	1.00	0.00	0.00	2.00	0.00	1.00	70.75
Maryland	3.00	5.00	6.00	3.00	0.00	1.00	255.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	20.50	109.50
Michigan	0.00	0.00	0.00	0.00	0.00	7.00	206.17
Minnesota	0.00	0.00	0.00	0.00	0.00	1.00	89.34
Mississippi	3.00	2.00	4.00	0.00	0.00	1.00	91.00
Missouri	0.00	0.00	0.00	0.00	0.00	4.00	207.00
Montana	1.00	0.00	2.00	0.00	1.00	3.00	68.00
Nebraska	0.00	0.00	1.00	0.00	0.00	1.00	97.00
Nevada	0.00	1.00	0.00	0.00	0.00	1.00	88.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	1.00	85.00
New Jersey	2.00	4.00	6.00	0.00	0.00	5.00	313.00
New Mexico	1.00	3.00	1.00	0.00	0.00	15.00	80.00
New York	3.00	5.00	15.00	7.00	2.00	7.00	742.00
North Carolina	5.00	7.00	11.00	0.00	2.00	130.50	434.00
North Dakota	0.00	1.00	0.00	0.00	0.00	3.00	41.00
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Ohio	6.00	1.00	10.00	2.00	4.00	10.00	282.50
Oklahoma	0.00	0.00	1.00	1.00	0.00	1.00	117.00
Oregon	0.00	0.50	0.00	1.50	0.00	8.00	93.75
Pennsylvania	0.00	0.00	0.00	0.00	0.00	81.00	285.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	2.00	33.00
South Carolina	2.00	2.00	1.00	0.00	0.00	1.00	92.00
South Dakota	0.00	0.00	0.00	0.00	0.00	1.00	32.50
Tennessee	0.00	0.00	0.00	0.00	0.00	1.00	122.00
Texas	14.00	23.00	16.00	28.00	1.00	596.55	1,450.70
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Utah	0.00	0.00	0.00	0.00	0.00	4.00	96.00
Vermont	0.00	0.25	0.00	0.00	0.00	1.00	62.25
Virginia	2.00	4.00	0.00	0.00	0.00	1.00	181.00
Washington	5.00	7.00	10.00	0.00	0.00	4.00	260.00
West Virginia	3.00	0.00	5.00	2.00	1.00	90.00	246.00
Wisconsin	0.00	0.00	0.00	1.00	0.00	1.00	124.33
Wyoming	0.00	0.00	0.00	0.00	0.00	3.00	26.00
<b>Total</b>	<b>87.00</b>	<b>120.25</b>	<b>148.25</b>	<b>69.25</b>	<b>18.25</b>	<b>1,241.55</b>	<b>10,857.29</b>

Table 4

## Total Contractual/Intergovernmental Staff 2016-2020

State	2020	2019	2018	2017	2016	Percent 2016-2020
Alabama	1.00	1.00	1.00	1.00	1.00	0.00%
Alaska	7.00	7.00	2.00	10.00	10.00	-30.00%
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00%
Arizona	8.00	14.80	14.98	14.64	14.61	-45.24%
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00%
California	20.40	23.60	23.50	23.50	24.00	-15.00%
Colorado	15.00	9.00	7.00	19.00	12.00	25.00%
Connecticut	1.00	1.00	1.00	1.00	1.00	0.00%
Delaware	131.00	130.00	150.00	143.00	144.00	-9.03%
Dist. of Columbia	8.00	8.00	8.00	8.00	8.00	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	12.70	14.10	11.10	10.90	10.90	16.51%
Illinois	0.00	2.00	6.00	5.00	9.00	-100.00%
Indiana	22.00	22.00	35.00	35.00	35.00	-37.14%
Iowa	3.00	3.00	1.50	1.50	1.50	100.00%
Kansas	3.50	1.58	0.00	0.00	0.00	-
Kentucky	24.00	24.00	21.00	31.00	30.70	-21.82%
Louisiana	59.00	56.00	68.00	68.00	68.00	-13.24%
Maine	2.75	2.95	2.95	2.95	2.75	0.00%
Maryland	23.00	18.00	15.00	23.00	14.00	64.29%
Massachusetts	2.10	1.90	0.90	1.30	5.40	-61.11%
Michigan	36.35	34.35	31.85	31.85	31.85	14.13%
Minnesota	24.65	25.65	27.40	31.65	32.65	-24.50%
Mississippi	7.00	8.00	8.00	8.00	8.00	-12.50%
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	3.00	5.00	4.00	4.00	2.00	50.00%
New Hampshire	0.00	0.00	1.88	2.50	2.50	-100.00%
New Jersey	46.00	48.00	49.00	19.00	19.00	142.11%
New Mexico	0.00	1.00	44.00	45.00	11.00	-100.00%
New York	91.33	97.78	101.86	116.08	132.00	-30.81%
North Carolina	0.00	0.00	0.00	0.00	8.00	-100.00%
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00%
N. Mariana Islands	0.00	0.00	0.00	0.00	0.00	0.00%
Ohio	4.00	2.00	3.00	3.00	15.00	-73.33%
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00%
Oregon	0.50	0.50	0.50	0.50	0.50	0.00%
Pennsylvania	23.00	29.00	30.00	30.00	16.00	43.75%
Puerto Rico	0.00	1.00	0.00	0.00	4.00	-100.00%
Rhode Island	12.00	10.50	10.66	10.49	10.00	20.00%
South Carolina	5.00	5.00	5.00	8.00	10.00	-50.00%
South Dakota	7.25	6.25	6.25	5.25	5.50	31.82%
Tennessee	14.00	14.00	14.00	13.00	13.00	7.69%
Texas	14.00	12.00	12.00	12.00	14.00	0.00%
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00%
Utah	17.00	17.00	17.00	19.00	19.00	-10.53%
Vermont	0.00	0.00	0.00	0.00	0.00	0.00%
Virginia	1.00	1.00	1.00	1.00	1.00	0.00%
Washington	2.35	3.36	3.35	3.30	4.60	-48.91%
West Virginia	5.00	7.00	7.00	7.00	7.00	-28.57%
Wisconsin	15.39	0.30	0.36	0.57	0.45	3320.00%
Wyoming	8.00	10.00	10.00	11.00	10.00	-20.00%
<b>Total</b>	<b>680.27</b>	<b>678.62</b>	<b>757.04</b>	<b>780.98</b>	<b>768.91</b>	<b>-11.53%</b>

Table 5

## Contractual/Intergovernmental Staff - By Position - 2020

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	0.00	2.00	1.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.66	2.25	0.28	0.12	0.13	0.00
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	3.00	0.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	2.00	13.00	16.00	8.00	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	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	0.40	5.00	0.20	0.20	0.00	0.00
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	10.00	0.00	0.00	0.00	0.00
Iowa	2.00	1.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	1.00	0.00	2.00	1.00	0.00	0.00
Louisiana	0.00	11.00	2.00	2.00	1.00	0.00
Maine	0.00	2.75	0.00	0.00	0.00	0.00
Maryland	2.00	0.00	1.00	0.00	0.00	0.00
Massachusetts	0.60	0.00	0.00	1.00	0.00	0.00
Michigan	1.00	4.00	3.50	2.50	0.25	0.25
Minnesota	0.00	0.00	3.00	0.50	2.00	0.00
Mississippi	0.00	4.00	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	0.00	2.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	0.00	12.00	0.00	0.00	0.00	0.00
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	4.08	1.70	0.00	0.00
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.00	0.00	3.00	3.00	2.00	2.00
South Carolina	2.00	0.00	0.00	0.00	0.00	0.00
South Dakota	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
Utah	0.00	4.00	2.00	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	1.35	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	1.00	1.00	0.00	0.00
Wisconsin	0.00	0.25	0.27	0.17	0.00	0.00
Wyoming	0.00	3.00	2.00	2.00	0.00	0.00
<b>Total</b>	<b>19.66</b>	<b>85.10</b>	<b>46.83</b>	<b>25.69</b>	<b>5.38</b>	<b>4.25</b>

Table 5 (continued)

## Contractual/Intergovernmental Staff - By Position - 2020

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	0.00	0.00	0.00	0.00	0.00	0.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	3.56	0.00	1.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	0.00	0.00	19.40	1.00	0.00	0.00
Colorado	3.00	0.00	0.00	3.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	32.00	10.00	19.00	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	0.20	0.00	0.00	0.00	0.00
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	12.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	2.50	1.00	0.00	0.00	0.00	0.00
Kentucky	5.00	0.00	0.00	7.00	2.00	0.00
Louisiana	13.00	0.00	0.00	1.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	2.00	0.00	2.00
Massachusetts	0.50	0.00	0.00	0.00	0.00	0.00
Michigan	1.00	0.50	0.00	0.10	0.00	3.00
Minnesota	6.00	0.00	0.15	13.00	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	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	0.00	0.00	0.00	0.00	0.00	30.00
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	16.23	0.00	68.00	0.00	0.00	0.00
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	23.00	0.00	0.00	0.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	2.00	0.00	0.00	0.00	0.00	0.00
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	1.00	1.00	1.00	1.00	0.00	1.00
Tennessee	4.00	3.00	5.00	0.00	0.00	0.00
Texas	0.00	0.00	14.00	0.00	0.00	0.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	1.00
West Virginia	3.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	1.70	0.00	0.00	0.00
Wyoming	0.00	0.00	1.00	0.00	0.00	0.00
<b>Total</b>	<b>115.79</b>	<b>15.70</b>	<b>153.25</b>	<b>41.10</b>	<b>5.00</b>	<b>37.00</b>

Table 5 (continued)

## Contractual/Intergovernmental Staff - By Position - 2020

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	0.00	0.00	2.00	2.00	0.00	7.00
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00	8.00
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	20.40
Colorado	0.00	0.00	0.00	0.00	0.00	0.00	15.00
Connecticut	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Delaware	0.00	0.00	0.00	13.00	2.00	0.00	131.00
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	0.20	2.00	0.00	1.50	12.70
Illinois	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00	22.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00	3.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00	3.50
Kentucky	0.00	0.00	0.00	6.00	0.00	0.00	24.00
Louisiana	0.00	0.00	0.00	20.00	0.00	9.00	59.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00	2.75
Maryland	2.00	3.00	1.00	0.00	1.00	9.00	23.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	0.00	2.10
Michigan	0.00	0.00	0.00	9.00	0.00	11.25	36.35
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00	24.65
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00	7.00
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	0.00	0.00	0.00	0.00	0.00	1.00	3.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	0.00	0.00	0.00	0.00	0.00	4.00	46.00
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	1.32	0.00	0.00	91.33
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00	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	4.00	0.00	0.00	4.00
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	23.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00	12.00
South Carolina	0.00	0.00	1.00	2.00	0.00	0.00	5.00
South Dakota	1.00	0.00	0.00	0.25	0.00	0.00	7.25
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00	14.00
Texas	0.00	0.00	0.00	0.00	0.00	0.00	14.00
U.S. Virgin Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utah	0.00	0.00	0.00	3.00	0.00	0.00	17.00
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	2.35
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00	5.00
Wisconsin	0.00	0.00	0.00	13.00	0.00	0.00	15.39
Wyoming	0.00	0.00	0.00	0.00	0.00	0.00	8.00
<b>Total</b>	<b>3.00</b>	<b>3.00</b>	<b>2.20</b>	<b>75.57</b>	<b>5.00</b>	<b>36.75</b>	<b>680.27</b>

Table 6

## Insurance Department Salary Range - By Position - 2020

State	Executive						Legal	
	Deputy/Assistant Commissioners		Media		Public Policy		Lawyers	
	Low	High	Low	High	Low	High	Low	High
Alabama	47,804	160,340	33,922	56,727	58,127	88,540	47,804	148,960
Alaska	94,244	193,504	67,080	142,298	54,366	152,256	0	0
American Samoa	0	0	0	0	0	0	0	0
Arizona	64,101	133,322	36,814	65,828	36,814	65,828	55,203	99,501
Arkansas	86,887	140,591	56,039	81,257	0	0	62,531	125,986
California	73,488	219,060	61,788	95,484	61,788	130,536	69,072	177,564
Colorado	79,908	148,620	0	0	63,864	111,624	0	0
Connecticut	83,071	178,651	89,852	122,505	41,200	130,573	99,014	132,798
Delaware	51,755	116,508	39,484	88,878	55,375	83,063	85,963	163,865
Dist. of Columbia	107,843	185,960	82,326	122,227	103,657	133,537	95,430	197,157
Florida	45,173	161,487	46,381	109,579	36,467	128,809	39,083	172,955
Georgia	53,560	220,667	22,520	220,667	75,508	132,140	36,268	132,140
Guam	0	0	0	0	0	0	0	0
Hawaii	43,000	129,000	50,000	70,000	0	0	64,000	96,000
Idaho	57,000	165,100	36,100	64,400	51,500	92,100	0	0
Illinois	53,000	139,000	96,000	96,000	65,000	76,000	67,000	95,000
Indiana	81,000	200,000	81,000	90,000	0	0	58,000	98,000
Iowa	99,133	199,846	0	0	69,867	107,432	62,109	122,470
Kansas	70,124	127,506	52,440	57,960	80,298	88,751	61,216	80,667
Kentucky	64,788	90,000	0	0	90,000	90,000	42,646	68,234
Louisiana	131,000	188,076	25,896	77,958	45,000	115,000	45,344	133,931
Maine	69,701	95,992	44,866	60,923	0	0	55,411	95,992
Maryland	64,565	152,121	41,464	65,790	60,514	103,661	68,901	134,568
Massachusetts	48,478	152,673	44,590	128,347	0	0	73,037	123,284
Michigan	125,000	156,000	80,000	130,000	47,923	132,749	76,000	132,000
Minnesota	100,642	154,679	59,466	104,901	53,682	112,501	66,190	125,238
Mississippi	65,311	145,333	59,008	103,265	67,521	118,163	51,500	90,125
Missouri	76,728	119,635	40,476	68,052	72,000	92,400	40,500	96,748
Montana	95,505	141,841	55,000	55,000	48,000	80,000	81,169	129,933
Nebraska	0	105,000	36,437	54,658	0	0	67,003	116,147
Nevada	107,676	110,211	51,281	76,170	69,739	104,901	110,211	120,344
New Hampshire	67,245	117,805	50,953	93,654	57,954	100,159	63,180	100,159
New Jersey	126,500	149,500	70,586	138,000	70,725	125,756	70,465	123,464
New Mexico	118,809	118,809	66,306	66,306	0	0	90,916	118,809
New York	160,000	182,000	79,000	90,000	121,000	165,000	55,000	185,000
North Carolina	69,949	180,177	60,530	108,879	56,046	117,589	75,650	161,169
North Dakota	1	999,999	55,356	99,636	0	0	1	999,999
N. Mariana Islands	0	0	0	0	0	0	0	0
Ohio	93,536	166,150	54,496	79,580	57,436	92,730	72,571	104,957
Oklahoma	75,000	110,000	49,500	62,100	0	81,000	62,150	100,350
Oregon	100,272	176,232	0	0	72,108	113,688	72,108	110,724
Pennsylvania	78,416	161,663	65,761	91,482	106,719	106,719	59,267	133,086
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	68,675	100,540
South Carolina	73,421	143,899	33,494	61,975	49,594	91,755	60,344	111,646
South Dakota	65,000	88,291	0	0	0	0	69,071	87,187
Tennessee	107,928	214,176	47,088	103,020	47,088	103,020	57,228	138,060
Texas	92,390	228,775	45,158	103,491	55,184	156,256	48,278	156,256
U.S. Virgin Islands	0	0	0	0	0	0	0	0
Utah	77,800	132,600	49,900	75,000	0	0	66,300	99,600
Vermont	117,811	124,051	0	0	0	0	0	0
Virginia	99,866	177,000	0	0	85,567	136,908	94,866	179,950
Washington	100,560	140,004	69,264	99,432	77,256	115,260	82,800	100,908
West Virginia	51,689	109,505	0	0	0	0	42,988	102,327
Wisconsin	65,416	144,019	30,264	123,468	49,608	150,592	53,352	144,019
Wyoming	82,814	128,062	0	0	0	0	69,352	107,245

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

State	Administration									
	Supervisory Staff		Human Resources		Business Office		Revenue		Other	
	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	49,860	98,000	45,900	59,160	31,470	76,364	45,532	80,212	25,840	38,337
Alaska	51,730	156,270	0	0	0	0	41,652	87,695	31,239	101,166
American Samoa	0	0	0	0	0	0	0	0	0	0
Arizona	55,203	99,501	39,983	71,564	39,983	77,469	33,435	59,812	20,633	52,040
Arkansas	56,039	90,670	29,046	65,265	0	0	0	0	0	0
California	55,632	111,360	33,816	77,352	33,984	77,352	39,576	77,352	33,580	81,252
Colorado	59,796	84,408	0	0	34,752	84,408	0	0	0	0
Connecticut	79,047	101,662	57,750	74,955	43,218	88,593	0	0	0	0
Delaware	55,375	101,760	26,309	72,557	34,484	51,726	28,149	51,726	0	0
Dist. of Columbia	107,843	150,979	61,521	97,375	0	0	0	0	45,718	85,784
Florida	56,148	112,469	46,381	108,147	0	0	0	0	0	0
Georgia	75,508	132,140	40,983	116,938	0	0	22,520	116,938	0	0
Guam	0	0	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	30,000	49,000	0	0	64,000	96,000
Idaho	40,400	92,100	32,000	57,100	32,000	57,100	27,400	64,400	0	0
Illinois	90,000	121,500	50,200	114,000	57,800	79,000	40,000	80,000	0	0
Indiana	0	0	0	0	42,000	52,000	30,000	42,000	35,000	47,000
Iowa	0	0	53,144	80,850	0	0	69,867	107,432	0	0
Kansas	0	0	48,694	61,311	0	0	44,923	61,174	46,929	54,769
Kentucky	0	0	32,042	51,269	0	0	0	0	24,072	62,033
Louisiana	32,323	153,338	32,323	89,253	0	0	24,211	95,493	25,896	89,253
Maine	37,003	51,792	0	0	0	0	32,074	44,866	0	0
Maryland	38,988	97,159	27,199	85,398	32,498	74,933	0	0	0	0
Massachusetts	63,781	128,347	0	0	0	0	53,055	92,382	45,858	71,864
Michigan	114,000	141,000	51,000	74,000	50,000	81,000	59,000	89,000	46,000	74,000
Minnesota	78,196	129,707	46,938	112,501	39,505	84,794	0	0	0	0
Mississippi	40,544	102,692	55,992	103,812	43,493	74,362	38,652	135,638	0	0
Missouri	99,450	108,233	46,231	64,890	38,753	76,220	0	0	18,210	49,350
Montana	84,905	132,522	57,679	86,519	0	0	0	0	60,842	91,264
Nebraska	34,511	85,896	36,437	54,658	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	0	0	0
New Hampshire	53,176	103,057	36,718	50,700	33,871	75,133	69,088	103,057	0	0
New Jersey	78,305	126,500	65,565	106,080	56,855	56,855	56,855	56,855	38,315	119,083
New Mexico	114,000	120,960	53,106	70,408	0	0	0	0	37,142	37,142
New York	138,000	161,000	31,000	140,000	37,000	126,000	56,000	99,000	31,000	92,000
North Carolina	48,051	117,589	32,703	86,431	33,960	86,431	0	0	33,960	86,431
North Dakota	55,356	99,636	55,356	99,636	55,356	99,636	55,356	99,636	0	0
N. Mariana Islands	0	0	0	0	0	0	0	0	0	0
Ohio	60,070	86,507	45,365	71,240	0	0	52,998	77,604	0	0
Oklahoma	53,500	64,586	0	69,185	0	0	46,500	49,750	38,500	42,450
Oregon	0	0	0	0	0	0	0	0	0	0
Pennsylvania	68,695	102,123	0	0	40,783	57,624	52,773	58,895	31,394	52,773
Puerto Rico	0	0	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0
South Carolina	40,759	91,755	40,759	75,413	33,494	61,975	33,494	61,975	33,494	61,975
South Dakota	0	0	0	0	0	0	36,899	36,899	46,176	55,640
Tennessee	0	0	0	0	0	0	0	0	0	0
Texas	59,004	156,256	31,144	117,397	32,976	96,720	29,439	103,491	26,332	117,397
U.S. Virgin Islands	0	0	0	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	37,600	51,200	32,600	33,800
Vermont	0	0	0	0	76,688	120,831	0	0	0	0
Virginia	59,448	136,908	0	0	0	0	44,957	71,458	0	0
Washington	40,440	115,380	54,108	84,307	35,988	58,260	0	0	35,148	102,204
West Virginia	29,396	72,144	22,794	51,298	18,249	37,066	23,939	95,624	23,939	60,535
Wisconsin	64,126	150,592	0	0	46,571	134,659	0	0	0	0
Wyoming	0	0	44,509	68,828	0	0	0	0	40,731	62,986

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

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	0	0	105,268	160,341	105,268	160,341	39,282	69,041	50,175	76,364
Alaska	78,000	166,899	100,854	206,934	96,057	197,087	58,208	162,962	55,439	155,201
American Samoa	0	0	0	0	0	0	0	0	0	0
Arizona	50,891	91,490	65,161	118,011	0	0	43,240	84,157	43,240	77,469
Arkansas	56,039	81,257	0	0	0	0	40,340	59,493	40,340	58,493
California	142,668	177,756	71,064	169,296	113,652	169,296	0	0	45,804	113,028
Colorado	73,632	148,620	52,944	135,372	52,944	135,372	51,408	102,876	51,408	102,876
Connecticut	87,987	127,413	109,320	149,062	109,320	149,062	79,047	101,662	79,047	101,662
Delaware	0	0	0	0	0	0	34,484	51,726	34,484	51,726
Dist. of Columbia	107,843	150,979	66,542	122,227	94,858	122,227	75,094	122,227	94,858	122,227
Florida	54,148	106,103	74,858	236,849	74,858	236,849	36,467	91,984	32,696	91,984
Georgia	66,822	116,938	66,822	116,938	0	0	32,971	81,044	27,249	57,699
Guam	0	0	0	0	0	0	0	0	0	0
Hawaii	0	0	120,000	160,000	120,000	160,000	43,000	79,000	48,000	79,000
Idaho	51,500	92,100	92,400	165,100	0	0	40,400	72,100	40,400	72,100
Illinois	87,000	131,500	57,000	113,600	59,500	109,300	40,700	72,000	44,000	72,000
Indiana	72,000	87,000	88,000	121,000	88,000	121,000	45,500	75,504	45,500	75,504
Iowa	140,546	219,502	108,888	154,814	65,312	100,568	65,312	100,568	62,109	96,075
Kansas	66,349	73,649	63,666	70,367	63,666	70,367	40,613	69,333	38,475	66,371
Kentucky	42,646	68,234	0	0	0	0	38,770	62,033	38,770	62,033
Louisiana	51,917	280,000	62,438	170,000	198,624	207,000	32,323	77,958	32,323	77,958
Maine	0	0	94,141	129,501	94,141	129,501	38,771	74,942	38,771	74,942
Maryland	89,406	143,699	56,757	103,661	56,727	134,568	41,464	74,933	30,611	74,933
Massachusetts	41,017	117,686	0	139,407	59,248	62,566	58,390	83,331	58,390	83,331
Michigan	61,000	115,000	0	0	0	0	55,000	82,000	55,000	82,000
Minnesota	70,240	101,122	137,537	196,794	137,537	196,794	50,175	98,428	50,175	88,197
Mississippi	55,209	100,788	0	0	0	0	35,764	72,196	37,262	90,830
Missouri	62,600	64,478	123,796	156,042	123,796	149,727	40,899	50,025	35,000	55,405
Montana	72,203	130,336	47,250	129,255	47,250	129,255	35,436	53,154	35,436	53,154
Nebraska	67,402	148,787	75,419	110,048	117,501	145,870	40,822	58,683	40,822	58,683
Nevada	66,628	104,901	141,934	141,934	141,934	141,934	61,011	91,350	61,011	91,350
New Hampshire	72,306	117,805	84,507	117,805	71,896	100,159	60,469	94,867	65,949	94,867
New Jersey	112,716	120,789	108,992	133,755	76,113	109,140	68,213	108,642	63,720	112,373
New Mexico	142,386	142,386	71,710	71,710	0	0	0	0	0	0
New York	109,000	186,000	58,000	139,000	75,000	139,000	84,000	155,000	62,000	123,000
North Carolina	56,046	168,390	77,224	147,078	77,224	147,078	46,203	93,346	46,203	93,346
North Dakota	66,516	119,724	1	97,665	1	127,136	55,356	99,636	55,356	99,636
N. Mariana Islands	0	0	0	0	0	0	0	0	0	0
Ohio	26,507	153,649	48,443	114,254	58,157	127,317	52,998	103,584	52,998	103,584
Oklahoma	52,675	60,722	52,300	57,400	0	0	0	0	37,000	47,250
Oregon	91,008	140,736	78,696	115,860	78,696	115,860	62,496	100,716	62,496	95,952
Pennsylvania	60,127	133,086	45,184	116,597	60,127	116,597	45,184	55,061	51,560	52,773
Puerto Rico	0	0	0	0	0	0	0	0	0	0
Rhode Island	92,617	107,540	0	0	0	0	64,407	72,924	64,407	72,924
South Carolina	49,594	111,646	49,594	91,755	73,421	135,842	33,494	61,975	33,494	61,975
South Dakota	0	0	0	0	0	0	46,987	50,606	45,822	47,112
Tennessee	46,752	93,444	0	0	0	0	33,228	61,524	33,228	61,524
Texas	135,269	228,775	48,278	189,069	48,278	189,069	31,144	90,393	34,918	78,953
U.S. Virgin Islands	0	0	0	0	0	0	0	0	0	0
Utah	53,300	64,400	122,100	125,500	0	0	46,900	52,700	45,900	47,100
Vermont	61,797	110,139	0	0	0	0	43,448	75,886	43,448	75,886
Virginia	75,723	136,908	0	0	0	0	51,333	96,277	51,333	96,277
Washington	67,560	108,528	128,436	185,988	122,220	164,364	52,776	93,132	52,776	82,344
West Virginia	38,997	79,527	0	0	0	0	32,722	60,535	32,722	64,172
Wisconsin	58,052	133,453	0	0	0	0	38,105	133,452	38,105	133,452
Wyoming	58,078	89,812	0	0	0	0	53,149	82,189	53,149	82,189

