

Insurance Department Resources Report

September 2023

VOLUME 1

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2022 Insurance Department Resources Report

Volume 1

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 36th in an annual series that the NAIC publishes. 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, the 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 department completed.

Beginning with the 2010 edition, 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 2022 Insurance Department Resources Report (IDRR) – Volume 1 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, the number of insurers and producers, and the number of consumer complaints filed. Unless otherwise indicated, the statistics presented are for calendar year 2022.

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

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

Overview

Overall, insurance department full-time equivalent staffing levels remained consistent in 2022. Twenty-two departments increased staffing, and 18 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) California; 2) Texas; 3) Florida; 4) New York; and 5) North Carolina. Insurance department contractual staff decreased by 6.1% from 2021 and was down by 18.2% since 2018.

Budget levels for fiscal year 2024 are expected to remain flat from 2023 amounts but increase 7.8% from 2022 amounts. Total projected fiscal year 2024 budgets are \$1.9 billion. California reported the largest 2024 budget, which is \$74.3 million greater than the second-largest 2024 budget of New York. Funds for healthcare affordability initiatives in Georgia and New Mexico were excluded from their budget figures. These amounts represent pass-through funds that the states do not use to operate. Thirty-five states reported increased 2024 budget amounts from their 2023 reported budgets.

Revenues collected from the insurance industry increased 9.8% from 2021 to \$32.7 billion in 2022. Total taxes collected increased by 11.2%.

The number of U.S. domestic insurers decreased to 5,965 companies in 2022 from 5,978 in 2021. 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 1,413. There were 173 liquidations in progress at year-end, as well as 25 rehabilitations in progress.

Licensed resident producers numbered 2.3 million individuals and 241,756 entities. Nonresident producers consisted of 9.5 million individuals and 579,063 entities. Meanwhile, 44,876 fines and 203 restitutions were levied against insurance producers; 1,302 licenses were suspended; and 4,663 licenses were revoked.

State insurance departments received 282,567 official complaints and 1.5 million inquiries. Forty-two states had separate criminal fraud investigation units, and 53 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

State insurance commissioners (superintendents or directors in some states) oversee the regulation of the insurance industry in their states. 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.

Commissioners' duties also differ between states. In most 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 that state insurance commissioners hold include fire marshal, state auditor, and commissioner of securities.

Staff

It is the job of each state's insurance department to: 1) ensure the solvency of insurance companies doing business in the state; 2) license insurance producers; 3) assist insurance consumers; and 4) 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 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 licensing insurance producers and regulating 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: 1) answer consumers' questions; 2) investigate complaints against insurance agents and companies; and 3) perform market conduct examinations to ensure that insurance producers and companies are dealing with consumers fairly and consistently.

As many companies contract services to use their limited resources more efficiently, state insurance departments also use contract staff. Likewise, 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, 2022. In certain instances, department employees 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 - 2022

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	Banking Commissioner
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	Securities, Banking, Real Estate
Mississippi	Elected	State Fire Marshal
Missouri	Appointed	
Montana	Elected	State Auditor, Securities, Member of the State Land Board
Nebraska	Appointed	Member, 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
North Dakota	Elected	
N. Mariana Islands	Appointed	Director of Banking
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 2018-2022*

State	2022	2021	2020	2019	2018	Percent 2018-2022
Alabama	167.75	168.25	168.25	168.25	168.25	-0.30%
Alaska	45.00	46.00	47.00	47.00	44.00	2.27%
American Samoa	1.00	1.00	1.00	-	1.00	-
Arizona	87.50	88.75	139.75	77.50	78.50	11.46%
Arkansas	157.00	160.00	157.00	170.00	168.00	-6.55%
California	1,398.00	1,398.00	1,416.50	1,416.50	1,412.50	-1.03%
Colorado	111.50	108.50	102.00	101.00	95.00	17.37%
Connecticut	129.00	140.00	147.00	147.00	148.00	-12.84%
Delaware	103.00	103.00	107.00	107.00	98.00	5.10%
Dist. of Columbia	81.00	81.00	81.00	85.00	85.00	-4.71%
Florida	774.00	762.00	749.00	747.00	775.00	-0.13%
Georgia	264.00	237.00	190.00	191.00	191.00	38.22%
Guam	7.00	7.00	1.00	0.00	7.00	0.00%
Hawaii	94.00	94.00	94.00	95.00	101.00	-6.93%
Idaho	71.50	71.50	71.50	71.50	75.50	-5.30%
Illinois	272.00	272.00	262.00	262.00	262.00	3.82%
Indiana	104.00	80.00	80.00	82.00	87.00	19.54%
Iowa	122.00	122.00	122.00	123.00	119.00	2.52%
Kansas	108.00	108.75	111.50	110.25	108.50	-0.46%
Kentucky	107.00	110.00	104.00	119.00	117.00	-8.55%
Louisiana	222.00	222.00	222.00	222.00	222.00	0.00%
Maine	72.00	70.75	70.75	70.25	71.00	1.41%
Maryland	239.00	236.00	255.00	213.00	205.00	16.59%
Massachusetts	103.00	103.50	109.50	113.00	116.00	-11.21%
Michigan	227.16	212.92	206.17	211.30	179.31	26.69%
Minnesota	95.04	89.14	89.34	89.34	85.34	11.37%
Mississippi	88.00	91.00	91.00	98.00	97.00	-9.28%
Missouri	198.00	205.00	207.00	207.00	209.00	-5.26%
Montana	65.50	66.50	68.00	71.00	77.50	-15.48%
Nebraska	103.50	98.00	97.00	97.00	100.00	3.50%
Nevada	88.00	88.00	88.00	86.00	87.00	1.15%
New Hampshire	86.00	86.00	85.00	85.00	82.00	4.88%
New Jersey	301.00	313.00	313.00	317.00	321.00	-6.23%
New Mexico	110.00	83.00	80.00	83.00	89.00	23.60%
New York	679.00	703.00	742.00	740.00	759.00	-10.54%
North Carolina	505.50	489.50	434.00	436.10	414.60	21.92%
North Dakota	38.00	38.00	41.00	41.00	46.00	-17.39%
N. Mariana Islands	1.00	5.00	1.00	0.00	3.00	-
Ohio	293.50	283.50	282.50	282.50	279.50	5.01%
Oklahoma	118.00	114.00	117.00	118.00	123.00	-4.07%
Oregon	108.25	104.25	93.75	96.25	98.94	9.41%
Pennsylvania	288.00	273.00	285.00	261.00	233.00	23.61%
Puerto Rico	70.00	64.00	1.00	77.00	82.00	-14.63%
Rhode Island	32.75	35.00	33.00	37.00	35.00	-6.43%
South Carolina	108.00	101.00	92.00	83.00	86.00	25.58%
South Dakota	33.50	32.50	32.50	32.50	33.50	0.00%
Tennessee	110.00	121.00	122.00	122.00	122.00	-9.84%
Texas	1,262.00	1,363.00	1,450.70	1,449.20	1,464.20	-13.81%
U.S. Virgin Islands	1.00	1.00	1.00	0.00	1.00	-
Utah	100.50	95.00	96.00	96.00	96.00	4.69%
Vermont	63.25	63.25	62.25	65.50	65.50	-3.44%
Virginia	191.00	189.00	181.00	189.00	189.00	1.06%
Washington	268.00	261.00	260.00	253.00	247.00	8.50%
West Virginia	241.00