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

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	67,320	110,829	37,391	102,682	33,082	102,713	32,280	72,594	0	0	67,320	102,713
Alaska	89,305	182,166	63,882	155,201	0	0	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0	0	0	0	0
Arizona	46,932	117,992	36,814	77,469	33,435	84,157	55,203	99,501	36,814	84,157	39,983	71,564
Arkansas	77,862	112,900	56,039	101,175	40,340	65,265	0	0	0	0	0	0
California	42,708	122,244	45,804	74,484	68,112	118,224	0	0	0	0	0	0
Colorado	79,908	131,508	55,260	131,436	51,408	121,128	0	0	0	0	0	0
Connecticut	91,523	127,413	79,047	106,453	51,038	118,729	82,961	106,453	0	0	82,961	106,453
Delaware	32,231	108,882	0	0	45,202	83,063	0	0	0	0	45,202	95,106
Dist. of Columbia	107,843	150,979	66,642	122,227	94,858	122,227	0	0	0	0	82,326	144,439
Florida	56,147	112,469	43,507	85,867	43,507	91,984	54,228	128,805	0	0	0	0
Georgia	66,822	116,938	75,508	132,140	32,971	71,720	0	0	0	0	29,974	63,469
Guam	0	0	0	0	0	0	0	0	0	0	0	0
Hawaii	64,000	96,000	59,000	89,000	52,000	89,000	0	0	0	0	52,000	89,000
Idaho	57,000	120,500	51,500	110,200	45,600	101,700	0	0	0	0	0	0
Illinois	104,000	125,900	42,300	114,900	42,000	114,900	0	0	0	0	0	0
Indiana	62,500	110,000	0	0	45,000	65,000	0	0	0	0	0	0
Iowa	82,202	134,618	49,899	110,698	49,899	110,698	0	0	0	0	0	0
Kansas	88,042	123,165	80,750	102,895	48,122	90,871	0	0	0	0	0	68,200
Kentucky	51,600	82,563	0	0	0	0	0	0	0	0	42,647	68,234
Louisiana	55,557	143,312	37,003	95,493	37,003	102,170	0	0	0	0	0	0
Maine	54,704	104,998	38,771	63,066	38,771	52,541	0	0	0	0	52,499	74,942
Maryland	73,541	134,568	46,942	97,159	49,971	91,075	64,565	103,661	0	0	0	0
Massachusetts	41,017	128,347	53,055	83,592	53,055	83,592	0	0	0	0	0	0
Michigan	71,000	106,000	58,000	91,000	58,000	91,000	80,000	115,000	0	0	71,000	106,000
Minnesota	70,240	112,501	66,190	98,428	48,588	98,428	0	0	0	0	0	0
Mississippi	82,987	145,227	0	0	43,167	131,069	0	0	0	0	0	0
Missouri	64,478	106,296	38,630	98,683	25,000	56,650	19,810	83,291	0	0	85,000	90,194
Montana	55,832	141,846	50,756	128,951	0	0	0	0	0	0	50,756	128,951
Nebraska	72,171	161,105	36,136	105,396	43,801	95,814	0	0	0	0	48,180	106,215
Nevada	61,011	104,901	55,958	83,395	51,281	83,395	0	0	0	0	0	0
New Hampshire	75,601	108,149	60,469	98,962	60,469	98,962	0	0	0	0	0	0
New Jersey	117,772	121,143	52,279	122,482	52,279	117,853	0	0	0	0	130,307	130,307
New Mexico	82,665	104,542	0	0	58,676	66,144	0	0	0	0	0	0
New York	117,000	185,000	52,000	132,000	52,000	139,000	0	0	0	0	0	0
North Carolina	56,046	137,456	48,051	100,814	48,051	108,879	60,530	108,879	0	0	48,051	108,879
North Dakota	79,560	143,208	66,516	119,724	55,356	99,636	0	0	0	0	0	0
N. Mariana Island	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	72,571	136,510	87,360	120,120	87,360	120,120	74,276	106,558	0	0	87,360	136,510
Oklahoma	95,000	95,600	0	0	39,000	61,594	0	0	0	0	0	47,950
Oregon	91,008	140,736	68,976	100,716	68,976	100,716	0	0	0	0	68,976	100,716
Pennsylvania	58,895	111,609	51,560	102,123	45,184	78,416	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0	0	0	0
Rhode Island	88,937	100,788	59,283	90,941	59,283	90,941	0	0	0	0	0	0
South Carolina	49,594	135,842	40,759	91,755	40,759	91,755	0	0	0	0	40,759	75,413
South Dakota	64,661	64,661	0	0	41,662	57,408	0	0	0	0	0	0
Tennessee	62,664	131,484	44,520	121,848	44,520	121,848	44,520	121,848	0	0	62,664	127,932
Texas	69,415	156,256	48,278	156,256	48,278	129,137	39,521	129,137	0	0	0	0
U.S. Virgin Island	0	0	0	0	0	0	0	0	0	0	0	0
Utah	54,100	95,600	39,100	69,100	39,100	69,100	0	0	0	0	39,100	67,400
Vermont	70,086	110,139	43,448	91,071	48,594	75,886	0	0	0	0	43,448	110,139
Virginia	85,567	136,098	51,333	96,277	51,333	96,277	0	0	0	0	0	0
Washington	102,816	127,814	69,224	107,957	80,292	121,572	0	0	0	0	0	0
West Virginia	42,988	89,353	0	0	31,146	72,144	0	0	0	0	0	0
Wisconsin	38,084	133,452	38,105	133,452	38,105	133,452	0	0	0	0	0	0
Wyoming	69,352	107,245	58,078	89,812	40,731	62,986	0	0	0	0	0	0

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

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	0	0	43,346	72,594	43,346	72,594	33,081	50,175
Alaska	0	0	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0
Arizona	50,891	91,490	0	0	36,814	65,828	0	0
Arkansas	0	0	0	0	0	0	0	0
California	77,592	113,028	45,804	97,992	45,804	97,992	0	0
Colorado	79,908	121,128	51,408	102,876	59,400	102,876	0	0
Connecticut	87,987	114,367	79,047	101,662	79,047	101,662	0	0
Delaware	45,202	67,804	39,484	59,226	0	0	0	0
Dist. of Columbia	119,706	167,586	0	0	82,326	105,339	0	0
Florida	56,147	112,469	0	0	32,690	88,430	0	0
Georgia	66,822	116,938	0	0	0	0	0	0
Guam	0	0	0	0	0	0	0	0
Hawaii	0	0	59,000	89,000	0	0	0	0
Idaho	0	0	51,500	92,100	0	0	0	0
Illinois	71,700	71,700	50,000	90,000	45,000	89,000	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	65,312	100,568	0	0
Kansas	64,325	71,096	52,078	57,060	45,866	50,695	0	0
Kentucky	42,647	68,234	0	0	35,246	56,496	0	0
Louisiana	51,917	102,170	32,323	77,958	32,323	77,958	0	0
Maine	52,499	72,197	44,866	60,923	0	0	0	0
Maryland	53,214	103,661	44,106	85,398	46,942	74,933	44,106	79,996
Massachusetts	0	0	0	0	75,739	109,579	59,390	117,686
Michigan	80,000	115,000	55,000	79,000	52,000	76,000	55,000	82,000
Minnesota	81,536	120,791	57,545	84,794	0	0	0	0
Mississippi	82,987	145,227	0	0	0	0	0	0
Missouri	102,181	106,296	52,337	92,967	0	0	0	0
Montana	52,824	79,235	59,772	89,658	59,772	89,658	0	0
Nebraska	54,257	81,386	43,668	65,948	43,668	65,948	0	0
Nevada	61,011	104,901	55,958	83,395	0	0	0	0
New Hampshire	72,306	103,057	60,469	98,962	60,469	98,962	0	0
New Jersey	120,789	120,789	52,279	87,055	61,732	93,195	0	0
New Mexico	0	0	0	0	0	0	58,250	58,250
New York	138,000	155,000	52,000	123,000	71,000	123,000	0	0
North Carolina	56,046	117,589	46,203	93,346	46,203	93,346	0	0
North Dakota	0	0	0	0	0	0	0	0
N. Mariana Islands	0	0	0	0	0	0	0	0
Ohio	66,061	104,957	52,998	85,301	58,157	85,301	0	0
Oklahoma	0	65,814	0	0	44,392	55,776	0	0
Oregon	91,008	140,736	68,976	100,716	68,976	100,716	0	0
Pennsylvania	68,695	93,555	45,184	67,247	65,761	75,013	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	88,937	100,788	47,950	72,924	47,950	72,924	0	0
South Carolina	0	0	0	0	40,759	75,413	0	0
South Dakota	0	0	47,112	47,112	0	0	0	0
Tennessee	0	0	44,520	121,848	0	0	0	0
Texas	92,390	156,256	48,278	156,256	0	0	31,144	129,137
U.S. Virgin Islands	0	0	0	0	0	0	0	0
Utah	0	0	42,400	67,200	47,300	71,000	0	0
Vermont	70,089	110,139	58,064	91,071	0	0	0	0
Virginia	75,723	136,098	0	0	51,333	96,277	0	0
Washington	83,712	96,096	65,866	82,328	61,224	78,408	0	0
West Virginia	55,312	102,327	38,997	89,353	36,779	68,041	0	0
Wisconsin	58,052	133,452	0	0	38,105	133,452	38,105	133,452
Wyoming	58,078	89,812	0	0	0	0	0	0

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

State	Antifraud							
	Supervisory Staff		Criminal Fraud Investigators		Civil Fraud Investigators		Enforcement Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	0	0	39,282	80,210	35,617	102,713	0	0
Alaska	72,883	148,824	59,631	126,906	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0
Arizona	43,240	84,157	39,983	71,564	0	0	36,814	65,828
Arkansas	62,531	90,670	45,010	65,265	0	0	0	0
California	73,488	153,072	57,144	103,788	44,100	89,712	0	0
Colorado	73,632	111,624	0	0	51,408	109,416	0	0
Connecticut	89,852	122,505	0	0	0	0	65,428	101,662
Delaware	39,484	83,063	0	0	34,484	51,726	0	0
Dist. of Columbia	119,706	185,960	0	0	82,326	122,227	0	0
Florida	50,000	115,000	44,000	78,000	0	0	23,000	43,000
Georgia	54,536	106,891	35,927	95,439	27,249	47,685	0	0
Guam	0	0	0	0	0	0	0	0
Hawaii	64,000	96,000	48,000	79,000	0	0	0	0
Idaho	51,500	101,700	45,600	81,400	45,600	81,400	0	0
Illinois	73,000	115,000	0	0	79,000	86,000	55,000	71,000
Indiana	56,000	85,000	55,000	65,000	0	0	39,000	79,500
Iowa	86,050	122,470	54,746	83,325	0	0	49,899	75,650
Kansas	0	0	54,538	69,864	0	0	0	0
Kentucky	38,770	68,359	32,042	56,394	0	0	0	0
Louisiana	55,557	125,174	0	0	32,323	95,493	32,323	72,862
Maine	0	0	0	0	0	0	0	0
Maryland	49,971	85,398	46,942	74,933	46,942	74,933	44,106	79,996
Massachusetts	63,781	92,382	0	0	53,056	75,629	73,037	123,284
Michigan	80,000	115,000	51,000	73,000	52,000	76,000	52,000	76,000
Minnesota	70,240	120,791	64,185	84,689	46,938	84,794	0	0
Mississippi	65,311	114,294	0	0	37,262	88,255	0	0
Missouri	42,708	64,478	0	0	43,141	46,350	0	0
Montana	63,070	94,606	57,337	86,005	0	0	0	0
Nebraska	49,394	74,094	45,945	65,757	0	0	0	0
Nevada	55,958	83,395	45,143	72,871	41,572	69,739	0	0
New Hampshire	71,896	100,159	60,307	98,962	0	0	69,088	98,962
New Jersey	96,564	120,789	0	0	49,076	93,195	47,811	93,195
New Mexico	71,153	93,897	50,968	56,657	0	0	0	0
New York	154,000	171,000	52,000	139,000	86,000	104,000	0	0
North Carolina	56,046	117,589	42,780	72,424	0	0	0	0
North Dakota	55,356	99,636	55,356	99,636	55,356	99,636	0	0
N. Mariana Islands	0	0	0	0	0	0	0	0
Ohio	66,061	104,957	52,998	77,605	52,998	77,605	0	0
Oklahoma	0	79,918	56,954	71,350	0	0	0	0
Oregon	91,008	140,736	0	0	54,228	83,208	72,108	110,724
Pennsylvania	61,575	70,260	0	0	0	0	45,184	68,695
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	40,759	75,413	0	0	0	0	33,494	61,975
South Dakota	0	0	0	0	0	0	44,054	49,837
Tennessee	0	0	0	0	0	0	0	0
Texas	63,104	156,256	45,158	96,720	31,144	73,788	63,104	129,137
U.S. Virgin Islands	0	0	0	0	0	0	0	0
Utah	49,200	109,600	44,200	78,100	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	75,723	136,908	0	0	0	0	51,333	96,277
Washington	78,408	103,008	82,344	93,132	51,432	74,604	0	0
West Virginia	34,688	83,488	31,146	57,620	27,729	57,620	26,406	68,041
Wisconsin	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

State	Consumer Affairs											
	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	45,532	72,594	41,278	62,530	0	0	25,840	45,532	0	0	0	0
Alaska	63,856	130,291	54,366	110,994	0	0	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0	0	0	0	0
Arizona	39,983	77,469	36,814	71,564	0	0	0	0	0	0	36,814	65,828
Arkansas	45,010	65,265	32,405	72,822	0	0	0	0	36,155	72,822	0	0
California	77,592	105,000	64,872	81,252	0	0	39,576	89,256	113,556	145,680	0	0
Colorado	79,908	121,128	51,408	102,876	0	0	0	0	44,496	75,240	0	0
Connecticut	87,987	114,367	65,428	101,662	0	0	0	0	0	0	0	0
Delaware	36,899	88,878	32,231	51,726	0	0	0	0	28,149	45,185	0	0
Dist. of Columbia	107,843	167,586	82,326	105,339	87,703	113,002	0	0	0	0	0	0
Florida	50,347	95,790	32,697	45,081	49,000	59,276	30,452	47,890	0	0	0	0
Georgia	36,268	132,140	27,249	52,454	0	0	24,772	43,350	0	0	0	0
Guam	0	0	0	0	0	0	0	0	0	0	0	0
Hawaii	0	0	48,000	79,000	0	0	48,000	79,000	0	0	0	0
Idaho	45,600	101,700	45,600	81,400	0	0	0	0	27,400	72,100	0	0
Illinois	60,000	115,000	42,000	72,000	44,000	71,000	70,000	80,000	0	0	0	0
Indiana	75,000	85,000	0	0	0	0	37,000	50,000	30,500	70,000	0	0
Iowa	0	0	56,347	87,422	71,989	110,698	0	0	33,779	110,698	52,291	79,622
Kansas	57,000	63,000	38,475	63,000	0	0	0	0	0	0	0	0
Kentucky	38,770	68,359	32,042	56,394	0	0	0	0	0	0	0	0
Louisiana	51,917	125,174	32,323	77,958	95,000	131,999	32,323	83,408	32,323	77,958	0	0
Maine	54,579	84,490	32,885	60,923	46,446	63,066	32,885	60,923	0	0	54,038	71,781
Maryland	53,214	110,635	44,106	74,933	44,106	74,933	0	0	0	0	46,942	85,398
Massachusetts	63,781	117,686	53,055	75,629	0	0	0	0	0	0	0	0
Michigan	80,000	115,000	52,000	76,000	0	0	42,000	82,000	0	0	55,000	82,000
Minnesota	70,240	101,122	42,825	84,794	0	0	0	0	0	0	0	0
Mississippi	43,493	96,616	31,499	81,392	31,419	65,208	0	0	0	0	0	0
Missouri	64,478	66,478	38,753	50,000	0	0	0	0	0	0	0	0
Montana	45,535	108,346	41,395	75,856	0	0	0	0	0	0	0	0
Nebraska	49,554	87,487	37,791	65,948	0	0	0	0	40,375	64,979	38,124	55,214
Nevada	49,152	72,871	45,143	66,628	0	0	0	0	0	0	0	0
New Hampshire	69,088	98,962	53,176	86,697	0	0	46,761	65,949	0	0	0	0
New Jersey	97,644	120,789	49,076	111,000	0	0	47,577	55,000	0	0	93,195	93,195
New Mexico	51,916	102,960	46,658	52,663	41,533	50,816	0	0	56,784	67,701	0	0
New York	83,000	172,000	56,000	110,000	56,000	101,000	0	0	0	0	50,000	80,000
North Carolina	48,051	108,879	32,703	72,424	0	0	0	0	33,960	72,424	42,780	72,424
North Dakota	66,516	119,724	46,356	83,436	0	0	46,356	83,436	46,356	83,436	0	0
N. Mariana Island	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	66,061	104,957	44,720	77,065	0	0	0	0	44,720	61,734	0	0
Oklahoma	0	72,777	38,900	53,800	46,255	57,317	0	0	41,967	46,675	0	0
Oregon	91,008	140,736	56,988	87,180	0	0	56,988	100,716	0	0	0	0
Pennsylvania	55,061	78,416	45,184	75,013	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0	0	0	0
Rhode Island	92,617	107,540	47,950	72,924	0	0	0	0	0	0	0	0
South Carolina	40,759	91,755	0	0	33,494	61,975	0	0	0	0	0	0
South Dakota	0	0	38,189	45,822	0	0	0	0	0	0	0	0
Tennessee	44,520	89,004	33,228	53,150	0	0	0	0	0	0	0	0
Texas	42,244	129,137	31,144	90,393	0	0	29,439	117,397	0	0	0	0
U.S. Virgin Island	0	0	0	0	0	0	0	0	0	0	0	0
Utah	0	0	44,200	78,100	0	0	0	0	0	0	0	0
Vermont	51,525	80,547	41,149	75,886	0	0	0	0	0	0	0	0
Virginia	75,723	136,908	51,333	96,277	51,333	79,568	0	0	0	0	75,723	121,158
Washington	52,769	100,788	0	0	54,108	80,292	0	0	59,688	80,292	0	0
West Virginia	36,779	79,527	31,146	57,620	36,779	68,041	32,722	60,535	25,147	79,527	0	0
Wisconsin	58,052	133,453	38,105	133,453	38,105	133,453	0	0	0	0	0	0
Wyoming	0	0	40,731	62,986	0	0	0	0	0	0	0	0

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

State	Licensing							
	Supervisory Staff		Producer Licensing		Company Licensing		Other Licensing	
	Low	High	Low	High	Low	High	Low	High
Alabama	41,278	62,530	21,195	46,665	67,320	102,713	27,129	72,594
Alaska	76,544	156,270	41,652	101,166	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0
Arizona	39,983	71,564	25,508	44,894	0	0	25,508	44,894
Arkansas	45,010	81,257	22,919	52,425	0	0	36,155	72,822
California	48,576	100,224	32,664	77,352	61,788	77,352	0	0
Colorado	73,632	111,624	51,408	75,240	79,908	121,128	0	0
Connecticut	87,987	114,367	42,333	101,662	0	0	0	0
Delaware	63,404	95,106	26,309	42,223	0	0	0	0
Dist. of Columbia	107,843	150,979	82,326	105,339	82,326	105,339	0	0
Florida	52,943	124,630	28,764	55,762	0	0	0	0
Georgia	52,331	91,579	27,249	47,685	0	0	0	0
Guam	0	0	0	0	0	0	0	0
Hawaii	0	0	34,000	53,000	0	0	0	0
Idaho	40,400	72,100	27,400	48,900	0	0	0	0
Illinois	65,000	118,000	48,000	50,000	58,000	115,000	44,500	64,000
Indiana	58,000	74,000	28,000	45,000	25,000	58,000	0	0
Iowa	86,050	122,470	33,779	65,645	0	0	0	0
Kansas	0	0	32,125	47,551	40,412	44,666	37,340	45,784
Kentucky	42,646	75,051	42,647	56,496	0	0	32,042	52,269
Louisiana	25,896	125,174	32,323	77,958	32,323	77,958	22,630	77,958
Maine	50,877	69,826	29,515	52,541	29,661	63,066	0	0
Maryland	38,988	126,047	34,516	79,996	36,676	61,649	34,516	54,195
Massachusetts	58,390	117,686	45,858	64,093	0	0	0	0
Michigan	61,000	115,000	52,000	76,000	52,000	76,000	0	0
Minnesota	67,776	97,635	45,581	66,190	45,581	101,122	42,825	57,796
Mississippi	55,209	96,616	0	0	0	0	0	0
Missouri	50,000	61,800	17,500	43,316	20,000	46,404	0	0
Montana	52,824	79,235	28,029	53,154	0	0	0	0
Nebraska	50,467	75,704	15,267	54,298	79,388	115,823	35,029	55,217
Nevada	43,347	76,170	33,972	49,152	0	0	0	0
New Hampshire	50,953	71,916	33,871	46,761	43,114	60,469	0	0
New Jersey	71,521	120,789	47,811	70,586	0	0	44,483	77,419
New Mexico	49,936	67,504	37,856	43,944	39,326	44,867	0	0
New York	71,000	135,000	31,000	72,000	0	0	0	0
North Carolina	51,895	117,589	30,280	48,058	0	0	46,203	93,346
North Dakota	66,516	119,724	32,856	59,136	0	0	0	0
N. Mariana Islands	0	0	0	0	0	0	0	0
Ohio	49,421	103,667	44,720	58,157	44,720	58,157	44,720	58,157
Oklahoma	44,000	69,000	30,000	38,150	0	0	33,000	44,840
Oregon	91,008	140,736	31,656	49,464	0	0	43,032	79,284
Pennsylvania	64,294	102,123	39,100	46,162	60,127	70,260	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	38,015	46,543	59,283	66,931	0	0
South Carolina	49,594	91,755	27,517	50,930	0	0	27,517	61,975
South Dakota	0	0	36,670	45,822	45,822	45,822	0	0
Tennessee	34,884	80,712	27,324	48,216	44,520	78,552	0	0
Texas	51,614	117,397	31,144	64,449	31,144	64,449	0	0
U.S. Virgin Islands	0	0	0	0	0	0	0	0
Utah	0	0	35,100	58,700	25,300	43,600	0	0
Vermont	0	0	37,099	71,667	0	0	0	0
Virginia	85,567	136,908	51,333	79,568	51,333	79,568	0	0
Washington	45,504	113,016	35,148	56,568	69,264	76,416	64,332	72,756
West Virginia	36,779	68,041	23,939	44,287	0	0	0	0
Wisconsin	38,105	133,452	34,070	56,368	38,105	133,452	0	0
Wyoming	44,509	68,828	37,273	57,640	0	0	0	0

Table 6 (continued)

## Insurance Department Salary Range - By Position - 2020

State	Information Systems/Technical Services							
	Supervisory Staff		Systems/LAN Personnel		Computer Programmer/Analysts		Data Services Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	62,530	102,713	31,470	62,530	45,532	88,540	45,532	80,212
Alaska	0	0	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0	0
Arizona	65,161	144,458	46,932	95,008	0	0	0	0
Arkansas	57,755	103,970	51,762	75,054	51,762	83,745	89,541	129,825
California	87,156	141,852	50,568	130,560	50,568	130,560	50,568	107,988
Colorado	0	0	56,916	83,316	0	0	0	0
Connecticut	0	0	77,569	104,646	77,569	98,300	0	0
Delaware	55,375	83,063	39,484	59,226	48,371	72,557	0	0
Dist. of Columbia	119,706	167,586	94,858	122,227	0	0	55,230	71,106
Florida	49,426	98,313	0	0	49,426	98,313	46,381	91,984
Georgia	0	0	46,311	81,044	40,983	91,579	32,268	63,469
Guam	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	51,500	92,100	0	0
Illinois	0	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	62,109	96,075	0	0
Kansas	0	0	39,900	44,100	59,470	65,731	0	0
Kentucky	42,646	75,051	0	0	32,042	62,033	0	0
Louisiana	67,309	125,194	41,912	89,960	41,912	103,002	0	0
Maine	50,877	69,826	0	0	0	0	44,866	60,923
Maryland	49,971	103,661	49,971	91,075	49,971	97,159	44,106	74,933
Massachusetts	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0
Mississippi	56,933	99,632	42,399	79,492	35,308	74,198	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	86,222	134,578	0	0	48,756	113,132	0	0
Nebraska	0	0	0	0	48,905	66,473	0	0
Nevada	0	0	63,747	95,672	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0
New Jersey	112,373	112,373	49,737	86,012	93,195	112,373	0	0
New Mexico	97,000	97,000	69,222	85,616	91,016	91,016	0	0
New York	89,000	177,000	92,000	112,000	58,000	112,000	45,000	103,000
North Carolina	46,203	168,390	46,203	100,892	56,046	108,879	0	0
North Dakota	0	0	46,356	83,436	0	0	0	0
N. Mariana Islands	0	0	0	0	0	0	0	0
Ohio	88,150	115,544	70,387	103,584	64,022	114,088	64,021	93,954
Oklahoma	0	0	0	0	0	76,350	0	62,500
Oregon	0	0	45,012	68,712	0	0	49,824	75,264
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	49,594	91,755	40,759	75,413	49,594	91,755	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0
Texas	39,521	189,169	45,158	142,052	42,244	117,397	39,521	117,397
U.S. Virgin Islands	0	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	0	0
Vermont	0	0	45,916	71,667	0	0	0	0
Virginia	75,723	156,531	51,333	79,568	0	0	0	0
Washington	112,165	129,852	61,044	117,792	73,980	112,176	0	0
West Virginia	42,988	102,327	0	0	36,779	83,488	25,147	89,353
Wisconsin	0	0	0	0	0	0	45,052	134,659
Wyoming	0	0	0	0	0	0	0	0

# Budget and Funding

## Budget

Fiscal year 2022 budgets increased 3.47% over 2021 numbers and have increased 12.94% since 2018. 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 2021 budget amounts reported in the 2019 publication are projected amounts and have been updated in the 2020 publication to reflect the actual budget amounts for the 2021 fiscal year.

## Funding

The funding methods that insurance departments use 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 state 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 that the state insurance department generates 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.

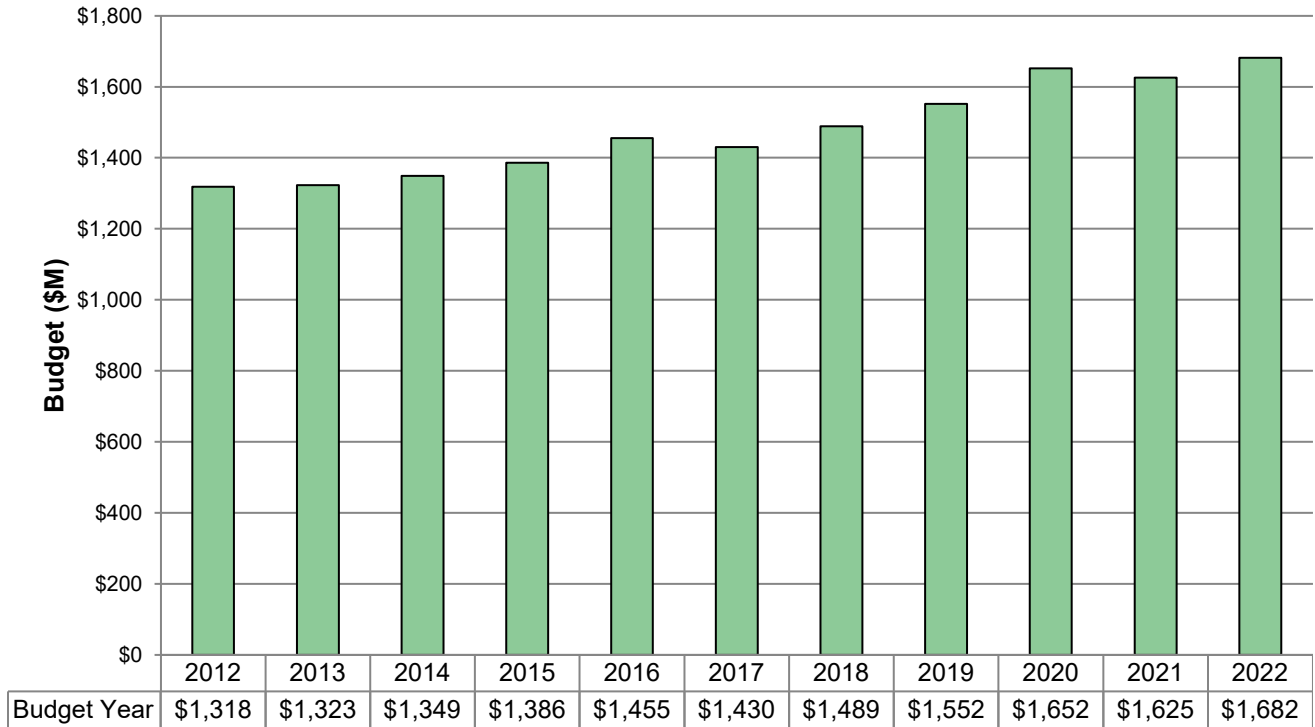
In the following tables, revenues that state insurance departments generate have been divided into four categories:

- Total taxes
- Fees and assessments
- Fines and penalties
- Other

Total taxes include premium, retaliatory, franchise, and income taxes that insurers paid. 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 2012-2022



Note: Historical figures have been adjusted for the incl. of Work. Comp. for WV and excl. of pass-through funds for MT

Figure 4

### Annual Budget Growth Rates 2012-2022

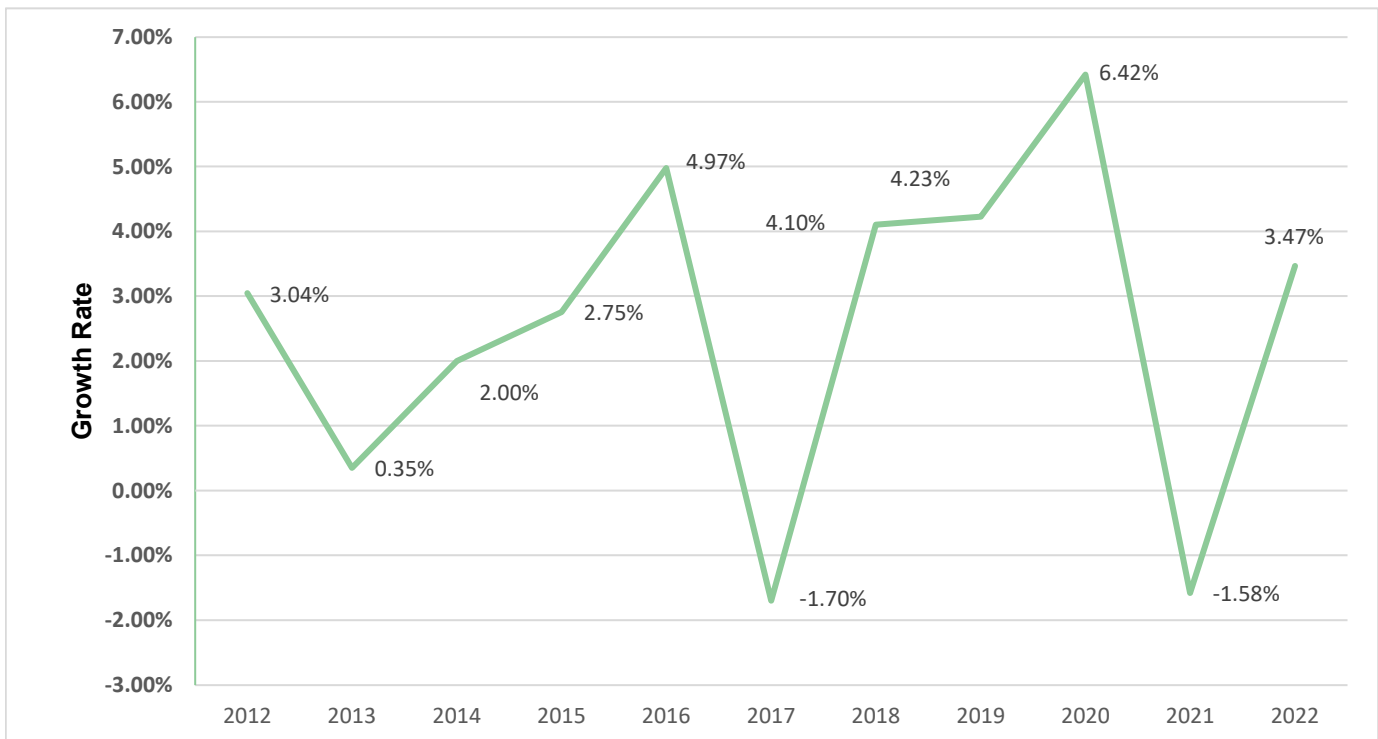


Table 7

## Insurance Department Budgets - Fiscal Years 2018-2022

State	2022	2021	2020	2019	2018	Percent 2018-2022
Alabama	\$63,904,890	\$56,562,486	\$56,426,986	\$41,131,612	\$35,141,491	81.85%
Alaska	\$8,176,500	\$7,832,700	\$7,864,700	\$7,279,600	\$7,447,200	9.79%
American Samoa	\$0	\$0	\$0	\$0	\$0	-
Arizona	\$41,374,785	\$46,621,200	\$34,402,400	\$34,490,200	\$44,251,300	-6.50%
Arkansas	\$14,635,703	\$14,258,746	\$14,706,518	\$13,463,407	\$13,500,028	8.41%
California	\$239,569,000	\$226,996,000	\$240,416,000	\$224,724,000	\$217,737,000	10.03%
Colorado	\$17,086,057	\$16,751,036	\$12,868,552	\$13,495,203	\$14,143,377	20.81%
Connecticut	\$31,401,821	\$29,920,152	\$29,920,152	\$27,207,035	\$27,092,246	15.91%
Delaware	\$13,096,100	\$11,868,700	\$11,664,100	\$10,477,300	\$10,797,400	21.29%
Dist. of Columbia	\$13,889,580	\$13,915,841	\$12,122,340	\$12,255,959	\$12,178,900	14.05%
Florida	\$91,234,311	\$89,480,714	\$90,218,843	\$89,505,969	\$87,026,993	4.83%
Georgia	\$29,041,966	\$27,384,989	\$22,044,778	\$21,730,680	\$21,485,853	35.17%
Guam	\$0	\$0	\$0	\$586,410	\$539,477	-
Hawaii	\$16,214,171	\$16,213,950	\$18,213,950	\$14,519,862	\$14,449,753	12.21%
Idaho	\$10,067,700	\$9,917,800	\$9,777,000	\$10,209,400	\$9,690,600	3.89%
Illinois	\$52,212,700	\$55,811,600	\$54,347,400	\$49,171,900	\$49,522,100	5.43%
Indiana	\$19,343,435	\$12,446,362	\$12,446,362	\$9,845,970	\$9,845,970	96.46%
Iowa	\$18,382,459	\$17,970,265	\$16,427,052	\$15,771,848	\$15,045,763	22.18%
Kansas	\$16,277,574	\$16,194,968	\$13,512,518	\$14,075,222	\$13,434,300	21.16%
Kentucky	\$18,417,295	\$16,587,900	\$20,091,400	\$22,219,610	\$21,496,200	-14.32%
Louisiana	\$34,424,047	\$33,497,842	\$32,829,836	\$31,878,205	\$31,113,343	10.64%
Maine	\$11,438,850	\$10,466,617	\$10,305,169	\$10,546,070	\$10,771,610	6.19%
Maryland	\$33,055,842	\$35,451,763	\$32,530,849	\$32,620,889	\$32,468,592	1.81%
Massachusetts	\$14,575,751	\$14,575,751	\$14,247,935	\$14,578,000	\$14,412,000	1.14%
Michigan	\$41,592,900	\$40,774,500	\$36,787,100	\$34,984,500	\$34,279,000	21.34%
Minnesota	\$17,447,000	\$18,029,000	\$18,170,000	\$18,455,000	\$16,393,000	6.43%
Mississippi	\$11,073,566	\$11,073,566	\$12,213,658	\$11,893,720	\$11,881,431	-6.80%
Missouri	\$17,442,045	\$17,313,009	\$16,931,568	\$16,626,782	\$16,605,564	5.04%
Montana	\$5,777,778	\$6,199,596	\$6,728,597	\$5,388,005	\$5,196,617	11.18%
Nebraska	\$14,175,441	\$14,545,063	\$14,372,938	\$14,424,684	\$15,092,217	-6.07%
Nevada	\$15,330,371	\$16,217,072	\$14,800,838	\$22,625,741	\$13,231,389	15.86%
New Hampshire	\$12,792,834	\$12,972,633	\$12,978,062	\$12,132,261	\$12,025,544	6.38%
New Jersey	\$76,299,000	\$50,799,000	\$50,799,000	\$50,799,000	\$27,803,000	174.43%
New Mexico	\$11,842,800	\$11,319,000	\$10,521,800	\$10,837,900	\$10,291,200	15.08%
New York	\$159,923,000	\$159,923,000	\$159,923,000	\$157,852,000	\$150,941,000	5.95%
North Carolina	\$51,941,378	\$51,941,378	\$50,359,160	\$48,887,856	\$48,838,212	6.35%
North Dakota	\$5,272,820	\$5,364,672	\$4,657,515	\$5,364,672	\$5,364,672	-1.71%
N. Mariana Islands	\$0	\$0	\$0	\$112,000	\$112,000	-
Ohio	\$43,464,160	\$43,464,160	\$42,140,940	\$39,147,816	\$39,084,444	11.21%
Oklahoma	\$17,000,000	\$16,427,536	\$17,109,894	\$20,000,000	\$16,121,447	5.45%
Oregon	\$14,800,000	\$14,164,787	\$13,284,116	\$12,794,466	\$13,661,316	8.34%
Pennsylvania	\$31,649,000	\$30,871,000	\$29,975,000	\$28,886,000	\$27,113,000	16.73%
Puerto Rico	\$0	\$0	\$8,214,000	\$8,163,000	\$8,464,000	-
Rhode Island	\$6,225,841	\$5,659,855	\$5,996,498	\$5,690,878	\$5,780,270	7.71%
South Carolina	\$20,159,863	\$18,159,863	\$18,174,770	\$17,899,474	\$17,851,064	12.93%
South Dakota	\$3,635,118	\$3,635,118	\$3,426,602	\$3,389,422	\$3,389,422	7.25%
Tennessee	\$17,000,000	\$16,005,775	\$17,055,116	\$16,321,600	\$15,884,100	7.03%
Texas	\$126,507,580	\$125,696,250	\$125,911,907	\$122,784,211	\$122,150,137	3.57%
U.S. Virgin Islands	\$0	\$0	\$0	\$0	\$0	-
Utah	\$15,731,000	\$15,444,800	\$14,953,700	\$14,556,100	\$14,679,500	7.16%
Vermont	\$9,941,131	\$9,965,454	\$9,881,794	\$9,658,941	\$10,035,914	-0.94%
Virginia	\$31,143,677	\$31,143,677	\$31,107,134	\$29,814,506	\$26,891,075	15.81%
Washington	\$37,820,500	\$39,549,247	\$35,685,152	\$34,220,145	\$30,826,108	22.69%
West Virginia	\$35,129,294	\$35,129,294	\$35,129,294	\$34,000,000	\$34,000,000	3.32%
Wisconsin	\$19,667,900	\$19,756,400	\$19,724,000	\$19,385,800	\$18,499,700	6.31%
Wyoming	\$3,192,403	\$3,192,403	\$3,192,403	\$3,113,960	\$3,002,675	6.32%
<b>Total</b>	<b>\$1,681,798,937</b>	<b>\$1,625,464,490</b>	<b>\$1,607,590,396</b>	<b>\$1,551,994,791</b>	<b>\$1,489,080,514</b>	<b>12.94%</b>

Table 8

## States in Descending Order of 2022 Budget

State	2022	Rank	2021	Rank
California	\$239,569,000	1	\$226,996,000	1
New York	\$159,923,000	2	\$159,923,000	2
Texas	\$126,507,580	3	\$125,696,250	3
Florida	\$91,234,311	4	\$89,480,714	4
New Jersey	\$76,299,000	5	\$50,799,000	8
Alabama	\$63,904,890	6	\$56,562,486	5
Illinois	\$52,212,700	7	\$55,811,600	6
North Carolina	\$51,941,378	8	\$51,941,378	7
Ohio	\$43,464,160	9	\$43,464,160	10
Michigan	\$41,592,900	10	\$40,774,500	11
Arizona	\$41,374,785	11	\$46,621,200	9
Washington	\$37,820,500	12	\$39,549,247	12
West Virginia	\$35,129,294	13	\$35,129,294	14
Louisiana	\$34,424,047	14	\$33,497,842	15
Maryland	\$33,055,842	15	\$35,451,763	13
Pennsylvania	\$31,649,000	16	\$30,871,000	17
Connecticut	\$31,401,821	17	\$29,920,152	18
Virginia	\$31,143,677	18	\$31,143,677	16
Georgia	\$29,041,966	19	\$27,384,989	19
South Carolina	\$20,159,863	20	\$18,159,863	21
Wisconsin	\$19,667,900	21	\$19,756,400	20
Indiana	\$19,343,435	22	\$12,446,362	39
Kentucky	\$18,417,295	23	\$16,587,900	26
Iowa	\$18,382,459	24	\$17,970,265	23
Minnesota	\$17,447,000	25	\$18,029,000	22
Missouri	\$17,442,045	26	\$17,313,009	24
Colorado	\$17,086,057	27	\$16,751,036	25
Oklahoma	\$17,000,000	29	\$16,427,536	27
Tennessee	\$17,000,000	29	\$16,005,775	31
Kansas	\$16,277,574	30	\$16,194,968	30
Hawaii	\$16,214,171	31	\$16,213,950	29
Utah	\$15,731,000	32	\$15,444,800	32
Nevada	\$15,330,371	33	\$16,217,072	28
Oregon	\$14,800,000	34	\$14,164,787	36
Arkansas	\$14,635,703	35	\$14,258,746	35
Massachusetts	\$14,575,751	36	\$14,575,751	33
Nebraska	\$14,175,441	37	\$14,545,063	34
Dist. of Columbia	\$13,889,580	38	\$13,915,841	37
Delaware	\$13,096,100	39	\$11,868,700	40
New Hampshire	\$12,792,834	40	\$12,972,633	38
New Mexico	\$11,842,800	41	\$11,319,000	41
Maine	\$11,438,850	42	\$10,466,617	43
Mississippi	\$11,073,566	43	\$11,073,566	42
Idaho	\$10,067,700	44	\$9,917,800	45
Vermont	\$9,941,131	45	\$9,965,454	44
Alaska	\$8,176,500	46	\$7,832,700	46
Rhode Island	\$6,225,841	47	\$5,659,855	48
Montana	\$5,777,778	48	\$6,199,596	47
North Dakota	\$5,272,820	49	\$5,364,672	49
South Dakota	\$3,635,118	50	\$3,635,118	50
Wyoming	\$3,192,403	51	\$3,192,403	51
American Samoa				
Guam				
N. Mariana Islands				
Puerto Rico				
U.S. Virgin Islands				
<b>Total</b>	<b>\$1,681,798,937</b>	<b>-</b>	<b>\$1,625,464,490</b>	<b>-</b>

Table 9

## Funding and Expenses - 2020

Funding Type and Sources						Expenses	
State	Funding Type	Fees and Assessments	Fines and Penalties	General Funds	Other	Admin and Regulation	Operations (Overhead)
Alabama	Combination	79.20%	0.35%	0.00%	20.45%	85.00%	15.00%
Alaska	Combination	97.00%	0.00%	0.00%	3.00%	63.00%	37.00%
American Samoa	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Arizona	Combination	44.08%	0.00%	16.32%	39.60%	83.50%	16.50%
Arkansas	Combination	100.00%	0.00%	0.00%	0.00%	38.00%	62.00%
California	Dedicated	95.78%	0.00%	4.13%	0.09%	73.40%	26.60%
Colorado	Quasi-dedicated	78.40%	0.00%	1.40%	20.20%	91.70%	8.30%
Connecticut	Dedicated	100.00%	0.00%	0.00%	0.00%	90.00%	10.00%
Delaware	Dedicated	100.00%	0.00%	0.00%	0.00%	86.45%	13.55%
Dist. of Columbia	Combination	100.00%	0.00%	0.00%	0.00%	52.00%	48.00%
Florida	Dedicated	86.19%	10.41%	0.00%	3.40%	81.32%	18.68%
Georgia	Combination	19.00%	0.00%	73.00%	8.00%	45.00%	55.00%
Guam	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hawaii	Dedicated	80.43%	1.02%	0.00%	18.55%	77.00%	23.00%
Idaho	Quasi-dedicated	92.99%	0.00%	0.00%	7.01%	79.54%	20.46%
Illinois	Dedicated	99.90%	0.00%	0.00%	0.10%	95.00%	5.00%
Indiana	Dedicated	100.00%	0.00%	0.00%	0.00%	75.00%	25.00%
Iowa	Quasi-dedicated	56.10%	0.00%	0.00%	43.90%	97.64%	2.36%
Kansas	Dedicated	90.50%	0.45%	0.00%	9.05%	58.84%	41.16%
Kentucky	Combination	98.00%	1.00%	0.00%	1.00%	90.00%	10.00%
Louisiana	Combination	96.28%	1.58%	0.00%	2.14%	71.00%	29.00%
Maine	Dedicated	100.00%	0.00%	0.00%	0.00%	80.00%	20.00%
Maryland	Dedicated	98.00%	0.00%	0.00%	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%	95.00%	5.00%
Minnesota	Combination	47.00%	0.00%	53.00%	0.00%	92.00%	8.00%
Mississippi	General	0.00%	0.00%	100.00%	0.00%	65.00%	35.00%
Missouri	Dedicated	91.91%	0.00%	0.00%	8.09%	91.12%	8.88%
Montana	Dedicated	100.00%	0.00%	0.00%	0.00%	90.00%	10.00%
Nebraska	Dedicated	90.00%	0.00%	0.00%	10.00%	76.00%	24.00%
Nevada	Dedicated	92.54%	1.34%	0.00%	6.12%	54.00%	46.00%
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	80.00%	0.00%	0.00%	20.00%	83.00%	17.00%
New York	Dedicated	100.00%	0.00%	0.00%	0.00%	79.00%	21.00%
North Carolina	Dedicated	4.00%	1.00%	94.00%	1.00%	89.00%	11.00%
North Dakota	Other	88.00%	11.00%	0.00%	1.00%	91.00%	9.00%
N. Mariana Islands	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ohio	Dedicated	94.90%	0.12%	0.00%	4.98%	68.34%	31.66%
Oklahoma	Dedicated	93.00%	0.00%	0.00%	7.00%	58.00%	42.00%
Oregon	Dedicated	94.00%	0.00%	0.00%	6.00%	79.00%	21.00%
Pennsylvania	Combination	13.48%	0.00%	84.32%	2.20%	86.66%	13.34%
Puerto Rico	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Rhode Island	Combination	6.90%	1.48%	87.72%	3.90%	97.35%	2.65%
South Carolina	Combination	66.00%	0.00%	32.00%	2.00%	76.00%	24.00%
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	81.00%	0.00%	0.00%	19.00%	76.00%	24.00%
U.S. Virgin Islands	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Utah	Dedicated	90.00%	5.00%	0.00%	5.00%	85.00%	15.00%
Vermont	Quasi-dedicated	100.00%	0.00%	0.00%	0.00%	85.00%	15.00%
Virginia	Dedicated	98.00%	2.00%	0.00%	0.00%	40.00%	60.00%
Washington	Dedicated	96.40%	0.00%	0.00%	3.60%	78.64%	21.36%
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%	66.50%	33.50%
Wyoming	Dedicated	100.00%	0.00%	0.00%	0.00%	83.00%	17.00%
<b>Average</b>		<b>73.91%</b>	<b>0.66%</b>	<b>11.53%</b>	<b>4.97%</b>	<b>70.68%</b>	<b>20.39%</b>

Table 10

## Revenues - 2020

State	Calendar/ Fiscal Year	Total Revenues	Total Taxes	Fees and Assessments	Fines and Penalties	Other Revenue
Alabama	Fiscal	\$484,453,425	\$425,258,619	\$46,540,695	\$199,455	\$12,454,655
Alaska	Fiscal	\$77,018,961	\$68,581,783	\$7,824,981	\$578,526	\$33,671
American Samoa	-	\$0	\$0	\$0	\$0	\$0
Arizona	Fiscal	\$559,003,684	\$535,167,046	\$18,733,912	\$310,502	\$4,792,225
Arkansas	Fiscal	\$368,566,943	\$294,579,576	\$51,307,543	\$342,800	\$22,337,024
California	Fiscal	\$3,473,163,369	\$3,120,990,588	\$296,998,308	\$47,939,225	\$7,235,249
Colorado	Fiscal	\$351,103,812	\$337,558,933	\$10,904,678	\$1,475,878	\$1,164,323
Connecticut	Fiscal	\$239,556,927	\$83,956,216	\$153,868,835	\$1,731,876	\$0
Delaware	Calendar	\$141,511,139	\$124,599,734	\$15,376,538	\$1,489,791	\$45,075
Dist. of Columbia	Fiscal	\$148,960,165	\$122,993,325	\$25,954,152	\$12,688	\$0
Florida	Fiscal	\$429,396,948	\$308,213,962	\$75,946,599	\$20,071,537	\$25,164,850
Georgia	Fiscal	\$1,307,409,760	\$554,987,011	\$51,421,206	\$1,275,916	\$699,725,627
Guam	-	\$0	\$0	\$0	\$0	\$0
Hawaii	Fiscal	\$183,867,128	\$171,429,762	\$11,695,510	\$263,533	\$478,323
Idaho	Fiscal	\$133,769,600	\$106,531,900	\$26,228,300	\$206,100	\$803,300
Illinois	Fiscal	\$551,202,649	\$459,392,682	\$89,267,997	\$2,527,016	\$14,954
Indiana	Fiscal	\$395,195,650	\$243,407,053	\$17,626,433	\$172,808	\$133,989,356
Iowa	Fiscal	\$176,593,033	\$143,514,744	\$32,929,734	\$148,555	\$0
Kansas	Fiscal	\$417,343,329	\$397,347,531	\$19,627,797	\$96,929	\$271,071
Kentucky	Fiscal	\$413,000,519	\$365,726,248	\$47,017,408	\$195,989	\$60,874
Louisiana	Fiscal	\$1,074,486,990	\$953,554,844	\$119,325,346	\$1,029,136	\$577,664
Maine	Fiscal	\$105,450,427	\$87,449,589	\$17,964,022	\$36,816	\$0
Maryland	Fiscal	\$614,953,975	\$594,808,646	\$18,456,080	\$1,689,249	\$0
Massachusetts	Fiscal	\$630,154,890	\$420,076,062	\$209,960,633	\$118,195	\$0
Michigan	Fiscal	\$878,765,195	\$842,870,597	\$35,195,618	\$505,474	\$193,506
Minnesota	Fiscal	\$535,430,000	\$509,949,000	\$24,648,000	\$833,000	\$0
Mississippi	Fiscal	\$381,100,856	\$349,747,803	\$0	\$22,934	\$31,330,119
Missouri	Fiscal	\$365,996,092	\$342,596,952	\$22,445,907	\$910,365	\$42,868
Montana	Fiscal	\$127,589,921	\$119,683,210	\$7,548,974	\$62,596	\$295,141
Nebraska	Fiscal	\$138,249,054	\$116,337,714	\$19,711,615	\$126,958	\$2,072,767
Nevada	Fiscal	\$55,809,337	\$16,599,462	\$36,284,223	\$526,083	\$2,399,569
New Hampshire	Fiscal	\$133,910,398	\$114,966,219	\$18,734,679	\$209,500	\$0
New Jersey	Fiscal	\$705,555,331	\$622,321,000	\$81,054,136	\$2,180,195	\$0
New Mexico	Fiscal	\$210,860,406	\$152,033,192	\$58,271,674	\$38,831	\$516,709
New York	Fiscal	\$3,138,310,000	\$2,213,165,000	\$904,123,000	\$21,022,000	\$0
North Carolina	Fiscal	\$728,490,668	\$674,780,208	\$52,646,304	\$192,049	\$872,107
North Dakota	Fiscal	\$78,234,442	\$68,747,744	\$8,586,570	\$146,961	\$753,167
N. Mariana Islands	-	\$0	\$0	\$0	\$0	\$0
Ohio	Fiscal	\$716,084,222	\$660,225,698	\$53,011,314	\$65,361	\$2,781,849
Oklahoma	Fiscal	\$384,729,489	\$331,363,686	\$51,886,921	\$159,685	\$1,319,197
Oregon	Calendar	\$421,147,861	\$87,885,758	\$286,551,044	\$1,008,126	\$45,702,933
Pennsylvania	Fiscal	\$918,130,242	\$845,000,000	\$70,173,091	\$1,767,726	\$1,189,425
Puerto Rico	-	\$0	\$0	\$0	\$0	\$0
Rhode Island	Fiscal	\$164,290,161	\$118,454,634	\$2,016,915	\$433,028	\$43,385,584
South Carolina	Fiscal	\$263,062,143	\$233,089,399	\$29,310,455	\$133,610	\$528,679
South Dakota	Fiscal	\$106,468,071	\$92,726,681	\$13,320,829	\$383,883	\$36,678
Tennessee	Fiscal	\$1,068,772,859	\$1,052,515,313	\$15,563,235	\$694,311	\$0
Texas	Fiscal	2,985,485,181	\$2,567,849,428	\$338,430,391	\$67,629,946	\$11,575,416
U.S. Virgin Islands	-	\$0	\$0	\$0	\$0	\$0
Utah	Fiscal	\$193,889,522	\$177,398,922	\$15,680,600	\$250,000	\$560,000
Vermont	Fiscal	\$90,843,265	\$58,893,907	\$29,707,438	\$2,241,920	\$0
Virginia	Fiscal	\$637,435,319	\$544,146,028	\$91,813,161	\$1,476,130	\$0
Washington	Fiscal	\$749,348,669	\$691,392,623	\$51,702,741	\$4,791,495	\$1,461,811
West Virginia	Fiscal	\$221,526,000	\$177,642,000	\$37,724,000	\$368,000	\$5,792,000
Wisconsin	Fiscal	\$285,109,079	\$241,513,843	\$43,441,380	\$72,887	\$80,968
Wyoming	Calendar	\$43,980,806	\$28,712,359	\$3,238,920	\$435,781	\$11,593,746
<b>Total</b>		<b>\$29,004,767,912</b>	<b>\$23,972,734,234</b>	<b>\$3,767,799,842</b>	<b>\$190,601,355</b>	<b>\$1,073,632,480</b>
<b>Percent of Total</b>		<b>-</b>	<b>82.65%</b>	<b>12.99%</b>	<b>0.66%</b>	<b>3.70%</b>

# 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 the IDRR – 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 insurance 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, over 99% of financial exams completed in 2020 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 annual financial 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 2012-2020

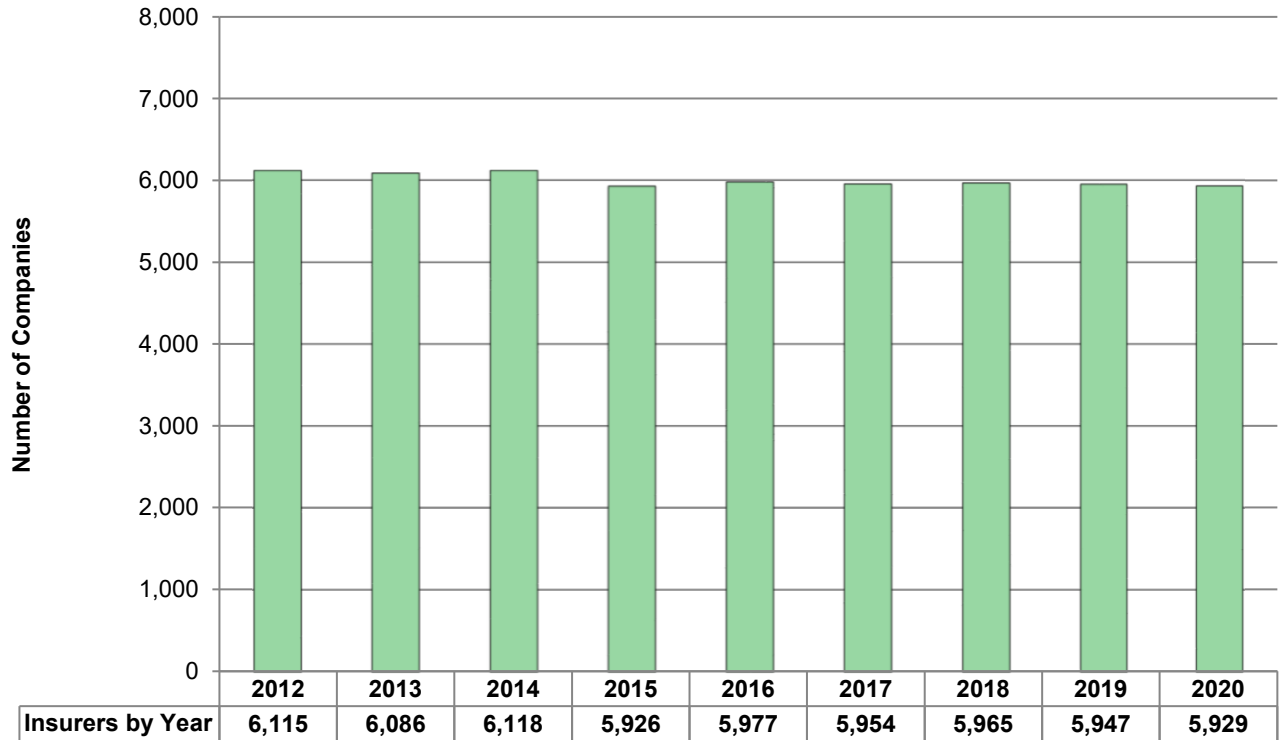


Figure 6

### Number of Domestic Insurers in 2020

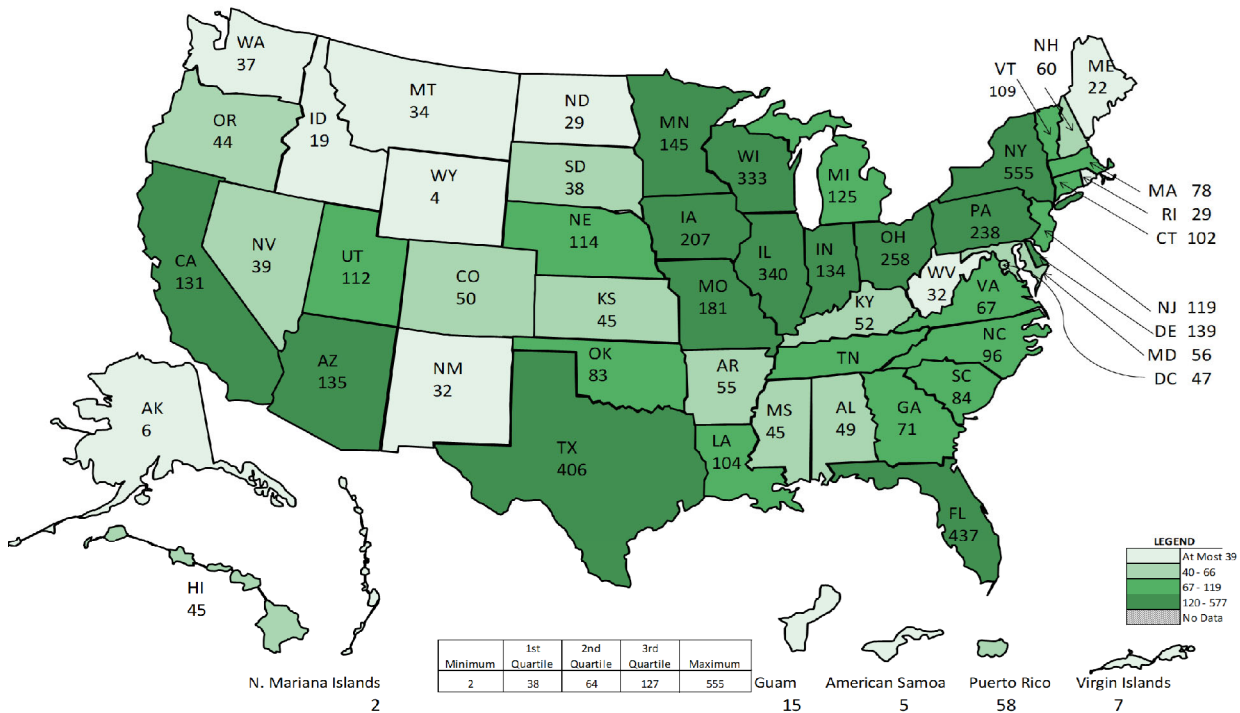


Table 11

## Number of Regulated Entities - 2020

State	Domestic Insurers	Licensed Foreign Insurers	Domiciled Self-Insured Groups or Pools	Domiciled Purchasing Groups
Alabama	49	1,498	0	11
Alaska	6	1,137	0	0
American Samoa	5	29	0	0
Arizona	135	1,616	25	26
Arkansas	55	1,518	0	1
California	131	1,280	0	43
Colorado	50	1,504	9	41
Connecticut	102	1,271	0	35
Delaware	139	1,385	0	116
Dist. of Columbia	47	1,355	0	15
Florida	437	1,651	14	48
Georgia	71	1,629	36	0
Guam	15	103	0	0
Hawaii	45	1,116	10	3
Idaho	19	1,376	17	2
Illinois	340	1,416	12	163
Indiana	134	1,665	22	20
Iowa	207	1,419	3	0
Kansas	45	1,541	17	13
Kentucky	52	1,563	10	0
Louisiana	104	1,501	23	2
Maine	22	1,197	18	1
Maryland	56	1,513	5	12
Massachusetts	78	1,386	21	4
Michigan	125	1,413	16	11
Minnesota	145	1,405	20	22
Mississippi	45	1,536	0	3
Missouri	181	1,546	12	10
Montana	34	1,412	0	4
Nebraska	114	1,473	6	5
Nevada	39	1,567	8	5
New Hampshire	60	1,237	0	0
New Jersey	119	1,356	51	22
New Mexico	32	2,604	0	0
New York	555	1,179	8	86
North Carolina	96	1,509	3	5
North Dakota	29	1,377	10	2
N. Mariana Islands	2	0	0	0
Ohio	258	1,539	0	25
Oklahoma	83	1,741	4	5
Oregon	44	1,453	0	5
Pennsylvania	238	1,596	13	33
Puerto Rico	58	253	0	0
Rhode Island	29	1,335	1	24
South Carolina	84	1,558	0	11
South Dakota	38	1,417	0	0
Tennessee	70	1,623	3	8
Texas	406	1,614	2	48
U.S. Virgin Islands	7	136	0	0
Utah	112	1,812	0	12
Vermont	109	1,197	0	9
Virginia	67	1,575	14	13
Washington	37	1,438	0	9
West Virginia	32	1,412	1	2
Wisconsin	333	1,668	0	7
Wyoming	4	1,435	1	1
<b>Total</b>	<b>5,929</b>	<b>76,085</b>	<b>415</b>	<b>943</b>
<b>Average</b>	<b>106</b>	<b>1,359</b>	<b>7</b>	<b>17</b>

Table 12

## Number of Domestic Insurers by Type - 2020

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk Retention Group	Other
Alabama	7	19	6	1	1	9	6
Alaska	0	4	1	0	0	0	1
American Samoa	0	4	0	0	0	1	0
Arizona	29	47	36	0	1	10	12
Arkansas	20	11	12	0	1	0	11
California	14	96	0	2	3	0	16
Colorado	13	10	19	2	4	2	0
Connecticut	26	65	9	1	0	1	0
Delaware	25	98	5	2	0	5	4
Dist. of Columbia	0	7	6	0	0	34	0
Florida	10	111	76	0	5	0	235
Georgia	12	24	24	0	0	0	11
Guam	3	12	0	0	0	0	0
Hawaii	4	16	6	0	0	16	3
Idaho	1	10	7	0	0	0	1
Illinois	51	195	32	12	0	1	49
Indiana	24	58	13	2	2	0	35
Iowa	41	69	13	1	0	0	83
Kansas	11	23	7	0	0	0	4
Kentucky	8	9	16	0	0	3	16
Louisiana	30	32	16	2	2	0	22
Maine	3	11	8	0	0	0	0
Maryland	4	27	24	0	1	0	0
Massachusetts	16	46	13	2	1	0	0
Michigan	19	65	35	2	0	0	4
Minnesota	8	39	20	2	0	0	76
Mississippi	13	16	11	1	2	0	2
Missouri	29	44	25	1	1	0	81
Montana	1	12	2	0	0	8	11
Nebraska	33	46	11	1	1	0	22
Nevada	0	9	15	0	0	13	2
New Hampshire	1	49	10	0	0	0	0
New Jersey	3	64	49	2	1	0	0
New Mexico	0	19	10	0	0	0	3
New York	81	168	78	4	6	0	218
North Carolina	10	55	23	0	1	7	0
North Dakota	3	10	3	0	0	0	13
N. Mariana Islands	0	2	0	0	0	0	0
Ohio	36	148	32	9	3	0	30
Oklahoma	22	30	14	0	5	1	11
Oregon	4	17	22	0	0	0	1
Pennsylvania	20	152	46	19	1	0	0
Puerto Rico	18	24	16	0	0	0	0
Rhode Island	1	20	7	0	0	0	1
South Carolina	7	21	14	0	3	39	0
South Dakota	2	16	7	0	1	0	12
Tennessee	14	15	10	1	1	10	19
Texas	121	198	60	5	12	1	9
U.S. Virgin Islands	1	6	0	0	0	0	0
Utah	16	11	17	0	0	0	68
Vermont	1	11	5	0	1	84	7
Virginia	3	19	21	0	1	0	23
Washington	7	6	20	2	1	0	1
West Virginia	1	21	10	0	0	0	0
Wisconsin	16	157	51	5	0	0	104
Wyoming	0	2	2	0	0	0	0
<b>Total</b>	<b>843</b>	<b>2,476</b>	<b>995</b>	<b>81</b>	<b>62</b>	<b>245</b>	<b>1,227</b>

Table 13

## Number of Licensed Foreign Insurers by Type - 2020

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk	
						Retention Group	Other
Alabama	430	919	9	10	27	100	3
Alaska	356	672	26	6	10	54	13
American Samoa	12	16	0	1	0	0	0
Arizona	437	973	34	32	27	111	2
Arkansas	464	913	14	15	24	86	2
California	397	689	0	36	17	141	0
Colorado	446	895	6	33	22	102	0
Connecticut	355	762	2	35	22	95	0
Delaware	412	818	16	21	24	94	0
Dist. of Columbia	423	807	11	23	25	66	0
Florida	387	925	44	37	20	96	142
Georgia	456	1,017	0	17	26	113	0
Guam	57	43	0	1	2	0	0
Hawaii	362	640	27	7	16	64	0
Idaho	412	821	20	15	14	80	14
Illinois	429	867	28	36	0	0	56
Indiana	450	995	25	42	31	103	19
Iowa	353	883	64	29	0	90	0
Kansas	454	931	16	31	19	81	9
Kentucky	430	948	54	20	25	86	0
Louisiana	423	844	52	20	22	96	44
Maine	344	737	4	12	19	81	0
Maryland	380	909	62	32	28	102	0
Massachusetts	372	737	3	26	19	121	108
Michigan	423	819	1	48	24	98	0
Minnesota	381	846	40	33	22	83	0
Mississippi	464	913	7	15	25	82	30
Missouri	453	920	24	28	21	100	0
Montana	439	850	5	22	22	74	0
Nebraska	440	882	10	29	20	88	4
Nevada	450	949	17	16	27	87	21
New Hampshire	334	757	33	12	17	84	0
New Jersey	373	799	15	36	21	112	0
New Mexico	439	800	1,054	18	21	72	200
New York	52	704	16	28	16	124	239
North Carolina	444	902	9	20	24	110	0
North Dakota	438	813	5	19	18	73	11
N. Mariana Islands	0	0	0	0	0	0	0
Ohio	445	870	15	41	29	119	20
Oklahoma	473	1,101	12	24	23	97	11
Oregon	425	845	8	21	14	99	41
Pennsylvania	444	934	3	35	28	152	0
Puerto Rico	101	147	0	0	5	0	0
Rhode Island	381	766	9	26	19	81	53
South Carolina	414	962	50	21	24	87	0
South Dakota	406	851	43	21	17	79	0
Tennessee	466	994	7	20	28	108	0
Texas	451	970	10	30	19	133	1
U.S. Virgin Islands	74	57	0	1	4	0	0
Utah	446	930	2	16	25	81	312
Vermont	342	720	25	15	15	42	38
Virginia	395	953	66	24	24	113	0
Washington	410	863	24	21	18	102	0
West Virginia	436	838	6	29	22	81	0
Wisconsin	368	864	43	39	22	0	332
Wyoming	405	730	1	13	17	76	193
<b>Average</b>	<b>376</b>	<b>788</b>	<b>37</b>	<b>22</b>	<b>19</b>	<b>82</b>	<b>34</b>

Table 14

## Financial and Market Conduct Exams Completed - 2020

State	Financial Exams Only	Market Conduct Exams Only	Combined Financial/Market Conduct Exams	Total Exams Completed
Alabama	4	4	0	8
Alaska	2	0	0	2
American Samoa	0	0	0	0
Arizona	25	2	0	27
Arkansas	2	1	11	14
California	27	84	0	111
Colorado	9	22	0	31
Connecticut	6	57	0	63
Delaware	54	0	0	54
Dist. of Columbia	14	0	0	14
Florida	53	43	0	96
Georgia	18	0	0	18
Guam	0	0	0	0
Hawaii	7	0	0	7
Idaho	4	0	0	4
Illinois	97	18	0	115
Indiana	30	1	0	31
Iowa	35	0	7	42
Kansas	11	0	0	11
Kentucky	24	6	0	30
Louisiana	23	1	0	24
Maine	4	0	0	4
Maryland	19	10	0	29
Massachusetts	21	3	0	24
Michigan	42	12	0	54
Minnesota	14	2	0	16
Mississippi	1	0	4	5
Missouri	27	17	0	44
Montana	10	1	0	11
Nebraska	25	4	0	29
Nevada	20	0	0	20
New Hampshire	19	10	0	29
New Jersey	21	2	0	23
New Mexico	3	0	0	3
New York	48	16	8	72
North Carolina	14	6	0	20
North Dakota	5	2	0	7
N. Mariana Islands	0	0	0	0
Ohio	57	0	0	57
Oklahoma	7	3	0	10
Oregon	3	12	0	15
Pennsylvania	86	5	0	91
Puerto Rico	0	0	0	0
Rhode Island	5	0	0	5
South Carolina	15	0	0	15
South Dakota	9	0	0	9
Tennessee	15	0	15	30
Texas	0	32	90	122
U.S. Virgin Islands	0	0	0	0
Utah	11	0	0	11
Vermont	18	1	0	19
Virginia	24	12	0	36
Washington	7	0	0	7
West Virginia	9	7	3	19
Wisconsin	50	0	0	50
Wyoming	0	0	0	0
<b>Total</b>	<b>1,054</b>	<b>396</b>	<b>138</b>	<b>1,588</b>

Table 15

## Financial Exams - 2020

State	Total Completed	Domestic	Foreign	Statutory	Discretionary
Alabama	4	4	0	4	0
Alaska	2	2	0	2	0
American Samoa	0	0	0	0	0
Arizona	25	25	0	25	0
Arkansas	2	2	0	2	0
California	27	27	0	26	1
Colorado	9	9	0	9	0
Connecticut	6	6	0	5	1
Delaware	54	54	0	26	28
Dist. of Columbia	14	14	0	14	0
Florida	53	53	0	40	13
Georgia	18	18	0	16	2
Guam	0	0	0	0	0
Hawaii	7	7	0	7	0
Idaho	4	4	0	4	0
Illinois	97	97	0	91	6
Indiana	30	30	0	30	0
Iowa	35	35	0	35	0
Kansas	11	11	0	11	0
Kentucky	24	24	0	24	0
Louisiana	23	23	0	20	3
Maine	4	4	0	4	0
Maryland	19	19	0	19	0
Massachusetts	21	21	0	21	0
Michigan	42	42	0	42	0
Minnesota	14	14	0	14	0
Mississippi	1	1	0	1	0
Missouri	27	27	0	27	0
Montana	10	10	0	10	0
Nebraska	25	25	0	25	0
Nevada	20	20	0	18	2
New Hampshire	19	19	0	19	0
New Jersey	21	21	0	21	0
New Mexico	3	3	0	3	0
New York	48	48	0	48	0
North Carolina	14	14	0	14	0
North Dakota	5	5	0	5	0
N. Mariana Islands	0	0	0	0	0
Ohio	57	57	0	53	4
Oklahoma	7	7	0	7	0
Oregon	3	3	0	3	0
Pennsylvania	86	86	0	78	8
Puerto Rico	0	0	0	0	0
Rhode Island	5	5	0	5	0
South Carolina	15	15	0	14	1
South Dakota	9	9	0	8	1
Tennessee	15	15	0	15	0
Texas	0	0	0	0	0
U.S. Virgin Islands	0	0	0	0	0
Utah	11	11	0	11	0
Vermont	18	18	0	18	0
Virginia	24	24	0	24	0
Washington	7	7	0	7	0
West Virginia	9	9	0	9	0
Wisconsin	50	50	0	50	0
Wyoming	0	0	0	0	0
<b>Total</b>	<b>1,054</b>	<b>1,054</b>	<b>0</b>	<b>984</b>	<b>70</b>

Table 16

## Market Conduct Exams - 2020

State	Exams Complete	Entities Included	Domestic	Foreign	Other	Statutory	Discretionary
Alabama	4	4	4	0	0	4	0
Alaska	0	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0
Arizona	2	2	0	2	0	0	2
Arkansas	1	3	0	1	0	1	0
California	84	130	6	72	6	79	5
Colorado	22	22	7	15	0	0	22
Connecticut	57	6	2	55	0	0	57
Delaware	0	0	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	43	43	27	16	0	42	1
Georgia	0	0	0	0	0	0	0
Guam	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0
Illinois	18	18	5	13	0	0	18
Indiana	1	1	0	1	0	0	1
Iowa	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0
Kentucky	6	6	0	6	0	0	6
Louisiana	1	1	1	0	0	0	1
Maine	0	0	0	0	0	0	0
Maryland	10	12	0	10	0	0	10
Massachusetts	3	0	2	1	0	2	1
Michigan	12	12	8	4	0	9	3
Minnesota	2	4	0	2	0	0	2
Mississippi	0	0	0	0	0	0	0
Missouri	17	17	5	12	0	0	17
Montana	1	2	0	1	0	0	1
Nebraska	4	6	3	1	0	0	4
Nevada	0	0	0	0	0	0	0
New Hampshire	10	34	1	9	0	0	10
New Jersey	2	2	1	1	0	0	2
New Mexico	0	0	0	0	0	0	0
New York	16	20	6	10	0	0	16
North Carolina	6	9	2	4	0	2	4
North Dakota	2	4	0	2	0	0	2
N. Mariana Islands	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0
Oklahoma	3	8	0	3	0	0	3
Oregon	12	12	12	0	0	12	0
Pennsylvania	5	8	1	4	0	0	5
Puerto Rico	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0
Texas	32	32	30	2	0	13	19
U.S. Virgin Islands	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	0
Vermont	1	1	0	1	0	0	1
Virginia	12	16	3	9	0	0	12
Washington	0	0	0	0	0	0	0
West Virginia	7	7	0	7	0	4	3
Wisconsin	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0
<b>Total</b>	<b>396</b>	<b>442</b>	<b>126</b>	<b>264</b>	<b>6</b>	<b>168</b>	<b>228</b>

Table 17

## Combined Financial/Market Conduct Exams - 2020

State	Total Completed	Domestic	Foreign	Other	Statutory	Discretionary
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
American Samoa	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	11	11	0	0	11	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Guam	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	7	7	0	0	7	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	4	4	0	0	4	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0
New York	8	8	0	0	6	2
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
N. Mariana Islands	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Puerto Rico	0	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	0
Tennessee	15	15	0	0	15	0
Texas	90	90	0	0	90	0
U.S. Virgin Islands	0	0	0	0	0	0
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	3	3	0	0	3	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Total</b>	<b>138</b>	<b>138</b>	<b>0</b>	<b>0</b>	<b>136</b>	<b>2</b>

Table 18

## Market Actions - 2020

State	Market Actions			Entities Included in Closed Market Actions Including Focused Inquiries and Regulatory Interventions
	Total	Statutory	Discretionary	
Alabama	0	0	0	0
Alaska	4	0	4	4
American Samoa	0	0	0	0
Arizona	5	0	5	5
Arkansas	7	0	7	7
California	0	0	0	0
Colorado	24	0	24	24
Connecticut	6	0	6	6
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	227	0	227	227
Georgia	61	0	61	61
Guam	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	4	0	4	7
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	23	0	23	23
Kentucky	0	0	0	0
Louisiana	72	0	72	72
Maine	5	0	5	6
Maryland	679	2	677	748
Massachusetts	75	0	75	75
Michigan	19	0	19	20
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	89	0	89	89
Montana	3	0	3	5
Nebraska	2	0	2	2
Nevada	0	0	0	0
New Hampshire	52	48	4	15
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	12	12	0	13
North Carolina	215	0	215	169
North Dakota	12	0	12	12
N. Mariana Islands	0	0	0	0
Ohio	29	0	29	37
Oklahoma	4	1	3	121
Oregon	24	12	12	819
Pennsylvania	26	0	26	32
Puerto Rico	0	0	0	0
Rhode Island	56	0	56	56
South Carolina	0	0	0	0
South Dakota	51	1	50	55
Tennessee	0	0	0	0
Texas	93	90	3	93
U.S. Virgin Islands	0	0	0	0
Utah	98	97	1	115
Vermont	4	0	4	5
Virginia	58	0	58	106
Washington	89	0	89	95
West Virginia	4	0	4	6
Wisconsin	1	0	1	31
Wyoming	1	0	1	1
<b>Total</b>	<b>2,134</b>	<b>263</b>	<b>1,871</b>	<b>3,162</b>

Table 19

## Regulatory Actions Taken Against Companies in 2020

State	Financial/Regulatory				Market Conduct		
	Certificate of Authority		Delinquency Order	Other	Administrative Order	Judicial Order	Other
Suspended	Revoked						
Alabama	4	0	0	22	0	0	0
Alaska	1	3	0	0	0	0	0
American Samoa	0	0	0	0	0	0	0
Arizona	1	0	0	21	2	0	3
Arkansas	2	1	0	0	0	0	0
California	0	0	0	0	1	0	0
Colorado	0	0	0	0	1	0	0
Connecticut	2	2	0	0	50	0	0
Delaware	0	0	0	0	13	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	0	0	0	0	1	0	24
Georgia	0	0	0	0	17	0	61
Guam	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0
Idaho	8	0	0	3	4	0	4
Illinois	1	0	3	0	11	0	0
Indiana	0	0	0	0	0	0	0
Iowa	5	0	0	0	0	0	0
Kansas	0	0	0	7	3	0	0
Kentucky	0	0	0	0	6	0	0
Louisiana	11	5	0	38	0	0	0
Maine	3	1	0	0	0	0	0
Maryland	0	0	0	0	27	0	679
Massachusetts	0	0	0	0	0	0	0
Michigan	2	0	0	0	447	0	0
Minnesota	0	0	0	0	3	0	0
Mississippi	1	0	0	0	0	0	0
Missouri	0	0	0	0	27	0	21
Montana	3	0	0	0	0	0	0
Nebraska	0	1	0	1	0	0	0
Nevada	7	0	1	0	16	4	0
New Hampshire	1	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0
New Mexico	0	0	0	0	1	0	0
New York	0	0	0	5	44	0	228
North Carolina	0	0	2	2	1	0	0
North Dakota	1	0	0	10	0	0	0
N. Mariana Islands	0	0	0	0	0	0	0
Ohio	0	0	0	1	0	0	0
Oklahoma	0	0	0	10	0	1	0
Oregon	4	0	0	0	23	0	0
Pennsylvania	0	0	1	0	8	0	0
Puerto Rico	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	3	0	0
South Carolina	0	0	0	0	10	0	0
South Dakota	10	0	0	0	5	0	122
Tennessee	5	0	0	0	2	0	0
Texas	0	0	3	0	191	0	0
U.S. Virgin Islands	0	0	0	0	0	0	0
Utah	0	0	0	0	90	0	57
Vermont	0	0	1	0	4	0	0
Virginia	6	0	0	1	43	0	15
Washington	4	3	0	0	91	0	0
West Virginia	3	0	0	22	6	0	164
Wisconsin	0	1	0	28	8	0	0
Wyoming	5	1	0	0	0	0	8
<b>Total</b>	<b>90</b>	<b>18</b>	<b>11</b>	<b>171</b>	<b>1,159</b>	<b>5</b>	<b>1,386</b>

Table 20

## Formal Hearings - 2020

State	Company Disciplinary	Acquisition and Holding Company	Rate	Examination Reports	Other
Alabama	0	3	2	0	7
Alaska	0	0	1	0	2
American Samoa	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	4	0	0	19
California	0	0	0	0	0
Colorado	0	1	0	2	0
Connecticut	0	1	32	0	2
Delaware	0	6	0	0	549
Dist. of Columbia	0	0	1	0	0
Florida	0	0	5	0	0
Georgia	0	0	0	0	1
Guam	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	41
Indiana	0	5	0	0	29
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	3	0	0	0
Maine	0	0	0	0	23
Maryland	0	0	0	0	31
Massachusetts	0	1	1	0	0
Michigan	0	0	0	0	5
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	1	0	0
Montana	0	0	0	0	0
Nebraska	2	2	2	0	0
Nevada	0	0	0	0	7
New Hampshire	0	2	0	0	5
New Jersey	0	5	0	0	0
New Mexico	1	0	1	0	17
New York	0	0	0	0	5
North Carolina	0	0	0	0	16
North Dakota	0	0	0	0	0
N. Mariana Islands	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	2	0	0	1
Oregon	0	0	16	0	0
Pennsylvania	0	0	0	0	21
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	2
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	3	1	0	0
Texas	0	0	0	0	41
U.S. Virgin Islands	0	0	0	0	0
Utah	0	0	0	0	1
Vermont	0	0	0	0	0
Virginia	0	0	2	0	0
Washington	4	0	0	0	11
West Virginia	1	0	0	0	1
Wisconsin	0	6	0	0	0
Wyoming	0	0	0	0	0
<b>Total</b>	<b>8</b>	<b>44</b>	<b>65</b>	<b>2</b>	<b>837</b>

Table 21A

## Supervisions, Receiverships and Companies in Run-Off - 2020

## 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	0	0	0	\$0
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	0	0	0	\$0
Connecticut	0	0	1	\$15,719,411
Delaware	0	1	6	\$809,200,000
Dist. of Columbia	0	0	0	\$0
Florida	0	1	3	\$4,254,303
Georgia	0	0	0	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	\$0
Illinois	0	0	0	\$0
Indiana	1	1	8	\$1,171,652,649
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	0	0	4	\$225,000
Louisiana	0	0	0	\$0
Maine	0	0	1	\$1,999,911
Maryland	0	0	2	\$54,368,704
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	2	\$0
Nebraska	0	0	0	\$0
Nevada	0	0	2	\$1,319,956
New Hampshire	0	0	0	\$0
New Jersey	0	0	0	\$0
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	1	7	\$1,941,004,717
Oklahoma	0	0	0	\$0
Oregon	2	2	3	\$0
Pennsylvania	0	3	7	\$2,266,221,773
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	1	\$0
Texas	0	0	0	\$0
U.S. Virgin Islands	0	0	0	\$0
Utah	0	0	0	\$0
Vermont	2	1	7	\$34,347,478
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	0	1	\$1,580,817,652
Wyoming	0	0	0	\$0
<b>Total</b>	<b>5</b>	<b>10</b>	<b>55</b>	<b>\$7,881,131,554</b>

\*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 - 2020

Supervisions				
State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	0	0	0	\$0
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	0	0	0	\$0
Connecticut	0	0	0	\$0
Delaware	0	1	0	\$0
Dist. of Columbia	0	0	0	\$0
Florida	3	2	1	\$12,822,080
Georgia	0	0	1	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	\$0
Illinois	0	0	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	3	\$1,661,097
Maine	0	0	1	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	0	\$0
Michigan	1	0	1	\$5,100,495
Minnesota	0	0	0	\$0
Mississippi	0	0	1	\$3,137,437
Missouri	0	0	0	\$0
Montana	0	0	0	\$0
Nebraska	0	0	2	\$595,888,220
Nevada	0	0	0	\$0
New Hampshire	0	0	0	\$0
New Jersey	0	0	2	\$155,416,516
New Mexico	0	0	1	\$0
New York	0	0	0	\$0
North Carolina	2	0	2	\$70,381,706
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	0	2	4	\$1,025,476,001
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	1	0	\$1,029,000
South Dakota	0	0	0	\$0
Tennessee	0	0	3	\$0
Texas	3	3	1	\$13,061,761
U.S. Virgin Islands	0	0	0	\$0
Utah	0	0	0	\$0
Vermont	0	0	0	\$0
Virginia	0	0	0	\$0
Washington	0	0	1	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	0	0	\$0
Wyoming	0	0	0	\$0
<b>Total</b>	<b>9</b>	<b>9</b>	<b>24</b>	<b>\$1,883,974,313</b>

Table 21C

## Supervisions, Receiverships and Companies in Run-Off - 2020

## Receiverships - Conservations/Supervisions

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	0	0	0	\$0
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	1	\$512,009,845
Colorado	0	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	\$0
Illinois	1	0	0	\$14,081,023
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	\$0
Nebraska	0	0	0	\$0
Nevada	1	1	1	\$2,317,550
New Hampshire	0	0	0	\$0
New Jersey	0	0	0	\$0
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	0	0	1	\$30,449
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	0	0	0	\$0
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	0	0	0	\$0
Wyoming	0	0	0	\$0
<b>Total</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>\$528,438,867</b>

Table 21D

## Supervisions, Receiverships and Companies in Run-Off - 2020

### Receiverships - Rehabilitations

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	0	0	0	\$0
Arizona	0	0	1	\$1,733,674,074
Arkansas	0	0	2	\$2,700,000
California	0	0	0	\$0
Colorado	0	0	0	\$0
Connecticut	0	0	0	\$0
Delaware	0	0	2	\$1,676,314,581
Dist. of Columbia	0	0	0	\$0
Florida	0	1	1	\$738,441
Georgia	0	0	2	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	\$0
Illinois	0	4	5	\$913,564,099
Indiana	0	0	1	\$514,432
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	0	0	2	\$229,368,476
Louisiana	0	0	6	\$5,313,308
Maine	0	0	0	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	2	\$0
Michigan	1	0	2	\$984,895,647
Minnesota	0	0	0	\$0
Mississippi	0	0	0	\$0
Missouri	0	0	0	\$0
Montana	0	0	0	\$0
Nebraska	0	0	1	\$0
Nevada	0	0	1	\$39,199,719
New Hampshire	0	0	0	\$0
New Jersey	0	0	0	\$0
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	0	4	\$3,079,101,259
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	1	0	1	\$2,952,400,000
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	0	1	\$5,057,000
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	2	3	2	\$289,398,072
U.S. Virgin Islands	0	0	0	\$0
Utah	0	1	0	\$0
Vermont	0	0	0	\$0
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	1	0	1	\$14,613,914
Wyoming	0	0	0	\$0
<b>Total</b>	<b>5</b>	<b>9</b>	<b>37</b>	<b>\$11,926,853,022</b>

Table 21E

## Supervisions, Receiverships and Companies in Run-Off - 2020

### Receiverships - Liquidations

State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	1	0	6	\$15,800,398
Alaska	0	0	0	\$0
American Samoa	0	0	0	\$0
Arizona	0	0	2	\$211,471,635
Arkansas	0	0	8	\$24,315,000
California	0	0	14	\$4,295,405,561
Colorado	0	0	1	\$0
Connecticut	0	0	1	\$0
Delaware	0	4	7	\$1,106,103,746
Dist. of Columbia	0	0	5	\$43,148,218
Florida	1	1	9	\$885,237,802
Georgia	0	2	6	\$0
Guam	0	0	0	\$0
Hawaii	0	0	6	\$16,700,000
Idaho	0	0	0	\$0
Illinois	3	0	10	\$2,075,964,942
Indiana	0	0	2	\$858,319
Iowa	0	0	0	\$0
Kansas	0	0	1	\$7,505,781
Kentucky	0	0	0	\$0
Louisiana	0	0	1	\$15,610,663
Maine	0	0	0	\$0
Maryland	0	0	2	\$70,753,622
Massachusetts	0	0	3	\$353,400,000
Michigan	0	0	1	\$86,122,680
Minnesota	0	0	1	\$0
Mississippi	0	0	3	\$91,468,510
Missouri	0	0	8	\$493,884,755
Montana	1	0	2	\$10,040,000
Nebraska	0	0	0	\$0
Nevada	1	1	5	\$458,239,593
New Hampshire	0	0	1	\$4,034,000,000
New Jersey	0	1	6	\$0
New Mexico	0	0	0	\$0
New York	4	0	22	\$6,028,174,245
North Carolina	0	0	0	\$0
North Dakota	0	0	0	\$0
N. Mariana Islands	0	0	0	\$0
Ohio	0	0	1	\$1,064,164
Oklahoma	0	1	12	\$335,368,878
Oregon	0	0	1	\$10,110,279
Pennsylvania	0	1	8	\$5,252,960,000
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	2	\$15,000,000
South Carolina	1	0	4	\$95,014,392
South Dakota	0	0	1	\$75,276,482
Tennessee	0	0	3	\$0
Texas	4	3	17	\$2,241,649,400
U.S. Virgin Islands	0	0	0	\$0
Utah	0	0	6	\$189,972,852
Vermont	1	0	3	\$44,400,000
Virginia	0	0	2	\$15,303,133
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	0	1	\$27,874,300
Wyoming	0	0	1	\$25,000,000
<b>Total</b>	<b>17</b>	<b>14</b>	<b>195</b>	<b>\$28,653,199,350</b>

# Insurance Producers

In 2020, 10.9 million individuals and entities were licensed to provide insurance services in the U.S. 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 that an insurance company or policyholder contracted 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 (TPAs):** 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 (MGAs):** 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 nonresident 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 nonresident 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. The NAIC maintains special databases 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 National Insurance Producer Registry (NIPR), an independent nonprofit affiliate of the NAIC, developed and implemented the national repository for producer license information (PDB) and established a network to facilitate the electronic exchange of producer information (NIPR Gateway).

The PDB is an electronic database consisting of information relating to insurance agents and brokers (producers). The PDB links state regulatory licensing systems into one common system, establishing a repository of producer licensing information. The PDB also includes data from the RIRS to provide a more comprehensive producer profile.

The NIPR Gateway is an electronic communication network that links state insurance regulators with the entities they regulate. The goal is to simplify communications and to distribute information electronically, including licensing applications, appointments, and terminations. The NIPR Gateway was designed to improve the effectiveness and efficiency of the state licensing process among all parties through automation, standardization, and reciprocity.

Table 22

## Licensed Producers - 2020

State	Individuals			Business Entities		
	Total	Resident	Non-Resident	Total*	Resident	Non-Resident
Alabama	162,087	26,117	135,970	10,064	1,862	8,202
Alaska	65,008	2,269	62,739	4,280	254	4,026
American Samoa	0	0	0	0	0	0
Arizona	259,177	49,980	209,197	18,601	3,790	14,811
Arkansas	160,739	20,479	140,260	10,501	2,031	8,470
California	409,595	226,569	183,026	23,628	13,703	9,925
Colorado	195,755	40,541	155,214	15,508	3,733	11,775
Connecticut	149,787	20,812	128,975	10,908	1,905	9,003
Delaware	148,676	5,353	143,323	8,133	795	7,338
Dist. of Columbia	102,297	1,312	100,985	6,987	128	6,859
Florida	519,089	254,750	264,339	110,070	69,465	40,605
Georgia	277,158	83,313	193,845	24,484	8,004	16,480
Guam	0	0	0	0	0	0
Hawaii	75,166	7,609	67,557	4,577	482	4,095
Idaho	111,618	10,008	101,610	8,427	866	7,561
Illinois	247,535	73,463	174,072	17,738	6,397	11,341
Indiana	225,773	45,602	180,171	16,612	3,941	12,671
Iowa	150,054	25,288	124,766	7,318	1,106	6,212
Kansas	161,906	23,138	138,768	14,195	4,725	9,470
Kentucky	250,199	24,493	225,706	11,525	2,212	9,313
Louisiana	152,645	31,735	120,910	12,210	3,791	8,419
Maine	177,307	7,492	169,815	7,605	840	6,765
Maryland	232,297	42,713	189,584	14,718	2,992	11,726
Massachusetts	159,242	32,615	126,627	7,658	2,346	5,312
Michigan	318,223	62,473	255,750	21,771	8,251	13,520
Minnesota	143,694	34,356	109,338	10,332	2,983	7,349
Mississippi	137,245	19,587	117,658	9,684	1,644	8,040
Missouri	194,809	45,449	149,360	15,035	4,522	10,513
Montana	111,983	7,535	104,448	11,691	1,672	10,019
Nebraska	116,813	16,345	100,468	9,891	2,115	7,776
Nevada	182,994	22,069	160,925	14,426	2,095	12,331
New Hampshire	97,448	6,501	90,947	6,863	574	6,289
New Jersey	227,638	55,526	172,112	17,309	4,960	12,349
New Mexico	107,905	4,543	103,362	7,286	670	6,616
New York	315,573	127,648	187,925	26,995	15,946	11,049
North Carolina	371,458	102,005	269,453	17,713	4,997	12,716
North Dakota	88,023	5,772	82,251	8,352	982	7,370
N. Mariana Islands	0	0	0	0	0	0
Ohio	293,500	77,085	216,415	20,311	7,648	12,663
Oklahoma	272,157	33,449	238,708	12,473	2,690	9,783
Oregon	151,445	18,498	132,947	10,999	2,103	8,896
Pennsylvania	323,045	94,104	228,941	23,366	7,762	15,604
Puerto Rico	0	0	0	0	0	0
Rhode Island	86,820	5,269	81,551	3,366	319	3,047
South Carolina	355,663	43,597	312,066	15,822	3,235	12,587
South Dakota	84,627	6,826	77,801	6,622	638	5,984
Tennessee	226,698	49,165	177,533	12,046	1,945	10,101
Texas	432,925	195,922	237,003	28,723	12,545	16,178
U.S. Virgin Islands	0	0	0	0	0	0
Utah	157,485	25,982	131,503	12,317	2,664	9,653
Vermont	89,348	3,055	86,293	4,550	194	4,356
Virginia	318,371	71,284	247,087	15,703	5,191	10,512
Washington	171,982	28,579	143,403	13,436	3,576	9,860
West Virginia	123,987	7,976	116,011	7,618	755	6,863
Wisconsin	176,400	36,527	139,873	7,660	1,223	6,437
Wyoming	82,975	2,512	80,463	7,637	318	7,319
<b>Total</b>	<b>10,154,344</b>	<b>2,265,290</b>	<b>7,889,054</b>	<b>745,744</b>	<b>239,585</b>	<b>506,159</b>

\*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 - 2020

State	Licensed Producers/Adjusters				
	Producers	Surplus Lines Brokers	Bail Bonds	Adjusters	Other
Alabama	172,151	2,840	256	27,795	3,016
Alaska	69,288	2,143	9	8,593	23
American Samoa	0	0	0	0	0
Arizona	277,778	3,358	138	18,003	922
Arkansas	145,657	2,465	0	19,771	3,347
California	426,096	7,127	2,268	3,490	2,288
Colorado	211,263	2,469	0	460	0
Connecticut	159,630	2,984	332	97,903	1,483
Delaware	85,139	2,416	55	64,430	4,769
Dist. of Columbia	109,284	2,357	1	153	1,888
Florida	705,435	2,839	2,249	162,042	0
Georgia	235,817	2,416	0	36,320	1,381
Guam	0	0	0	0	0
Hawaii	79,746	2,214	0	3,735	1,968
Idaho	120,045	1,736	237	15,959	58
Illinois	247,535	2,720	0	896	0
Indiana	215,428	2,872	238	21,875	1,098
Iowa	147,686	1,859	0	276	233
Kansas	161,906	1,918	480	168	15,662
Kentucky	167,589	2,648	0	93,488	221
Louisiana	164,855	3,429	1,032	101,130	0
Maine	177,307	2,125	0	16,389	45
Maryland	234,643	2,965	0	764	8,165
Massachusetts	159,242	2,357	0	274	6,447
Michigan	316,059	2,164	0	21,281	1,740
Minnesota	154,026	1,883	320	20,465	352
Mississippi	139,971	3,680	1,389	26,617	3,839
Missouri	209,834	2,092	636	161	3,375
Montana	109,457	1,888	112	14,348	1,629
Nebraska	111,527	1,505	0	145	3,636
Nevada	173,513	3,175	261	16,378	3,453
New Hampshire	97,448	2,985	0	76,655	0
New Jersey	244,947	5,751	347	1,387	39
New Mexico	73,363	1,395	14	39,453	966
New York	339,301	3,012	255	23,437	1,003
North Carolina	349,289	2,964	1,879	94,774	46,205
North Dakota	88,023	1,474	62	17	61
N. Mariana Islands	0	0	0	0	0
Ohio	309,692	3,276	792	350	3,536
Oklahoma	177,076	2,840	521	100,881	3,056
Oregon	162,444	3,392	0	17,360	816
Pennsylvania	309,723	3,170	0	1,112	9,300
Puerto Rico	0	0	0	0	0
Rhode Island	87,444	1,826	0	72,484	2,325
South Carolina	244,705	3,734	641	102,076	4,481
South Dakota	91,249	1,498	42	0	0
Tennessee	226,698	4,799	1,202	485	0
Texas	461,192	7,170	0	143,757	3,507
U.S. Virgin Islands	0	0	0	0	0
Utah	149,931	2,791	353	16,122	8
Vermont	87,765	1,489	17	71,124	102
Virginia	316,113	2,409	0	300	2,064
Washington	185,417	3,241	300	13,676	0
West Virginia	123,987	1,527	0	36,786	11
Wisconsin	176,400	1,868	0	71	150
Wyoming	89,974	2,238	0	72,846	43
<b>Total</b>	<b>10,080,088</b>	<b>141,493</b>	<b>16,438</b>	<b>1,678,462</b>	<b>148,711</b>

Table 22 (continued)

## Licensed Producers - 2020

Non Risk-Bearing Organizations						
State	Premium Finance Companies	Third-Party Administrators	Utilization Review	Rating/Advisory Organizations	Managing General Agents	Other
Alabama	72	0	0	0	34	0
Alaska	0	496	0	0	85	832
American Samoa	0	0	0	0	0	0
Arizona	0	0	0	27	0	0
Arkansas	0	361	0	0	39	151
California	0	757	0	35	88	0
Colorado	0	0	0	26	74	0
Connecticut	35	313	62	0	0	0
Delaware	24	293	0	15	0	0
Dist. of Columbia	21	0	0	11	55	247
Florida	0	0	0	0	1,345	0
Georgia	60	402	0	0	0	1,207
Guam	0	0	0	0	0	0
Hawaii	0	191	0	0	53	0
Idaho	0	367	0	16	36	200
Illinois	141	480	218	0	0	0
Indiana	0	362	128	23	36	348
Iowa	0	357	29	19	0	322
Kansas	28	332	59	15	106	87
Kentucky	38	1,799	110	18	86	85
Louisiana	0	409	86	0	62	0
Maine	0	380	86	15	39	0
Maryland	50	478	98	19	43	0
Massachusetts	0	0	0	0	0	0
Michigan	45	448	0	0	120	0
Minnesota	9	384	85	20	67	622
Mississippi	0	341	0	0	123	0
Missouri	0	454	111	36	49	356
Montana	0	0	0	0	54	0
Nebraska	0	0	96	0	55	0
Nevada	32	393	141	19	94	12
New Hampshire	16	282	72	16	37	471
New Jersey	63	185	0	8	115	262
New Mexico	29	300	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	71	345	0	0	0	1,210
North Dakota	26	356	94	22	48	0
N. Mariana Islands	0	0	0	0	0	0
Ohio	0	622	0	0	65	0
Oklahoma	0	261	125	17	256	0
Oregon	0	372	0	0	143	99
Pennsylvania	57	585	0	0	71	356
Puerto Rico	0	0	0	0	0	0
Rhode Island	0	352	0	16	52	0
South Carolina	57	384	86	27	16	296
South Dakota	0	381	97	22	106	154
Tennessee	0	307	145	18	0	5
Texas	216	851	214	17	579	398
U.S. Virgin Islands	0	0	0	0	0	0
Utah	0	471	0	0	126	0
Vermont	0	0	0	0	0	0
Virginia	64	0	0	0	27	0
Washington	47	0	0	0	42	0
West Virginia	0	389	0	14	32	0
Wisconsin	0	377	0	26	78	0
Wyoming	0	198	0	0	30	34
<b>Total</b>	<b>1,201</b>	<b>16,815</b>	<b>2,142</b>	<b>517</b>	<b>4,566</b>	<b>7,754</b>

Table 23

## Actions Against Producers - 2020

State	Suspensions	Revocations	Cease & Desist	Denial Order
Alabama	2	0	0	0
Alaska	0	0	0	2
American Samoa	0	0	0	0
Arizona	5	17	5	1
Arkansas	14	13	1	2
California	36	228	9	190
Colorado	5	4	1	8
Connecticut	1	5	0	8
Delaware	-	40	0	0
Dist. of Columbia	0	11	0	0
Florida	55	64	1	372
Georgia	0	0	0	0
Guam	0	0	0	0
Hawaii	0	3	0	0
Idaho	0	24	1	1
Illinois	134	14	0	23
Indiana	69	14	2	121
Iowa	43	14	27	3
Kansas	1	16	1	27
Kentucky	23	33	0	0
Louisiana	25	182	28	135
Maine	0	3	0	1
Maryland	7	16	0	18
Massachusetts	0	10	18	0
Michigan	11	108	42	35
Minnesota	4	11	7	0
Mississippi	1	10	1	2
Missouri	0	1	0	32
Montana	6	0	0	0
Nebraska	0	19	0	0
Nevada	1	13	1	40
New Hampshire	1	6	0	3
New Jersey	1	5	1	0
New Mexico	1	15	1	0
New York	0	20	0	1
North Carolina	15	13	0	7
North Dakota	0	4	0	6
N. Mariana Islands	0	0	0	0
Ohio	22	14	0	15
Oklahoma	2	11	0	8
Oregon	4	15	46	7
Pennsylvania	2	28	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2	0	0
South Carolina	0	53	2	0
South Dakota	0	33	0	87
Tennessee	1	16	0	36
Texas	0	58	4	26
U.S. Virgin Islands	0	0	0	0
Utah	0	12	1	28
Vermont	2	13	0	0
Virginia	0	71	3	0
Washington	6	97	1	7
West Virginia	773	4	2	221
Wisconsin	2	97	2	50
Wyoming	0	8	0	0
<b>Total</b>	<b>1,275</b>	<b>1,468</b>	<b>208</b>	<b>1,523</b>

\* Delaware's reported 61,309 suspensions are not shown in the above table. The state's definition of suspensions is provided in the technical notes. The Total above reflects the total without Delaware.

Table 23 (continued)

## Actions Against Producers - 2020

State	Number of Fines	Amount of Fines	Number of Restitutions	Amount of Restitution	Other
Alabama	24	\$6,250	0	\$0	70
Alaska	3	\$630,573	0	\$0	0
American Samoa	0	\$0	0	\$0	0
Arizona	14	\$130,250	2	\$51,959	42
Arkansas	6	\$71,111	27	\$149,895	64,540
California	33	\$199,550	0	\$0	890
Colorado	20	\$224,725	14	\$134,545	127
Connecticut	12	\$13,300	0	\$0	6
Delaware	3,200	\$1,002,650	0	\$0	0
Dist. of Columbia	7	\$1,750	0	\$0	0
Florida	41	\$134,000	11	\$8,161	0
Georgia	0	\$0	0	\$0	0
Guam	0	\$0	0	\$0	0
Hawaii	3	\$279,000	0	\$0	2
Idaho	7	\$85,750	0	\$0	3
Illinois	39	\$72,100	0	\$0	0
Indiana	40	\$239,428	102	\$5,600	0
Iowa	32	\$746,998	7	\$28,192	2
Kansas	2	\$3,200	0	\$0	5
Kentucky	2	\$800	0	\$0	4
Louisiana	931	\$96,850	0	\$0	0
Maine	3	\$52,250	0	\$0	1
Maryland	33	\$281,742	9	\$243,002	331,908
Massachusetts	12	\$12,900	0	\$0	0
Michigan	74	\$606,120	4	\$19,988	0
Minnesota	100	\$322,190	0	\$0	112
Mississippi	6	\$3,100	0	\$0	3
Missouri	87	\$29,900	71	\$640,436	15
Montana	0	\$0	0	\$0	0
Nebraska	16	\$23,000	0	\$0	0
Nevada	12	\$5,750	2	\$10,478	8
New Hampshire	10	\$81,000	9	\$107,271	2
New Jersey	19	\$1,216,825	0	\$0	0
New Mexico	0	\$0	0	\$0	1
New York	200	\$2,314,750	0	\$0	0
North Carolina	103	\$361,212	0	\$0	65
North Dakota	5	\$1,350	0	\$0	33
N. Mariana Islands	0	\$0	0	\$0	0
Ohio	83	\$31,400	0	\$0	39
Oklahoma	23	\$354,984	0	\$0	31
Oregon	12	\$17,200	1	\$3,280	6
Pennsylvania	94	\$180,750	69	\$2,771,107	49
Puerto Rico	0	\$0	0	\$0	0
Rhode Island	0	\$0	0	\$0	1
South Carolina	28	\$66,680	0	\$0	47
South Dakota	15	\$138,750	0	\$0	0
Tennessee	14	\$399,550	24	\$31,784	0
Texas	36,023	\$18,764,229	1	\$3,113	0
U.S. Virgin Islands	0	\$0	0	\$0	0
Utah	28	\$1,764,548	93	\$197,043	0
Vermont	1	\$500	1	\$318,250	0
Virginia	39	\$224,000	53	\$2,221,724	273
Washington	194	\$1,696,750	5	\$553,236	13
West Virginia	5	\$12,000	0	\$0	0
Wisconsin	53	\$111,870	5	\$76,988	55
Wyoming	8	\$16,794	0	\$0	8
<b>Total</b>	<b>41,716</b>	<b>\$33,030,379</b>	<b>510</b>	<b>\$7,576,052</b>	<b>398,361</b>

# 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 2020, insurance departments received 246,900 complaints. 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 that state insurance departments have employed in recent years.

Table 24

## Consumer Complaints/Inquiries - 2020

State	Consumer Complaints	Consumer Inquiries	Aggregated Complaint Data Available to Public?
Alabama	1,323	2,613	Yes
Alaska	251	1,259	Yes
American Samoa	0	0	-
Arizona	1,772	13,408	Yes
Arkansas	2,033	9,310	Yes
California	44,535	168,626	Yes
Colorado	3,761	10,716	Yes
Connecticut	4,372	13,781	Yes
Delaware	584	3,050	No
Dist. of Columbia	567	785	Yes
Florida	18,533	176,754	Yes
Georgia	8,206	73,319	Yes
Guam	0	0	-
Hawaii	622	3,683	Yes
Idaho	758	5,904	Yes
Illinois	9,225	22,889	Yes
Indiana	2,770	63,600	Yes
Iowa	1,469	413	No
Kansas	2,190	875	Yes
Kentucky	2,728	849	Yes
Louisiana	3,619	25	Yes
Maine	450	4,820	Yes
Maryland	8,609	674	Yes
Massachusetts	2,005	5,000	Yes
Michigan	5,035	18,586	Yes
Minnesota	4,500	11,938	Yes
Mississippi	1,050	11,888	Yes
Missouri	2,952	2,424	Yes
Montana	1,292	377	Yes
Nebraska	1,162	9,481	No
Nevada	2,302	9,829	Yes
New Hampshire	744	3,961	Yes
New Jersey	4,080	19,430	Yes
New Mexico	772	15,786	No
New York	38,758	31,953	Yes
North Carolina	10,404	150,862	No
North Dakota	64	578	Yes
N. Mariana Islands	0	0	-
Ohio	5,315	96,922	Yes
Oklahoma	2,823	18,909	No
Oregon	3,036	11,964	Yes
Pennsylvania	7,699	29,765	Yes
Puerto Rico	0	0	-
Rhode Island	427	214	No
South Carolina	2,603	8,801	Yes
South Dakota	413	0	No
Tennessee	2,347	0	No
Texas	12,453	139,291	Yes
U.S. Virgin Islands	0	0	-
Utah	1,204	10,314	Yes
Vermont	290	2,366	Yes
Virginia	3,528	8,894	Yes
Washington	6,678	90,165	Yes
West Virginia	1,541	15,495	Yes
Wisconsin	2,602	18,363	Yes
Wyoming	444	1,449	Yes
<b>Total</b>	<b>246,900</b>	<b>1,322,358</b>	

Table 25

## Fraud Investigation - 2020

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	Dept. of Insurance and Financial Institutions	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	Idaho Department of Insurance	No	No
Illinois	Yes	Department of Insurance	No	Yes
Indiana	No	-	No	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	Yes	Department of Insurance and Financial Services	No	No
Minnesota	Yes	Minnesota Department of Commerce	Yes	No
Mississippi	Yes	State Attorney Generals Office	Yes	No
Missouri	No	-	No	No
Montana	Yes	Office of the Montana State Auditor, CSI	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 Division	Yes	No
N. Mariana Islands	-	-	-	-
Ohio	No	-	No	No
Oklahoma	Yes	Insurance Department and AG's Office	Yes	Yes
Oregon	No	-	-	-
Pennsylvania	Yes	OAG, State, County & Local Authorities	Yes	Yes
Puerto Rico	-	-	-	-
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	No	Department of Commerce and Insurance	No	No
Texas	Yes	Texas Department of Insurance	Yes	No
U.S. Virgin Islands	-	-	-	-
Utah	Yes	Insurance Fraud Division	Yes	No
Vermont	No	-	-	-
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	NA	NA	No

Table 26

## Availability of Consumer Information - 2020

State	Auto	Home	Life	Health	Med. Supp.	Long-Term Care	Workers Comp.	Other	Other Languages
Alabama	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Alaska	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	
American Samoa	-	-	-	-	-	-	-	-	
Arizona	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (limited)
Arkansas	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish (limited); Health Mktplace (multiple)
California	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Twelve additional languages available online
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	Yes	Yes	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	
Guam	-	-	-	-	-	-	-	-	
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	Spanish
Kentucky	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish (limited)
Louisiana	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish and Vietnamese (limited)
Maine	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (limited)
Maryland	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish and 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	No	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 (limited)
Nevada	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (limited)
New Hampshire	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
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	No	Yes	
N. Mariana Islands	-	-	-	-	-	-	-	-	
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, Russian and Vietnamese
Pennsylvania	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Puerto Rico	-	-	-	-	-	-	-	-	
Rhode Island	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
South Carolina	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
South Dakota	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Tennessee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	HTML 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	
Virginia	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish
Washington	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	SPAN, TGL, VIE, RU, UKR, JPN, CHI
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 - 2020

State	Toll Free Hotline	Consumer Direct	Department Phone	Department Fax
AL	800-433-3966 a	334-241-4141	334-269-3550	334-241-4192
AK	800-467-8725 a	907-269-7914	907-269-7900	907-269-7910
AS		011-684-633-4116	011-684-633-4116	011-684-633-2269
AZ	800-325-2548 a	602-364-2499	602-364-3100	602-364-2400
AR	800-282-9134	501-371-2749	501-371-2600	501-371-2618
CA	800-927-4357	800 927-4357	916-492-3500	916-445-5280
CO	800-930-3745 a	303-894-7490	303-894-7499	303-894-7455
CT	800-203-3447 a	860-297-3900	860-297-3800	860-566-7410
DE	800-282-8611 a	302-674-7310	302-674-7300	302-739-5280
DC		202-442-7812	202-727-8000	202-535-1196
FL	877-693-5236 a	850-413-3089	850-413-3089	850-413-2950
GA	800-656-2298	404-656-2070	404-656-2056	404-657-8542
GU		011-671-635-1844	011-671-635-1817	011-671-633-2643
HI		808-586-2790	808-586-2790	808-586-2806
ID	800-721-3272 a	208-334-4250	208-334-4250	208-334-4398
IL	866-445-5364	217-782-4515	217-782-4515	217-782-5020
IN	800-622-4461 a	317-232-2395	317-232-2385	317-232-5251
IA	877-955-1212 a	515-281-6348	515-654-6600	515-281-3059
KS	800-432-2484 a	785-296-7827	785-296-3071	785-296-7805
KY	800-595-6053 a	502-564-6034	502-564-3630	502-564-1453
LA	800-259-5300 a	225-342-5900	225-342-5900	225-342-8622
ME	800-300-5000 a	207-624-8475	207-624-8475	207-624-8599
MD	800-492-6116	410-468-2000	410-468-2000	410-468-2020
MA	877-563-4467	617-521-7777	617-521-7794	617-753-6830
MI	877-999-6442	517-284-8776	517-284-8800	517-284-8837
MN	800-657-3602 a	651-539-1600	651-539-1500	651-539-1547
MS	800-562-2957 a	601-359-2453	601-359-3569	601-359-2474
MO	800-726-7390 a	573-751-2640	573-751-4126	573-526-3416
MT	800-332-6148 a	406-444-2040	406-444-2040	406-444-3497
NE	877-564-7323 a	402-471-0888	402-471-2201	402-471-4610
NV	888-872-3234 a	775-486-4395	775-687-0700	775-687-0787
NH	800-852-3416 a	603-271-2261	603-271-2261	603-271-1406
NJ	800-446-7467	609-292-7272	609-292-7272	609-984-5273
NM	855-427-5674 a	505-827-4549	505-827-4601	505-827-4734
NY	800-342-3736	212-480-6400	212-709-3500	212-709-3520
NC	855-408-1212	919-807-6750	919-807-6000	919-715-8889
ND	800-247-0560 a	701-328-9611	701-328-2440	701-328-4880
MP		670-664-3077	670-664-3077	670-664-8074
OH	800-686-1526	800-686-1526	614-644-2658	614-644-3744
OK	800-522-0071 a	405-521-2991	405-521-2828	405-521-6635
OR	888-877-4894	503-947-7984	503-947-7980	503-947-0088
PA	877-881-6388 a	717-783-2153	717-787-7000	717-772-1969
PR	888-722-8686	787-304-8686	787-304-8686	787-273-6365
RI		401-462-9616	401-462-9520	401-462-9602
SC	800-768-3467 a	803-737-6180	803-737-6160	803-737-6231
SD		605-773-3563	605-773-3563	605-773-5369
TN	800-342-4029 a	615-741-2218	615-741-2241	615-532-6934
TX	800-578-4677	800-252-3439	512-676-6000	512-490-1045
VI		340-774-7166	340-774-7166	340-774-9458
UT	800-439-3805 a	Health Life P/C	801-538-3077 801-538-3066 801-538-3035	801-538-3800 801-538-3829
VT	800-964-1784	802-828-3302	802-828-3301	802-828-3306
VA	800-552-7945 a	877-310-6560	804-371-9741	804-371-9873
WA	800-562-6900	360-725-7080	360-725-7000	360-586-3535
WV	888-879-9842 a	304-558-3386	304-558-3354	304-558-0412
WI	800-236-8517 a	608-266-3585	608-266-3586	608-266-9935
WY	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 - 2020

State	Internet Address	Available on Web Site?			
		Company Licensing Info	Producer Licensing Info	Consumers Complaint Statistics	Online Complaint Submissio
Alabama	www.aldoi.gov	Yes	Yes	Yes	Yes
Alaska	http://www.insurance.alaska.gov	Yes	Yes	Yes	Yes
American Samoa	-	-	-	-	-
Arizona	https://insurance.az.gov	Yes	Yes	No	Yes
Arkansas	insurance.arkansas.gov	Yes	Yes	Yes	Yes
California	www.insurance.ca.gov	Yes	Yes	Yes	Yes
Colorado	doi.colorado.gov	Yes	Yes	Yes	Yes
Connecticut	https://portal.ct.gov/cid	Yes	Yes	Yes	Yes
Delaware	www.insurance.delaware.gov	Yes	Yes	No	Yes
Dist. of Columbia	disb.dc.gov	Yes	Yes	Yes	Yes
Florida	https://www.myfloridacfo.com/Divison/Consumers	Yes	Yes	No	Yes
Georgia	https://oci.georgia.gov/	Yes	Yes	No	Yes
Guam	www.guamtax.com/about/regulatory.html	-	-	-	-
Hawaii	http://cca.hawaii.gov/ins	Yes	Yes	Yes	Yes
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	https://iid.iowa.gov/	Yes	Yes	No	Yes
Kansas	insurance.kansas.gov	Yes	Yes	Yes	Yes
Kentucky	http://insurance.ky.gov	Yes	Yes	Yes	Yes
Louisiana	www.lidi.la.gov	Yes	Yes	Yes	Yes
Maine	http://www.maine.gov/pfr/insurance/index.html	Yes	Yes	Yes	Yes
Maryland	www.insurance.maryland.gov	Yes	Yes	Yes	Yes
Massachusetts	www.mass.gov/doi	Yes	Yes	No	Yes
Michigan	www.michigan.gov/DIFS	Yes	Yes	Yes	Yes
Minnesota	www.mn.gov/commerce	Yes	Yes	No	Yes
Mississippi	www.mid.ms.gov	Yes	Yes	Yes	Yes
Missouri	www.insurance.mo.gov	Yes	Yes	Yes	Yes
Montana	csimt.gov	Yes	Yes	No	Yes
Nebraska	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.dobi.nj.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.gov	Yes	Yes	No	Yes
North Dakota	www.insurance.nd.gov	Yes	Yes	Yes	Yes
N. Mariana Islands	www.commerce.gov.mp/divisions/office-secretary/insurance	-	-	-	-
Ohio	www.insurance.ohio.gov	Yes	Yes	Yes	Yes
Oklahoma	www.oid.ok.gov	Yes	Yes	No	Yes
Oregon	www.dfr.oregon.gov	Yes	Yes	Yes	Yes
Pennsylvania	www.insurance.pa.gov	Yes	Yes	Yes	Yes
Puerto Rico	www.ocs.pr.gov	-	-	-	-
Rhode Island	www.dbr.ri.gov	Yes	Yes	No	Yes
South Carolina	www.doi.sc.gov	Yes	Yes	Yes	Yes
South Dakota	www.dlr.sd.gov/insurance	Yes	Yes	No	Yes
Tennessee	https://www.tn.gov/commerce/insurance-division.html	Yes	Yes	No	Yes
Texas	www.tdi.texas.gov	Yes	Yes	Yes	Yes
U.S. Virgin Islands	https://ltg.gov.vi/	-	-	-	-
Utah	https://insurance.utah.gov/	Yes	Yes	Yes	Yes
Vermont	https://dfr.vermont.gov/	Yes	Yes	No	Yes
Virginia	scc.virginia.gov/boi	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 - 2019

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	Department of Insurance and Financial Institutions	Office of the Governor
Arkansas	Arkansas Insurance Department	Department of Commerce
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 Commissioner	
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 Commerce and Insurance	Office of the Governor
Montana	Montana Office of the Commissioner of Securities & Insurance	Office of the 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 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	Office of the Commissioner of Insurance of Puerto Rico	
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 2020 Insurance Department Resources Report – Volume One

### Staffing

#### Table 1 – State Commissioners

*This is the elected/appointed and other offices held table.*

Alabama: The Commissioner is an ex officio member of the Alabama Securities Commission.

American Samoa: The NAIC provided the information.

Arizona: The salary reflects that the Director of Insurance was also appointed Director of Financial Institutions effective Dec. 31, 2019. The appointment reflects the merger of the Departments of Insurance, Financial Institutions, and Automobile Theft Authority into a single “Department of Insurance and Financial Institutions” effective July 1, 2020. The Director’s role extends to banking and Automobile Theft Authority.

Colorado: The position of Commissioner was filled on an acting basis by the Deputy Commissioner from Jan. 1, 2018, to Jan. 7, 2019.

Georgia: The Commissioner’s role extends to State Fire Marshall.

Kansas: The Commissioner’s role extends to securities. The Office of the Kansas Securities Commissioner merged with the Kansas Insurance Department effective July 1, 2017.

Louisiana: The Commissioner’s salary was misreported in 2018.

Michigan: The Commissioner’s role extends to banking, credit unions, consumer finance and consumer services.

Minnesota: The Minnesota Commerce Department has regulation over 21 industries, including securities, banking, collection agencies, and real estate.

Mississippi: The Commissioner’s role includes State Fire Marshal.

Montana: The Commissioner’s role includes membership in the State Land Board.

Nebraska: The Commissioner’s role includes Chair of the State Claims Board.

New Jersey: The Commissioner’s role extends to banking, real estate and New Jersey’s State Based Exchange.

New York: Beginning in 2011, the Commissioner regulates both banking and insurance under the Department of Financial Services.

North Carolina: The Commissioner’s role extends to State Fire Marshal.

Northern Mariana Islands: Data was first received in 2016 but not years prior and some subsequent years.

Ohio: An Interim Director was appointed on Aug. 25, 2020, until the new Director took office in February 2021.

Oregon: The Commissioner’s role extends to Director of the Oregon Department of Consumer and Business Services beginning in April 2020.

Rhode Island: As of 2018, the Superintendent of Insurance oversees the Divisions of Insurance, Banking and Securities, now referred to as the Financial Services Division of the Rhode Island Department of Business Regulation.

South Dakota: The Commissioner’s role extends to securities.

Tennessee: The Commissioner’s role extends to Fire Marshal, securities and professional regulations.

Texas: The “Commissioner” of the Division of Workers’ Compensation is appointed. However, the position is the head of one of the agency’s divisions. Therefore, it is included in the “Deputy/Assistant Commissioners” category.

U.S. Virgin Islands: The NAIC filled in the status based on territory statute.

Vermont: The Commissioner’s role extends to captive insurance, banking and securities.

#### Tables 2–3, 6 – Insurance Department Staff by Position, Including Salary Ranges

*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. Headcount and salary may vary year to year due to internal movement, intra-agency transfers, retirement, and attrition. The “Other” personnel for each state includes a count for the insurance department’s Commissioner, Superintendent, or Director; i.e., the NAIC member.*

Alabama: “Other” employees include the executive secretary and state fire marshal office employees.

Alaska: Administration supervisory staff and Consumer Affairs complaint investigators figures incorrectly reflected only filled positions in 2018.

American Samoa: Years that include a count of one reflect an NAIC update for the Commissioner in the “Other” personnel section.

Arizona: Supervisory staff include the replacement of a tax supervisor with a revenue auditor. Other changes were a result of reclassifications. “Other” personnel include an appraiser investigator.

Arkansas: “Other” employees include risk consultants, not contractual workers.

California: Changes were due to reorganization, new hire, and reclassifications. “Other” employees include climate and sustainability research analysts and research specialists.

Colorado: Changes in “Executive” figures are due to a promotion. Prior year changes are due to the filling of vacant positions, new positions, and a promotion. Prior high salary for “Business Office” was in error. Two positions listed in “Executive” also serve in legal capacities. Prior year changes in “Actuarial” figures are due to the filling of a vacant position at a higher level and shared use of an intern. Prior year changes in “Antifraud/Enforcement” and “Consumer Affairs” are due to a promotion and misreported figures in 2018.

Delaware: Administrative, Legal, Financial and Licensing support staff changes in 2019 reflect additionally approved positions. Consumer Affairs changes in 2019 reflect the approval of a new Investigator position. The

- increase in the Senior Health Insurance Program (SHIP) staff in 2019 was due to an additionally approved Administrative Specialist II position.
- District of Columbia: The 2018 Captive/Specialty Insurance Personnel minimum and maximum salary amounts were incorrectly reported. Administrative and Actuarial staff changes reflect the loss of positions to the DC government.
- Florida: The Department reorganized in 2019. "Other" personnel include employees in the Commissioner's Office.
- Georgia: The 2019 Licensing figures reflect a reorganization involving the supervisory role being combined into the enforcement area and the use of temporary licensing personnel. Full-time workers were hired for 2020. Assistance personnel/facilitators is comprised of call center employees. Two of the seven information technology (IT) staff on contract were converted to full-time exempt in early 2021. "Other" employees include safety fire and premium tax personnel. In instances where a salary range was not provided in 2018 responses, the NAIC used the 2017 range reported by Georgia or a similar position. The use of 2017 salary ranges affected the following: Media; Public Policy; Human Resources; Revenue, Actuarial Staff, Financial Regulation supervisory staff, financial examiners, and captive/specialty insurer personnel; Market Conduct Regulation supervisory staff; Antifraud/Enforcement supervisory staff; and Licensing supervisory staff.
- Guam: Years that include a count of one reflect an NAIC update for the Commissioner in the Other Personnel section.
- Idaho: Executive and Actuarial figures in 2019 reflect the promotion of a previous actuary who is retaining actuarial activity. Information technology (IT) positions were consolidated under another agency in 2019. In 2020, a position was reclassified into IT, and market conduct analysts were moved to market conduct examiners, better reflecting their role. "Other" employees include inspectors, Idaho fire incident reporting system employees, plans reviewer, and technical records.
- Illinois: Salaries shown are a range based on the Illinois Centers for Medicare & Medicaid Services (CMS) Index of positions from entry salary to maximum salary. Salaries within some categories have increased due to the new American Federation of State, County and Municipal Employees (AFSCME) contract. Headcount totals include funded vacancies, lateral transfers, and new hires. 2020 figures reflect new hires, attrition, retirement, lateral transfers, and a change in administration.
- Indiana: "Other" includes patients' compensation fund employees.
- Iowa: "Other" employees include supervisor, compliance officer, field auditor, administrative assistant, executive officers, and secretary.
- Kansas: A new Commissioner took office in January 2019. Staffing changes in 2019 reflect a new Commissioner that year. "Other" employees include Executive Assistant to the Commissioner, Chief of Staff, and Commissioner.
- Kentucky: Staff changes reflect a change in administration in 2019. The Consumer Advocate position was relocated to Commissioner's Office staff in 2020. "Other" employees include Executive Advisors and an Administrative Coordinator.
- Louisiana: The "Other" full-time exempt category includes the Commissioner and internal auditor.
- Maine: Several full-time positions were reclassified in 2018 and 2019, which included the reduction of hours assigned to certain vacant positions. One position was reclassified from actuarial supervisory to consumer affairs supervisory in 2020.
- Massachusetts: "Other" employees include research analysts and administrative view officers.
- Michigan: Full-time exempt positions increased in 2019 due to No-Fault Law changes. A Fraud Investigation Unit was established in 2018, and there was a change in what category positions are reported. "Other" employees include new Utilization Review Section positions.
- Missouri: The salary amounts for actuaries reflect an actuary reaching full designation in 2019. "Other" employees include director, research manager, research analysts, and designated principal assistants.
- Montana: Figures are based on the 2020 Market Analysis Data. Changes are due to reclassifications, position eliminations, and reorganizations. "Other" employees include appointed staff.
- Nebraska: The salary range for producer licensing is lower due to the inclusion of a part-time position.
- Nevada: In order to be more efficient, the Division reorganized some sections, which included moving some staff from "Other" employees to Financial Regulation. Additional changes included the creation of a separate criminal fraud section in 2020.
- New Jersey: In 2018, the Office of Innovation, Strategic Planning and Policy was established and reported under the public policy position category. 2020 changes represent attrition and new hires. Two full-time employees are included in Deputy/Assistant Commissioner and Media and Public Policy. "Other" employees include research scientists, adjuster, deputy executive director, and legislative liaison.
- New Mexico: 2020 figures reflect restructuring under a new administration. Prior year changes in figures partially reflect the correction of reporting errors. "Other" employees include title, patient compensation fund, rates and filing, budget, and records.
- North Carolina: Changes in figures reflect reorganizations, changes in reporting, creation of a new Criminal Services unit, and position vacancies. "Other" employees include engineers, engineering technicians, and fire and rescue training instructors.
- North Dakota: "Other" employees include the deputy commissioner and executive assistant. In 2019, six

positions previously reported as “Other” employees were moved to another entity.

Northern Mariana Islands: In years where the territory submitted a filing for this report, “Other” includes a licensing officer. Years that include a count of one reflect an NAIC update for the commissioner in the “Other” personnel section.

Ohio: Figures in 2020 reflect a pay freeze for management, exempt staff, and human resources personnel. Additionally, vacant analyst positions were downgraded to lower-level positions.

Oregon: Actuaries receive 10%–32% pay differentials based on accreditation. Oregon is organized with an Enforcement Section, which includes most of the staff that are attorneys who work on insurance-related cases. “Other” employees include retaliatory tax analysts, budget analysts, data analysts, reinsurance program coordinator, and compliance analyst. The Insurance Division and the Division of Finance and Corporate Securities merged in 2017.

Pennsylvania: Reclassifications and retirements resulted in licensing personnel changes in 2019. “Other” personnel include a Special Funds Deputy.

Puerto Rico: Years that include a count of one reflect an NAIC update for the commissioner in the “Other” personnel section.

Rhode Island: Variances are due to reporting corrections and reclassifications. “Other” employees include an accountant.

South Carolina: A position was eliminated in the Captive’s area.

Tennessee: The Media, Public Policy, Human Resources, Business Office, and Revenue staff are part of the larger Department of Commerce and Insurance Budget. Their time is spread across the larger department. The Insurance division is charged 33% of the larger Department of Commerce and Insurance budget in an overhead charge.

Texas: Information Systems/Technical Supervisory Staff increased due to a reorganization. “Other” includes Information Specialists, Insurance Specialists, Program Specialists, Auditors, Statisticians, and Engineers.

U.S. Virgin Islands: Years that include a count of one reflect an NAIC update for the commissioner in the “Other” personnel section.

Utah: “Other” employees include research consultants.

Vermont: The method of calculating “Other Administrative Support Staff” was changed in 2020. Actuarial staff and Captive/Specialty Insurer Personnel staff position counts reflect the correction of misreporting in 2019.

Washington: “Other” employees include employees with holding company duties. Personnel changes reflect the addition of positions.

West Virginia: “Other” employees include workers’ compensation and health policy-related positions. Some salary ranges have changed due to a scheduled revised pay grade. Personnel changes reflect reorganizations, retirements, finding changes, and additions.

Wisconsin: Due to the Department’s reorganization in 2019, data for 2020 is reported with significant reinterpretations. Changes in staff and salary information in 2020 are either due to the reorganization or better analysis of the data and how it should be reported.

Wyoming: “Other administrative staff” includes the department’s accountant. “Other” employees include auditors and senior policy and planning analyst.

#### **Tables 4–5 – Contractual or Intergovernmental Staff**

Alabama: Contractual/intergovernmental employees include an attorney on loan from the governor’s office.

Alaska: Contractual/intergovernmental employees reflect the outsourcing of the life and health actuarial duties to a contract actuarial firm.

Arizona: “Other” contractual/intergovernmental employees include health care appeal external review and non-attorney legal support.

Colorado: Contracts are used for actuarial services and projects with three firms. Financial examinations also contract with three firms for non-domestic examinations.

Connecticut: “Other” contractual/intergovernmental employees include the information technology (IT) manager assigned to the Department of Insurance (DOI).

Idaho: In 2020, a contract Public Information Specialist was temporarily used. “Other” contractual/intergovernmental employees include paralegals, hearing officers, and court reporters.

Illinois: Figures for 2019 are for two 75-day contractual employees.

Louisiana: The Contractual/Intergovernmental Employee “Other” category includes information technology (IT).

Maryland: “Other” contractual/intergovernmental employees include Process Manager, Health Insurance Managed Care Policy Analyst, Special Projects Manager, Communications Specialist, Office Assistants, and Producer Licensing Specialist.

Nevada: Two attorneys employed through the Attorney General’s office were assigned to work with the Division. “Other” contractual/intergovernmental employees include a biostatistician. The reporting of two Rate/Form employees was inaccurate in 2019. These were temporary intern positions.

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

Pennsylvania: Other contractual/intergovernmental employees include business partners and contractors.

South Dakota: In 2020, a firm was contracted to work on the liquidation of one insurance company.

Texas: The Texas Commissioner as Receiver contracts with Special Deputy Receivers to manage receiverships. However, the contracts are not with the state, and the special deputy or any other person with whom the liquidator (rehabilitator) contracts is not considered to be an agent of the state.

Washington: The Criminal Fraud Investigators category includes a detective with the Washington State Patrol. Also, the Office of Insurance Commissioner (OIC) was represented by the Washington State Attorney General's Office staff.

Wisconsin: The Department outsources information technology (IT)-related activities to the Department of Administration or contractors.

## Budget and Funding

### Tables 7–9 – Insurance Department Budgets, Funding and Expenses Tables

Alabama: Budget runs Oct. 1–Sept. 30. Funding is a combination of dedicated and quasi-dedicated. Budget revisions during the fiscal year increased the budget. “Other” budget category includes funds from the Strengthen Alabama Homes (SAH) program. The expense data reported in 2017 and later calculate department operation expenses differently from 2016 data and prior.

Alaska: The insurance division has a combination funding type. The division uses general funds (the legislature sets division budget) with an allowed carryover of \$1 million annually. The “other” funding source includes federal funds.

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, with any remaining balance carrying over to the next fiscal year. The “Other” revenue category includes receivership and guaranty fund recoveries and interest/investment income. The total budget changed due to the consolidation of the Department of Insurance and Financial Institution effective July 1, 2020.

Arkansas: The Combination funding system allows for the balance in excess of one-year budget returns to the 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 Federal Trust Fund and reimbursement. Budget includes federal and general funds. The calculation method for Funding Types and Sources was changed to a percentage of revenues rather than expenditures in 2018.

Colorado: Colorado has 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 the SHIP and from the U.S. Department of Health and Human Services (HHS) for rate review analysis under the ACA. The increase in budget is due to additional federal grants for the ACA, funding for the health reinsurance program administration and increased grant amounts for the SHIP/SMP programs. This excludes a \$169 million reinsurance federal grant and related expenditures.

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 good/services refunds, interest, royalties, and transfers.

Georgia: “Other” funding includes federal funds. Beginning in 2020, funding is a combination of general and quasi-dedicated funds.

Guam: The fiscal budget year is Oct. 1 – Sept. 30 (e.g., fiscal year 2020 is Oct. 1, 2019–Sept. 30, 2020).

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

Idaho: “Other” funding includes federal grant funds. Funding is quasi-dedicated.

Illinois: Budget reflects proposed budget submitted to the Illinois State Assembly. “Other” funding includes HHS ACA federal grants. The percentage of the budget will decrease as grants expire.

Indiana: The budget increase in 2022 is due to the creation of the All Payors Claim Database project.

Iowa: Funding includes quasi-dedicated funding.

Kansas: Office of the Kansas Securities Commissioner merged with the Kansas Insurance Department July 1, 2017. The 2018 responses incorrectly included the budget for the Kansas Securities Commission, which is under the jurisdiction of the Department. The 2019 response includes only the budget for the Department's insurance-related operations. “Other” revenue represents the portion of premium taxes retained by the Department and Recovery of Expenditures.

Kentucky: Budget projections are based on previous years and increase in revenue. Funding is a combination of funds that are restricted, but they 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: The legislature appropriates funds; industry assessments are shared between the insurance division and the state general fund. The insurance division receives its budget from the general fund, but it is generated from fees and assessments received. The

- fiscal year 2021 is July 1, 2020–June 30, 2021. The Health Care Access Bureau is within the Division of Insurance but is represented in the budget process as a separate line item because it has its own statutory account.
- Michigan: The budget year runs from Oct. 1–Sept. 30. The increase in the financial year 2021 budget reflects an increase in appropriation due to the changes in the No-Fault Law.
- 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 fiscal year 2017.
- Missouri: “Other” funding includes federal grants.
- Montana: The Montana Reinsurance Association was created in 2019. Historical budget figures have been adjusted to exclude pass-through funds. “Other” revenues include miscellaneous and conference revenues.
- Nevada: The fiscal year 2019 estimate incorrectly included the reserve balances, budget carry-forward, and security deposit amounts. “Other” funding includes special services, recoveries, miscellaneous revenue, treasurer’s interest, appropriations, and prior year revenue.
- Nebraska: “Other” includes interest. Fines and penalties collected are not reported to the Department’s cash fund.
- New Jersey: Funding is quasi-dedicated. Funding and spending governance are part of the general fund but dedicated to the Department. There is no surplus to the general fund; actual expenses equal the assessments. Only assessments support the Insurance Department’s budget; fees go to the general fund. The 2017 Insurance Department Resources Report (IDRR) reported that budget amounts and prior fiscal year responses to the budget did not include antifraud/enforcement and contractual/intergovernmental employees. The budget increase in 2022 was for health insurance subsidies.
- New Mexico: Funding is a combination of dedicated, quasi-dedicated and trust fund. Part of the funds remain dedicated in the form of fund balance that can be used 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 New Mexico Health Exchange money.
- New York: The budget runs April 1–March 31.
- North Carolina: “Other” funding includes federal grants that were not reported separately prior to 2020. Since a budget had not been passed by the General Assembly at the time of this report, the 2022 budget was reported the same as 2021.
- North Dakota: One 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 may include federal grants. The Department became non-appropriated in 2016.
- Oregon: “Other” funding includes third-party reimbursements, interest income, rebates, and miscellaneous revenue. Oregon has a biennial budget from July 1, 2019–June 30, 2021. “Other” funding includes third-party reimbursements, interest income, rebates, and miscellaneous revenue. The budget excludes federal grants, Oregon Reinsurance Program, and settlement funds. 2020 expenses totaled \$14.1 million.
- Pennsylvania: The 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 DOI 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: In years where reported, “Other” funding includes sales of publications, seminars, copies, and miscellaneous.
- Rhode Island: Funding is a combination of general and dedicated. “Other” funding includes taxation funds.
- South Carolina: An additional \$2 million was requested for 2022 for insurance fraud. No federal budget was expected for 2022. 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 beginning in fiscal year 2006. The Insurance Division does request funds from the state general fund for the operations of the captive section. Those funds are generated by the captive section that go directly to the state general fund and are then requested back for operations of said section.
- Texas: The budget runs Sept. 1–Aug. 31. “Other” funding includes federal funds, Texas Sure, Subsequent Injury Fund, interagency contracts, and third-party reimbursements.
- Virginia: The Department had failed to account prior to 2020 for the late fees and assessments which, in 2020, accounted for 2% of our budget.
- Washington: “Other” funding includes federal grants.

West Virginia: The West Virginia Offices of the Insurance Commissioner regulate all lines of insurance, including workers' compensation, and administers the West Virginia workers' compensation claims adjudicative process. The budget responses in reports prior to 2020 did not include workers' compensation regulatory functions. The budget figures were restated for prior years beginning with the 2020 *Insurance Department Resources Report* (IDRR).

Wisconsin: Wisconsin keeps a cash reserve of 10% of expenditure level; the rest goes to the state's general fund.

#### Table 10 – Revenues

Alabama: "Other" revenue increase includes an increase in transfer to MRD and an increase in reversions to the General Fund.

Alaska: For consistency purposes, total taxes include retaliatory; although, Alaska considers this a fee. Total taxes in 2019 include a large one-time tax assessment from a market conduct exam. Other revenues are third-party reimbursements. Fines/penalties fluctuate based upon the number of noncompliance issues that occur during a given year. There were larger monetary non-compliance issues in 2020.

Arkansas: Penalties and fines increased mainly due to insurers/producers missing filing deadlines due to COVID-19. Extensions were not granted.

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 were higher due to a significant but commensurate number of market conduct actions closed in 2020. Other revenues collected reflect COVID-19 restrictions.

Connecticut: Revenues reflect only collected Surplus Lines amounts.

District of Columbia: The fines and penalties collected fell in 2020 due to the impact of the COVID-19 pandemic.

Guam: There were no revenue data available as of the publication of this report, and they have not been reported since 1994.

Idaho: "Other" revenues include an \$800,000 increase in settlement agreements to more than \$904,000 in 2019.

Illinois: Parity advancement receipts from "Other" revenue was reclassified into fines and penalties in 2020.

Kansas: The 2019 reported numbers include all revenue account codes, unlike prior years. The primary source of revenue for Fees/Assessments is producer licensing fees. Fines/Penalties revenues are primarily derived from fines and penalties relating to workers' compensation issues. "Other" revenue is the 1% of the premium taxes paid by insurers that the Department retains. Some revenues (e.g. continuing education [CE] fees) categorized as "fines and penalties" in prior years have been moved to the more appropriate category of "fees and assessments."

Louisiana: A large penalty refund reduced the amounts of overall fines and penalties collected in 2018.

Maine: Biennial appointments are in even fiscal years. Fines vary year to year.

Michigan: Total taxes paid by insurers prior to 2018 did not include taxes collected outside the department, i.e., retaliatory taxes collected by the U.S. Department of the Treasury (Treasury Department). "Other" revenue reflects federal revenue received.

Minnesota: Fiscal revenue in 2019 was higher due to several large fines.

Mississippi: All fees and assessments currently collected are deposited into the General Fund.

Missouri: The revenue reported in total fines and penalties is largely comprised of late fees, settlements, and voluntary forfeitures. Such fees fluctuate by nature.

Montana: The increase in fines in 2019 is due to receipt of a large fine that year.

Nevada: The Division no longer received Cycle 2 or Cycle 4 grants.

New Mexico: The premium tax collection of payments was transferred to another department in 2020.

New Hampshire: Enforcement fines levied decreased in 2020.

North Carolina: There was an exceptionally high fine assessed in the prior year.

Northern Mariana Islands: Revenues for 2018 are reported for calendar year.

Oregon: Total fees and assessments are up dramatically due to the addition of the Health Reinsurance Fund that levies a 1.5% assessment on health insurance premiums in accordance with H.B. 2391 (2017 session). Much of the health premium assessment revenue is transferred to the Oregon Health Authority or paid out to insurance companies participating in the reinsurance program.

Pennsylvania: Fines and penalties are unpredictable depending on the issue being evaluated. "Other" revenue for expenses related to examinations, federal funds, and miscellaneous reimbursements to the department.

Rhode Island: The revenues reported in this report are on a fiscal year. The acceleration of estimated payments for the full year due in March and June was unwound, and taxpayers now make four estimated payments in April, June, September, and December. See statute § 44-26-2.1. In 2019, several insurance companies reduced their payments using the Historic Preservation Tax Credits and Motion Picture Product Tax Credits. Revenues in 2020 reflect corrections.

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

South Dakota: Other revenues are investment earnings.

Texas: Fines and penalties increased due to \$19.2 million of penalties for one entity. Excluding that exceptional item, overall fines and penalties increased 10.2% in 2020.

Vermont: One large settlement accounted for \$1.75 million in fines.

Washington: Increase in fines and penalties in 2019 is due to increased enforcement activity against unauthorized insurance activity, including captive insurers.

West Virginia: The “Other” revenue collected reduced in 2019 and 2020 due to the Department no longer receiving external revenue for funding of the Old Fund (monopolistic deficit). Legislation ceased all dedicated deficit funding revenues for the Old Fund by 2019. The decrease in fines and penalties in 2020 is due to a decrease in assessments on annuity companies.

Wyoming: Starting in 2017, electronic late fees were included in the fine and penalty category. Fines increased substantially in 2020 because the Department collected \$165,000 in large multistate payments.

### Examination and Oversight

#### Tables 11–13 – Number of Regulated Entities, Domestic and Foreign Insurers by Type

*Please note, fraternal is reported in life figures beginning in 2019 due to a reporting change.*

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

Alaska: “Other” domestic insurers include multiple employer welfare arrangements (MEWAs), one of which is not required to report to the NAIC. “Other” foreign insurers include automobile service companies. In 2019, they also included MEWAs. The figures in 2019 include the total number of foreign licensed entities. The 2018 figures include only those that wrote in the state.

American Samoa: The count of domestic and foreign insurers was provided by the NAIC. These are company counts by type of annual statement filed.

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

Arkansas: “Other” domestic insurers include Farmers Mutual Aid Associations (FMAAs) and risk-based provider organizations. “Other” foreign insurers include prepaid legal insurers. “Other” non-filing domestic insurers include FMAAs.

California: “Other” domestic insurers include home protection insurers that do not file with the NAIC. Foreign insurers were reported incorrectly for 2018 and 2019. Health count is not provided, as in prior years. Health company counts are available from the California Department of Managed Health Care (CADMHC). There were 122 companies from the CADMHC with written premium used for premium volume in 2020 *Insurance Department Resources Report (IDRR) Volume II* as of May 11, 2020.

Delaware: “Other” domestic insurers include reinsurance trusts and workers’ compensation trust.

Florida: “Other” domestic and foreign insurers include continuing care retirement communities (CCRCs), home warranty associations (HWAs), health flex plans (HFPs), motor vehicle manufacturers (MVMs), motor vehicle service agreement companies (MVSACs),

premium finance companies (PFCs), legal expense insurers, service warranty associations (SWAs), viatical settlement providers, reciprocal exchanges, life expectancy providers (LEPs), service warranty manufacturers (SWMs), IICIs, PPHCs, PPLHSOs, RECIPs, and VIAs.

Georgia: “Other” domestic insurers include county mutual insurers, multiple employer welfare arrangements (MEWAs) and inter-local risk management agencies (IRMAs). Regulated self-insured groups and pools include auto self-insured and group workers’ compensation funds. Auto self-insured was previously reported as “Other” domestic insurers.

Guam: “Other” foreign insurers in 2018 include 12 surety insurers and 11 approved reinsurers. The count of domestic and foreign insurers in 2019 and 2020 was provided by the NAIC. These are company counts by type of annual statement filed.

Hawaii: “Other” domestic insurers include guaranty associations and dental insurers.

Idaho: “Other” domestic insurers include a county mutual insurer. “Other” foreign insurers include advisory and ratings organizations.

Illinois: “Other” domestic insurers include farm mutual insurers and one mutual holding company. “Other” foreign insurers include alien accredited reinsurers—foreign and alien—and alien fraternal.

Indiana: “Other” domestic insurers include seven reciprocals and 28 farm mutual insurers. “Other” foreign insurers include 19 reciprocals. “Other” non-filing domestic insurers include reciprocals, school pools, and farm mutual companies.

Iowa: “Other” domestic insurers include state mutual insurers, county mutual insurers, and benevolent associations.

Kansas: “Other” domestic insurers include nonprofit dental service corporations and prepaid dental service plans. “Other” foreign insurers include prepaid legal and prepaid dental.

Kentucky: “Other” domestic insurers include assessment companies. Domiciled purchasing groups were incorrectly reported in 2018.

Louisiana: “Other” domestic insurers include nonprofit, service, property residual value insurer, and vehicle mechanical breakdown. “Other” foreign insurers include reinsurance—accredited, certified and trustee—and vehicle mechanical breakdown. As provided for under the 2018 Act No. 592, many vehicles mechanical breakdown insurers elected to be regulated by the Louisiana Secretary of State rather than the Department of Insurance (DOI).

Maine: Domestic and foreign insurers were reported incorrectly in 2018. There should be one life/annuity insurer and five health insurers for a total of 20 domestic insurers. There should also be 704 property/casualty (P/C) insurers and 16 title insurers for a total of 1,158 total foreign insurers.

Massachusetts: “Other” foreign insurers include service contract providers and life settlement providers.

- Michigan: “Other” domestic insurers include a cooperative, one dental care company, and two farm mutual insurers.
- Minnesota: “Other” domestic insurers include township mutual insurers.
- Mississippi: “Other” domestic insurers include blood plans and legal expense. “Other” foreign insurers include auto clubs.
- Missouri: “Other” domestic insurers include farm mutual companies, surplus lines carriers, and multiple employer welfare arrangements (MEWAs).
- Montana: “Other” domestic insurers include multiple employer welfare arrangements (MEWAs). “Other” non-filing domestic insurers includes single state farm mutual insurers and MEWAs.
- Nebraska: “Other” domestic insurers include assessments (county mutual) and associations. “Other” foreign insurers include two prepaid limited health and two prepaid dental companies.
- Nevada: “Other” domestic insurers include motor clubs. “Other” foreign insurers include motor clubs. Premium finance companies were incorrectly reported in insurer counts in years prior to 2020. Beginning in 2020, they are correctly reported in the Insurance Producers section.
- New Mexico: “Other” domestic insurers include prepaid dental. As of July 1, 2017, the state started using the NAIC State Based Systems (SBS) system, and some of the data is combined. For example, Title is included in Casualty, and accident is included with health. “Other” foreign insurers include insurance premium finance companies, viatical settlement providers, advisory organizations, motor clubs, and service contract providers. Property/casualty (P/C) figures are smaller in 2019 because companies were counted twice in 2018.
- New York: “Other” domestic insurers include charitable annuity societies, retirement systems, welfare funds, and life settlement providers. In previous years, it also included continuing care retirement, municipal cooperatives, prepaid health services plans, and student health. “Other” foreign insurers include charitable annuity societies and life settlement providers.
- North Carolina: During 2019, the Department licensed six new prepaid health plans, pursuant to new legislation for the privatization of Medicaid, and three health maintenance organizations (HMOs) for a total of nine new domestic health insurers. Purchasing groups increased in 2019 due to the correction of a group’s domicile to North Carolina.
- North Dakota: “Other” domestic insurers include 11 county mutual insurers and two surplus lines. “Other” foreign insurers include five prepaid legal services, five reciprocals, and one prepaid limited health.
- Northern Mariana Islands: The count of domestic and foreign insurers in 2020 was provided by the NAIC. These are company counts by type of annual statement filed.
- 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 surplus lines, prepaid dental, and nonprofit dental. “Other” foreign insurers include reciprocals. “Other” non-filing domestic insurers, in prior years, include the Mutual Benefit Association (MBA).
- Oregon: “Other” domestic insurers include exempt companies and, in some years, multiple employer welfare arrangements (MEWAs). “Other” foreign insurers include exemptions, MEWAs, legal expense organizations, and life settlement providers.
- Puerto Rico: The count of domestic and foreign insurers in 2020 was provided by the NAIC. These are company counts by type of annual statement filed. “Other” domestic insurers include international re/insurers (Chapter 61 of the insurance code of Puerto Rico).
- Rhode Island: “Other” domestic insurers include Automobile Insurance Plan. “Other” foreign insurers include various reinsurers.
- South Carolina: Non-admitted companies were incorrectly reported in the foreign insurers’ property/casualty (P/C) line in 2018.
- South Dakota: “Other” domestic insurers include farm mutual insurers and a multiple employer trust. An additional multiple employer trust was licensed in 2020.
- Tennessee: 2018 other health insurers included health maintenance organizations (HMOs), health plans, and other health insurers such as multiple employer welfare arrangements (MEWAs). “Other” domestic insurers include county mutual, prepaid legal, limited capital reinsurers, and an risk retention groups (RRGs).
- Texas: “Other” domestic insurers include exempt associations, mutual aids, and mutual burial. “Other” foreign insurers include exempt associations. Legal services are no longer regulated by the Department as of September 2019. Self-insureds/Pools decreased due to decreasing membership and, by extension, a decline in member contributions (premiums). The deterioration of premiums made the trusts vulnerable to solvency and liquidity issues. These factors pushed the trusts to run-off all remaining business and ultimately cease business.
- U.S. Virgin Islands: The count of domestic and foreign insurers in 2020 was provided by the NAIC. These are company counts by type of annual statement filed.
- Utah: “Other” domestic and foreign insurers include guaranteed asset protection (GAP) waiver, joint underwriter, home warranty, independent review, and professional employer organizations.
- Vermont: “Other” domestic insurers include continuing care retirement communities (CCRCs), surplus lines, and Statutory Insurance Trust. “Other” foreign includes mortgage guaranty insurers (MGIs), reciprocals, and life settlement providers. Beginning in 2018,

purchasing groups were excluded from the “Other” category.

Virginia: “Other” domestic insurers include legal service plans, property/casualty (P/C) county mutual, burial society, and dental/optometric service plan.

Washington: “Other” domestic insurers include multiple employer welfare arrangements (MEWAs).

Wisconsin: “Other” domestic insurers include continuing care retirement communities (CCRCs), warranty plans, service contract providers, vehicle protection plans, and care management organizations. “Other” foreign insurers include motor clubs, service contract providers, life settlement providers, warranty plans, vision protection plans (life insurer), and CCRCs. limited-service health organizations are no longer exempt from annual filings due to size.

Wyoming: “Other” foreign insurers include service contract providers and mechanical breakdown insurance organizations (MBIOs).

#### **Tables 14–17 – Financial and Market Conduct Exams and Examined Entities Tables**

Alabama: The reduction in financial and market exams is based on the number of companies meeting the five-year exam rotation.

California: Financial exams decreased as many large group exams were completed in 2019. The discretionary exam was a medical loss ratio (MLR) exam. Participation in foreign exams varies by year and depends on risk profile for business written in California. Increased examination numbers were a result of the completion of many larger group exams in 2019. Domestic exams include entities created by statute in California, fraternal and home protection companies. 2020 market conduct exams included the need for special targeted exams to address issues precipitated by wildfire events and the completion of multistate exams required by multistate regulatory settlement agreements. There were nine underwritten title companies and one home protection company subject to California exam authority, but do not have an NAIC CoCode to allow for their entry in the Market Action Tracking System (MATS).

Colorado: Fewer market conduct exams are reported in the Market Action Tracking System (MATS) due to the timing of when the record was closed. The difference in the number of exams closed in 2020 over 2019 is due to the completion of several long-tailed exams in 2020.

Florida: A select number of statutory exams are done each year on a rotating five-year schedule. Premium finance exams, which are statutory, were moved from Financial Oversight to Market Regulation in 2019. Two financial exams were completed on companies authorized as multiple employment welfare arrangement (MEWA), which are not tracked in the Financial Exam Electronic Tracking System (FEETS). The 42 statutory market conduct exams were related to premium finance companies. The single discretionary examination was for a life/health insurer.

Idaho: Idaho will conduct a targeted exam each time a carrier has data in a business line that is reviewed via a desk audit where concerns were generated from market analysis. Statutory market exams are also targeted exams of domestic carriers involving desk audits, sampling, and identified concerns investigated. Market conduct activity was limited in 2020 due to COVID-19.

Illinois: Figures may be higher than those reported to the NAIC, as they include entities that do not file an annual statement with the NAIC. Statutory exam changes reflect that most of the exams completed in 2020 were of holding company systems. Fewer discretionary exams were done due to the high number of statutory exams. A large number of new companies organized in 2019 created more discretionary examinations that year. Several market conduct exams were cancelled in 2018 for the unit to undergo a process and procedure evaluation.

Louisiana: Single state nonprofit mutual insurers and self-insurance funds are not required to have an NAIC number and, therefore, are not included in the Financial Exam Electronic Tracking System (FEETS). Financial examinations in 2018 exclude coordinated exams where Louisiana was not a lead state.

Maryland: The Administration performs a financial examination every five years. In 2017, the Department adjusted its examination schedule to coincide with other states to perform more efficient multistate coordinated examinations.

Michigan: The Department does not report Premium Finance Companies consistently in the Market Action Tracking System (MATS).

Minnesota: The Department examines on a five-year rotation. There are entities that do not file with the NAIC and, therefore, were not called through the Financial Exam Electronic Tracking System (FEETS). Exam numbers are lower in 2020 as older reexams moved into new exams, and COVID-19 affected activity levels.

Mississippi: As of 2013, statutory examinations are conducted on a five-year cycle.

Nebraska: Figures include two county mutual company exams and one reinsurer with no Financial Exam Electronic Tracking System (FEETS) calls.

Nevada: Two discretionary exams were targeted exams. There were six exams not called in Financial Exam Electronic Tracking System (FEETS).

New Jersey: Financial examinations are based on either a three-year or five-year cycle. Examinations can and will be cyclical, and the total number of examinations can vary year to year.

New Mexico: Exam figures in 2020 reflect the COVID-19 pandemic. A market conduct exam was done on a state agency in 2020.

New York: Because financial exams are conducted on a three- to five-year statutory cycle and multistate exams are scheduled in coordination with other states, the number of exams that close during a given time frame fluctuates.

North Carolina: The decrease in financial condition exams is due to three insurance group exams with multiple entities in 2019. Market conduct exam figures reflect variations in the referrals from other divisions. Also, the number of statutory exams will change depending on the five-year rotation.

Ohio: There were no multistate market conduct examinations closed in 2019, but several closed in 2018.

Pennsylvania: Examinations are completed based on the Pennsylvania statutory five-year exam requirement. The Department numbers will not match the Financial Exam Electronic Tracking System (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-day FEETS requirement.

Rhode Island: The number of domestic financial exams completed during any given year will fluctuate based upon the state's five-year rotating exam schedule and the total staff hours needed to complete both large and small exams.

South Dakota: Financial examinations are performed at least every five years, with several being completed in 2020. Captive exams are not reported in the Financial Exam Electronic Tracking System (FEETS). The discretionary exam was done to align with the group coordinated exam.

Texas: Market conduct examinations are discretionary and based on market analysis work. The Texas Department of Insurance (TDI) conducts combination financial/market conduct exams. The increase in market conduct exams reflects the merger of a health unit into market conduct, which added health exams reported in the market conduct total. The statutory exam count reflects that these health exams are statutorily mandated.

Washington: One financial exam was not reported in the Financial Exam Electronic Tracking System (FEETS), as it is a guaranty association.

West Virginia: Financial exams are done at least every five years per statute and may vary year to year due to complexity and length of the exams on larger insurers. Market conduct exams vary from year to year based on market conditions, complaints, and statutory requirements. Market conduct examinations on self-insured groups are not included on the Market Action Tracking System (MATS). 2020 market conduct exams include four exams on employers who were insured for workers' compensation purposes.

Wyoming: The completed exam in 2019 was on a dental insurer.

Colorado: Market conduct actions in 2018 included each individual action associated with a focused inquiry conducted during that year.

Georgia: The Department collects data quarterly and annually pursuant to the Prompt Pay statute and annually pursuant to the Autism Spectrum Disorder statute. In 2019, the Department participated in the NAIC's short-term, limited-duration (STLD) data call and a state-initiated Georgia Waiver Project data call. The Department completed 16 Level 1 market conduct reports and six Level 2 market conduct reports in 2019.

Idaho: 2020 data includes orders adopting multistate RSAs ("Other") and orders adopting Department reports of examination (administrative). The Department issued fewer administrative orders related to market conduct actions due to COVID-19. 2019 data includes market actions taken against a third-party entity resulting in a cease-and-desist order, one focused inquiry, two non-exam regulatory interventions, and one complaint investigation that led to a stipulation and agreement.

Illinois: For examinations called, exams included fewer entities and again fewer exams.

Maryland: Market actions are all market conduct investigations, including Market Conduct Annual Statement (MCAS) investigations, focused inquiries, and surveys. The numbers reported for 2018 have since been revised.

Michigan: The Department does not report continuum actions in the Market Action Tracking System (MATS).

Missouri: Investigations were reported as actions taken against companies and market conduct actions in 2019. To avoid continued duplication in 2020, these investigations were excluded from market conduct actions.

Nevada: There were actions in progress, but not completed, in 2020.

New Hampshire: There were multiple actions against single entities in 2020.

North Carolina: The number of entities reported will not equal the number of market conduct actions in the Market Action Tracking System (MATS). Market analysis activities are tracked in the State Based System (SBS). The increase in 2020 is due to the significant increase in the number of reviews triggered by the Market Conduct Annual Statement (MCAS) data. Reviews of MCAS data tend to be completed more quickly.

Ohio: Many of the market actions were open in 2018 and closed in 2019, as the issues were resolved through investigations and interrogatories versus market conduct examinations. There were more market conduct exams in 2020 due to actions including more entities.

Oklahoma: Market actions, other than exams, reflect data calls and surveys.

Oregon: Market actions, other than exams, include directives, bulletins, and consent orders. Entities included in the market actions reflect the entities

### Table 18 – Market Actions

*This table includes completed non-exam market actions and counts of entities included in those actions.*

Alaska: Market conduct actions in 2020 reflect disruption caused by COVID-19.

affected as a result of the bulletins issued in 2020 that were derived from 2019 data. However, the sum of entities is fairly stable.

Rhode Island: For 2019, a change in calculation resulted in all Level 2 Market Analysis Review System (MARS) reviews being included. Fewer actions occurred in 2020 due to the reduction in the lawyer count.

Utah: Changes in 2019 figures reflect a better understanding of what counts as a market conduct action.

Wisconsin: In 2019, the Department conducted a full market survey that included 1,692 entities. In 2020, the Department conducted a survey including only its 31 health care entities.

#### **Table 19 – Actions Taken Against Companies for Financial/Regulatory and Market Conduct**

Alaska: Actions taken figures in 2020 reflect disruption caused by COVID-19. The division focused on consumer protections related to COVID-19 and the disruptions caused by the pandemic in 2020. It did not travel or complete market conduct examinations, as it would in a normal year.

Arizona: “Other Actions” in 2019 include voluntary certificates of authority (COA) surrenders and orders that imposed civil penalties. Prior year “Other Actions” excluded orders accepting the surrender of COAs.

California: 2020 includes a multistate regulatory settlement agreement for which California was the managing lead state on the exam and settlement.

Florida: Actions taken against domestic and foreign companies reflect the implementation of a process improvement initiative beginning in 2019 called a Preliminary Investigation. There was also a change in the interpretation of what data should be reported. In 2020, 98 investigations were completed, 24 of which resulted in “Other” actions and a total of \$5,407,400 in monetary recoveries for Florida consumers.

Idaho: Administrative actions include consent orders, cease and desist orders, penalties/settlements or stipulated agreements from Idaho, and multistate examinations.

Illinois: Financial/Regulatory figures reflect the transition of three companies from rehab to liquidations.

Maine: Two foreign companies were suspended in 2019. Three companies were suspended, and one company was revoked in 2020.

Michigan: Market conduct orders were elevated in 2018 due to actions against multiple travel insurers.

Minnesota: Exam numbers are lower in 2020 as older reexams moved into new exams and COVID-19 affected activity levels.

Nevada: Financial/Regulatory Other Actions were misreported in 2018. For 2019 Financial/Regulatory, the Division inadvertently reported six suspensions. For delinquency orders, only one company was ordered into temporary receivership in 2020.

North Carolina: Financial/Regulatory “Delinquency Orders” decreased in 2020 due to two foreign licensed insurers being placed into rehabilitation or liquidation by their domiciliary regulators. There were no actions

initiated against domestic insurers. The change is due to the decline in the number of delinquency orders. Financial/Regulatory “Other Actions” in 2020 reflect that two domestic risk retention groups (RRGs) were placed into Confidential Administrative Supervision.

Ohio: Financial/Regulatory Other Actions include a consent order.

Oregon: “Other Actions” for Financial/Regulatory include monetary fine; Order Adopting Valuation Manual; Disclaimer of Interest; Order of the Commissioner; Form A filings; and Form R filing.

Other Actions for Market Conduct Judicial Order is referenced to IBT being completed in District Court.

Pennsylvania: There was a SHIP Delinquency Order in 2020.

Rhode Island: The cease-and-desist order and suspension for a company are reported as separate actions—suspension and other action—but one financial issue.

Texas: Data is not collected on judicial orders. Commissioner Orders include company activity, company action, contested, consent, and confidential supervision order. Financial/Regulatory delinquency orders include two companies that went into rehabilitation, and one company that went into liquidation. Market conduct administrative orders reflect more issues settled by order and a general workload increase for 2020.

West Virginia: Actions against companies are case by case and can vary widely from year to year.

Wisconsin: Certificate of Authority Revoked due to failure to pay fees and file an annual statement. Other actions include various regulatory actions against companies that did not involve a hearing.

Wyoming: Actions were down in 2020 due to COVID-19.

#### **Table 20 – Formal Hearings**

Alaska: “All other” hearings reflect regulatory hearings.

Alabama: “All other” hearings include NAIC hearings in 2020 and fire marshal hearings in 2019.

Arkansas: “All other” hearings include 10 agents, two ASC and seven rules.

Colorado: Two hearings on examination reports were under statutory capacity for a written hearing on market conduct examinations first used to completion in 2020.

Delaware: “All other” hearings include arbitrations, of which 302 were settled, and producer/market conduct, of which 20 are pending. Acquisitions and other holding company hearings include Form A/Mergers.

Georgia: There was one Form A hearing in 2019. “Other” hearings in 2019 included four agent license revocations, 13 agent license refusals, and one rulemaking.

Illinois: “Other” hearings include producer disciplinary hearings.

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

Maine: “Other” hearings include Cancellation and Control Act hearings and one licensee disciplinary hearing.

Maryland: “Other” hearings include requests from Complaints Units.

Michigan: “Other” hearings are formal administrative disciplinary hearings.

Nevada: “Other” hearings include individual licenses. 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: “Other” formal hearings include rulemaking and license denial hearings. Actions decreased in 2020 due to the COVID-19 pandemic.

New York: “Other” formal hearings include agency and/or broker disciplinary hearings.

North Carolina: “Other” hearings may include agent and bail bondsman licensure, disciplinary hearings, and other administrative matters and appeals. The number of hearings decreased in 2020 due to the COVID-19 pandemic.

Oklahoma: “Other” hearings include Form R hearings in 2020 and, in prior years, licensing, bail bondsmen, producer matters, funeral benefits, and re-domestication.

Pennsylvania: “Other” hearings include insurance policy terminations and a mixed variety of cases under the Commissioner’s jurisdiction. 2020 hearings were affected by the COVID-19 pandemic.

Rhode Island: Rate hearings should have been reported as one in 2018. Information from the health insurance unit was omitted. “Other” hearings are producer license revocation and valuation change.

Tennessee: There were two re-domestication hearings and one rate hearing in 2019.

Texas: “Other” hearings include Commissioner, State Office of Administrative Hearings (SOAH), and Agent and Texas Windstorm Insurance Association (TWIA) appeals.

Utah: “Other” hearings include evidentiary hearings. 2020 had fewer hearing due to COVID-19.

Washington: “Other” hearings include unlicensed insurance and denial of applications.

West Virginia: Hearings are held on an as-needed or as-reviewed basis and may vary year to year. “Other” included a consent order.

Wyoming: Hearings vary by workload from year to year.

#### **Tables 21 – Supervisions, Receiverships and Companies in Run-Off**

Alabama: Figures reflect the placement of a company into rehabilitation in 2019 and then liquidation in 2020.

California: The number of Receiverships-Liquidations in 2019 should have been 14. Additionally, the company reported as initiated in Receiverships-Conservations/Supervisions should have also been reported as in-progress in 2019.

Delaware: Figures in 2019 include an insurer ordered into rehabilitation March 6, 2019, but recorded as initiated during 2019. Its estimated policy related liability is

\$1.672 million. For 2020, the company under supervision is no longer an active captive, and the liabilities are unknown at the time of this report.

Florida: The “In Progress” rehabilitations previously reported in 2019 failed to include the one initiated rehabilitation. The “Completed” liquidations previously reported in 2019 was short by one, due to a timing error. For 2020, one estate transitioned from a rehabilitation to a liquidation accounting.

Illinois: The variance in rehabilitation companies is due to the large number of new estates in the current year compared to the prior year. Companies in liquidation fell due to closing some liquidation companies and not adding any new ones in 2019.

Kentucky: Liability of Receiverships-Rehabilitations should have been reported as \$215,112,620 instead of \$30,726,226 in 2019.

Minnesota: A company in supervision during 2018 redomesticated to another jurisdiction.

Nevada: The estimated liability for the 2019 Receivership-Conservations/Supervisions should have been reported as \$11.1 million. This amount was revised and moved to liquidations.

North Carolina: During 2020, one liquidation was completed, and two risk retention group (RRG) supervisions were initiated and in progress. Three companies transitioned from supervision to rehabilitation in 2019.

Pennsylvania: Figures reflect mergers.

Puerto Rico: Figures in 2019 include one company that entered rehabilitation and then liquidation in the same year.

Tennessee: One company in run-off was completed in 2019.

Texas: Three companies were placed under Supervision in 2020 and were eventually issued Delinquency Orders.

There is one remaining company in Supervision. Last year, there were fewer companies that required supervision.

Virginia: There should have been two in-progress receiverships reported in 2019.

Washington: Liability for supervisions is not disclosable.

Wisconsin: Run-off companies are identified as companies currently not actively writing new business but could in the future.

#### **Insurance Producers**

##### **Table 22 – Licensed Producers by Type**

Alabama: “Surplus Lines Broker” is higher due to a significant increase in applications from non-resident surplus lines brokers.

Alaska: Insurance producers include limited lines producers. “Other” Licensed Producers/Adjusters include all reinsurance license types. “Other” Non-Risk Bearing Organizations include exempt Motor Vehicle employees, Motor Vehicle Service contract entities, and Viatical Settlement licensees.

Arizona: The “Other” non-risk-bearing organizations category includes service companies. Service companies and motor vehicle service contract programs

were not included in 2016 and prior reports that are included in 2017 and later.

Arkansas: The “Other” licensed producer/adjuster and non-risk-bearing organizations include car rental agencies, consultant agencies, an exchange agency, a life settlement broker, reinsurance intermediary brokers, and managers and title agencies.

California: A higher population of managing general agents (MGAs) acting as business entities were counted in 2020.

District of Columbia: “Other” licensed producers were individual and business entities with title insurance licenses. “Other” non-risk-bearing organizations were domestic and foreign risk purchasing groups.

Florida: The number of managing general agents (MGAs) in 2018 should have been 868 instead of 331.

Hawaii: The increase in “Other” licensed producers/adjusters in 2019 is due to the adjustment of 2018 figures based on a reporting change. The Department began to issue third-party administrator (TPA) licenses Jan. 1, 2020.

Guam: Prior to 2017, the number of licenses held was counted as opposed to the total number of individuals/entities licensed.

Idaho: Figures in 2019 reflect changes made by the adjuster.

Indiana: “Other” non-risk-bearing organizations include medical claims review agents (MCRs), reinsurance intermediary managers (RIMs), professional employer organizations (PEOs), preferred provider organizations (PPOs), and reinsurance intermediary brokers (RIBs).

Kansas: “Other” individuals/entities include viatical, auto club, and pharmacy benefit managers (PBM)s.

Maine: “Other” Licensed Producers/Adjusters are consultants.

Maryland: Figures are based on the date they were run, not an “as of” date. Figures are higher in 2020 because no licenses expired due to COVID-19. Rating/Advisory and managing general agent (MGA) data was not available for the 2018 publication date of this report.

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

Nevada: The “other” non-risk-bearing organizations include independent review organizations.

New Hampshire: “Other” includes discount medical plans, motor clubs, reinsurance intermediaries, life settlement, and purchasing groups.

New Jersey: Legislative changes in criminal law in 2018 has lowered the need for bail bonds.

New Mexico: “Other” licensed producers/adjusters include probation. Figures reflect corrections from prior years.

North Carolina: Licenses increased in 2020 due to the extended continuing education (CE) deadline related to the COVID-19 pandemic and a change in reporting systems.

Ohio: Figures in 2020 reflect the COVID-19 pandemic.

Oregon: “Other” categories may include self-service storage, vehicle rental, portable electronics, consultant,

life settlement brokers, life settlement investment agents, and temporary producers.

Rhode Island: Licensed Producers/Adjustors includes producers, title, SLB, and PEB.

South Carolina: “Other” non-risk-bearing organizations include risk-bearing organizations.

Texas: Premium Finance includes 28 Premium Finance Branches. Third-Party Administrator (TPA) includes 110 insurers with TPA authority. “Other” includes 376 Life Settlement Brokers and 22 Life Settlement Providers.

Utah: The reduction in “Other” licensed producers/adjustors represents a reduction in licensed Navigators due to the wind-down of the operations of Utah’s Avenue H small employer health exchange effective July 1, 2018, resulting from legislation passed during the 2017 legislative session. Utah’s licenses have a biannual renewal period.

Virginia: “Other” Licensed Producers/Adjusters includes consultants.

West Virginia: “Other” Licensed Producers/Adjustors increased in 2019 due to more viatical settlement brokers.

Wisconsin: “Other” Licensed Producers/Adjusters include Life Settlement Firm, Life Settlement Individual, Travel Insurance Firm, Navigator Business Entity, and Navigator Individual. Other Licensed Producers/Adjusters includes public adjuster licensing as of its implementation on July 1, 2020. Reinsurance brokers, reinsurance firms, and managers are included in the Other category in 2020, but not 2019. Third-party administrator (TPA) figures reflect an increase in the number of entities requesting additional Employee Benefit Plan Administrator (TPA) licenses in 2020.

Wyoming: Effective July 1, 2020, business entity licenses are no longer perpetual. Since the implementation of expiration dates and required renewals, as expected, the licensed entities declined. “Other” non-risk-bearing organizations include preneed, rental car, portable electronic devise, travel and baggage, reinsurance intermediary brokers (RIBs), reinsurance intermediary managers (RIMs), and consultants. Motor Clubs licenses, included in “Other” non-risk-bearing organizations, were discontinued effective July 1, 2018.

### Table 23 – Actions Against Producers

Alaska: Fine amounts reflect one administrative action with a very large fine.

Arizona: Revocations are higher in 2019 due to an increase in the number of uncontested cases from illegible license applications.

California: “Other” includes restricted licenses issued and orders removing restrictions. The increase in cease-and-desist matters in 2019 reflects an increase in alternative health insurance offerings to avoid compliance with insurance laws such as the federal Affordable Care Act (ACA). There was a single \$4.3 million penalty in 2018 and a single \$1 million

penalty in 2019. The number of fines in 2020 is due to more compliance with criminal background disclosures during the licensing process.

Colorado: There were fewer unqualified license applicants in 2020 than 2019. The number of fines in 2020 was more reflective of prior years, as 2019 saw an abnormally greater number of fines associated with non-responses to the Division's information requests. None of the Division's 2020 restitution cases involved six-figure restitution. In 2019, for example, one restitution case accounted for approximately 66% of the 2019 total amount of restitution.

Delaware: Late fees on license renewals are classified as fines, and the number of license renewals increases biannually 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.

District of Columbia: Revocation figures reflect better tracking beginning in 2019.

Florida: Regulatory activities reduced during 2020 due to COVID-19.

Idaho: "Other" regulatory actions include incidents of fines only. "Other" in prior years included consents, denials, and supervised licenses.

Illinois: Figures for denial orders reflect a new law regarding "Felonies" in 2018. Actions/fines are only from the Department's Producer Regulatory Unit. They do not involve licensing or market conduct.

Iowa: "Other" includes one terminated and one probation.

Kansas: The Department has changed its process for handling inaccuracies, omissions, or false information contained in producer applications. Under the current administration, the application is denied, and the applicant must appeal the denial or reapply.

Kentucky: "Other" total may include enforcements issued for Orders of Probation for one- or two-year terms.

Maryland: The number of fines and restitutions represents the number of orders issued by the Enforcement Unit. An order issued by the Enforcement Unit may include a penalty and/or restitution. "Other" includes escheatments.

Michigan: In 2019, fewer suspensions, revocations, and cease-and-desist orders were issued, but greater fines and restitution penalties were imposed. Actions and Fines figures are partially due to the COVID-19 pandemic and less license revocations.

Minnesota: Reduction in regulatory activity in 2020 was due to the COVID-19 pandemic.

Missouri: The "Other" includes voluntary license surrenders.

Nevada: "Other" includes consents to fine-and-consent orders. For denial orders, the Division issues letters of denial, not orders. Administrative actions against unlicensed actors are not included. However, all individuals and firms (not companies or self-employed employers or groups) that are licensed or registered with the Division are included in the counts. Cases referred for administrative action in 2020 are backlogged due to the COVID-19 pandemic.

New Jersey: The number of denials will vary from year to year based on the number of applicants who fail to meet our standard qualifying requirements. Variations in 2020 are due to COVID-19.

North Carolina: Suspensions rose in 2020 due to the inclusion of Child Support Suspensions. Denial orders figures reflect the COVID-19 pandemic. Fines rose due to the pandemic and additional Personal Information Capture System (PICS) alerts. The increase in fines was attributed to four specific enforcement fines. Agent Services stopped handling bail bond cases in 2020. The change in "Other" relates to non-insurance business entity licenses.

Ohio: The "Other" category includes insurance licenses that were surrendered for cause.

Oklahoma: This section includes prepaid funeral benefits trust account permits, service warranty companies, captive companies closed legal exam files, orders issued against prepaid funeral benefits trust account permits, service warranty company, professional employer organizations (PEOs), third-party administrators (TPAs), captive insurers, pharmacy benefit managers (PBMs), and Form A filings for captive insurers.

Oregon: Other actions may include license probations and voluntary surrender in lieu of enforcement.

South Carolina: Other actions include warning letters.

South Dakota: The results include miscellaneous entities, such as third-party administrators (TPAs), discount medical plan organizations (DMPOs), etc.

Tennessee: The Department experienced changes in priorities and staff as a result of a new administration and governor in 2019.

Texas: Figures include auto fines for failure to meet continuing education (CE) requirements. A large percentage of the auto fines are not collected, and the producer's license expires due to failure to pay the auto fine and complete CE requirements.

Utah: Fines increased due to a \$1.5 million fine the Department levied. Restitutions were not reported prior to 2020.

Virginia: The high number of revocations in 2018 came as a result of a change in the Code of Virginia requiring agencies to name a designated licensed producer, and many agencies failed to comply with the new requirements. The number of fines is controlled by the number and severity of cases concluded each year.

West Virginia: Revocation orders decreased, and denials increased in 2019 due to an overall increase in applicants. Fines and amounts are based on severity of

action. Denials decreased in 2020 due to fewer applicants applying during the months of April–June 2020.

Wisconsin: There were fewer license revocations for owing delinquent state taxes because the Wisconsin Department of Revenue suspended occupational license referrals during the COVID-19 pandemic. There was an increase in the number of fines (but for smaller amounts) for reporting violations. “Other” includes stipulated agreements related to temporary denials, conditional, and restricted licenses.

Wyoming: The difference in fees varies year-to-year based on the nature of actions and change in cases settled for the investigation fee during the year. Actions identified are based on dockets closed in the year and do not reflect dockets opened but not yet finalized. “Other” actions include consent orders, 1033 orders, and surrender in lieu of further proceedings.

### Consumer Services and Antifraud

#### Table 24 – Consumer Complaints and Inquiries

Alabama: Inquiries increased due to hurricanes Sally and Zeta, as well as COVID-19.

California: Aggregated complaint data is available.

Florida: Agent calls were excluded from 2019 figures to exclude the Hurricane Michael spike in complaints for the calendar year.

Georgia: Figures reflect the merger of the call center into Consumer Services in 2019.

Idaho: Starting with 2017, consumer complaints opened does not include health external reviews.

Illinois: While Department staff worked remotely for a majority of 2020, the number of consumer inquiries declined significantly.

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

Maine: Complaints and inquiries were down in 2020 due to COVID-19. Aggregate complaint statistics are available to the public.

Massachusetts: January 2018 call data was unavailable. Total figures in 2018 include the estimated number of calls based upon the remaining 11 months.

Michigan: The increase in consumer inquiries in 2020 is due to the implementation of no-fault reform.

Minnesota: The increase in complaints and inquiries in 2020 was due to the pandemic.

Nevada: Complaint data is available upon request. Fewer complaints in 2020 were related to the pandemic.

New Mexico: Complaint data is stored in State Based Systems (SBS) and not readily available to the public. Complaints decreased in 2020 due to the COVID-19 pandemic.

North Carolina: Complaint data is not posted to the Department website. However, consumers may request aggregate complaint data. All consumer web pages include a link to the NAIC’s Consumer Information Source (CIS). Complaints decreased due to the COVID-19 pandemic.

Ohio: Figures in 2020 reflect the COVID -19 pandemic.

Oklahoma: Aggregated complaint data is available.

Rhode Island: Complaint data is available upon request.

South Carolina: Consumer complaints decreased due to the COVID-19 pandemic.

South Dakota: The Department does not track inquiries as they are defined in the report.

Texas: Complaints decreased due to better identification and recording of formal complaints.

Utah: The Health & Life Division implemented a new reporting process in 2018, which has resulted in more rigorous statistical data.

Vermont: Complaints/Inquiries were lower due to fewer auto claims, possibly related to COVID-19.

Virginia: Complaints and inquiries decreased due to COVID-19.

Washington: The online live chat services were expanded in 2019, increasing the number of inquiries sent to our state. The total number of complaints received decreased, although case complexity increased, especially where health care was involved. COVID-19 generated significant consumer complaints regarding testing, travel insurance, auto insurance rebates, and loss of income claims on business insurance.

West Virginia: Support (clerical) staff telephone inquiries were excluded from inquiries beginning in 2019.

Wyoming: Personnel turnover and revised tracking procedures resulted in some undocumented inquiries in 2019. Inquiries increased in 2020 due to COVID-19 and better tracking.

#### Table 25 – Fraud Investigation

Arizona: The Department’s Criminal Fraud Unit is housed in the Department of Insurance and Financial Institutions.

Kansas: Investigators cannot conduct arrests or search warrants but can access the FBI National Crime Information Center (NCIC).

Louisiana: The Department’s Criminal Fraud Unit is housed in the Department, state police, and the Louisiana Department of Justice.

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

Michigan: The Fraud Investigation Unit was established in September 2018.

Mississippi: The Department’s Criminal Fraud Unit is housed in the State Attorney General’s Office.

Nevada: In addition to the Criminal Insurance Fraud Unit housed at the Attorney General’s office, the Division created an internal, criminal fraud section in 2020.

New Jersey: The Fraud Unit is housed in the Law and Public Safety.

Oklahoma: The Fraud Unit is housed in the Insurance Department and the Attorney General’s Office.

Pennsylvania: The Fraud Unit is part of the Office of Attorney General, as well as state, county and local authorities.

South Carolina: The Fraud Unit is housed in the South Carolina Attorney General's Office.

Tennessee: The Fraud Division became a separate and independent division in 2017. It investigates securities, insurance and other types of fraud cases filed within the Department of Commerce and Insurance, but it does not have "criminal" authority.

Virginia: The Department's Criminal Insurance Fraud Unit is housed at the Virginia State Police.

**Table 26 – Availability of Consumer Information**

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

Alaska: The Alaska Insurance Consumer Guide is no longer maintained.

Arizona: "Other" consumer information includes premium comparison, home warranty plans, and use of credit. The Department offers Spanish brochures on health care appeals and resolving complaints.

Arkansas: "Other" consumer information includes the Health Insurance Marketplace, disaster, the federal Affordable Care Act (ACA), the federal Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), the federal Health Insurance Portability Accessibility Act (HIPAA), credit, home inventory, and earthquake. The Health Insurance Marketplace is available in multiple languages, and some of the others are available in Spanish.

California: "Other" consumer information is available regarding earthquake insurance, cannabis insurance, pet insurance, and guides for topics relevant for seniors. Consumer brochures on California's Low Cost Automobile Program (CLCA) is available in Spanish and Chinese. Twelve additional languages are available online.

Colorado: "Other" consumer information includes bail bonds, title, flood, annuities, discount health plans, and a buyer's guide. Some brochures are available in Spanish.

Connecticut: "Other" consumer information includes comparison of managed care organizations. Some consumer brochures are available in Spanish.

Delaware: "Other" consumer information includes flood, workplace safety, pet, and travel. Some consumer brochures are available in Spanish.

District of Columbia: "Other" consumer information includes fraud, cancer, Medicare, prescription drug and travel. Some consumer brochures are available in Spanish.

Florida: "Other" consumer information includes health maintenance organizations (HMOs), Annuities, Renters, Title, Viatical and Life Settlements, and Medical Discount Program. Some consumer brochures are available in Spanish, Haitian, and Creole.

Georgia: "Other" consumer information includes the federal Health Insurance Portability Accessibility Act (HIPAA), the Consolidated Budget Reconciliation Act of 1986 (COBRA), pension, Medicare, disaster, flood, life, and annuity.

Hawaii: "Other" consumer information includes flood.

Idaho: "Other" consumer information includes life settlements, annuities, and bail bonds. Some consumer brochures are available in Spanish.

Illinois: "Other" consumer information includes the Illinois Comprehensive Health Insurance Plan (ICHIP), the Fair Access to Insurance Requirements (FAIR) plan, mandatory insurance, guaranty association and uninsured ombudsman, and the Illinois Mine Subsidence Insurance Fund. Some consumer brochures are available in Spanish, Korean, and Polish.

Indiana: "Other" consumer information includes the federal Health Insurance Portability Accessibility Act (HIPAA), the federal Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), mine subsidence, Medicare Advantage, Medicare Part D, and the federal Affordable Care Act (ACA). Some consumer brochures are available in Spanish and Braille.

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

Kansas: "Other" consumer information includes renters, annuities, and travel. Some consumer information is available in Spanish.

Kentucky: "Other" consumer information includes annuities, dental, the federal Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), renters, the Kentucky Children's Health Insurance Program (KCHIP), life settlements, and health insurance appeals. Some brochures are available in Spanish.

Louisiana: "Other" consumer information includes insurance fraud, storm, and a weekly consumer column. Some brochures are available in Spanish and Vietnamese.

Maine: "Other" consumer information includes credit scoring, business owners' liability, farm owners' liability, and day care liability. A few brochures are available in Spanish.

Maryland: "Other" consumer information includes annuities, title, commercial, fraud awareness, flood insurance, and natural disaster preparedness. Some consumer brochures are available in Spanish and Korean.

Massachusetts: "Other" consumer information includes boat, commercial, credit, pet, recreational vehicle, renters' insurance, travel, wedding, title, umbrella, and disability.

Michigan: "Other" consumer information includes annuities, title, surplus lines, and flood. Some consumer brochures are available in Spanish and Arabic.

Minnesota: "Other" consumer information includes flood.

Mississippi: "Other" consumer information includes guaranty associations. In prior years, it also included annuities.

Missouri: "Other" consumer information includes claim (State Health Insurance Assistance Program [SHIP]), renters' insurance, earthquake, post-disaster claim guide, and a home inventory checklist.

Montana: “Other” consumer information includes commercial and surety insurance.

Nebraska: “Other” consumer information includes surplus lines, flood insurance, burial plans, and discount health plans. Some consumer brochures are available in Spanish.

Nevada: “Other” consumer information includes title, flood, bail, and earthquake. Health Insurance Rate Review information is available in Spanish.

New Hampshire: “Other” consumer information includes boat, annuities, renters’ insurance, condominium, flood, breast cancer, small business, and the Consolidated Budget Reconciliation Act Of 1986 (COBRA).

New Jersey: Some consumer brochures are available in Spanish.

New Mexico: “Other” consumer information includes Patient Protection Act and Grievance Rights.

New York: “Other” consumer information includes small business, fraud, flood, and disability. Some consumer brochures are available in Spanish.

North Carolina: “Other” consumer information includes annuities, disaster readiness, external review, earthquake, mitigation, and other vehicles. Due to a significant website transformation, information previously available only in publications is now on the website. A few brochures are available in Spanish.

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

Ohio: “Other” consumer information includes annuity.

Oklahoma: “Other” consumer information includes earthquake, flood, title, and bail bonds. A brochure regarding a state-regulated health insurance plan for low-income recipients is available in Spanish.

Oregon: “Other” consumer information includes Senior Health Insurance Benefits Assistance (SHIBA) and health insurance marketplace. Brochures are also available in Spanish, Vietnamese, and Russian.

Pennsylvania: “Other” consumer information includes renters’ insurance, pet, annuities, flood/National Flood Insurance Program (NFIP), senior insurance issues, and state-based exchange. A few brochures are available in Spanish.

Puerto Rico: “Other” consumer information is available in the office and online under NAIC Insure U 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. The information is in HTML, convertible to many different languages.

Texas: “Other” consumer information includes health maintenance organizations (HMOs), surplus lines, title, and commercial property.

U.S. Virgin Islands: The NAIC updated based on information on the Department’s web page.

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

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

Washington: “Other” consumer information includes Medicare Part D, Medicare fraud/abuse, title, crop, credit, travel, and pet. Consumer information is available in Spanish, Tagalog, Vietnamese, Russian, Ukrainian, Japanese, Chinese, Korean, and Khmer (Cambodian).

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

Wisconsin: “Other” consumer information includes general insurance information. Some consumer information is available in Spanish.

#### **Table 27 – Consumer Access to Insurance Departments**

Arizona: The Department’s internet address changed to <https://difi.az.gov> on July 1, 2020.

Florida: The complaint comparison page has been taken down while the Department rebuilds this website with updated and reformatted statistics.

U.S. Virgin Islands: The NAIC updated the table to include the web address. Note that the web page links to the NAIC’s State Based Systems (SBS) for company and producer licensing information. The insurance complaint form is available online to print, fill out, and mail/drop off at the Lt. Governor’s Office.

Vermont: “Other” consumer information is available for travel and pet insurance.

Virginia: The Department updated its web pages and web address in 2020.

#### **Table 28 – Insurance Department Titles**

*Table 28 is taken from the NAIC Membership List from the NAIC Members web page accessed May 6, 2021 (<https://mymembership.naic.org/naic/members/bios.html>).*

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

For more information, visit [www.naic.org](http://www.naic.org).

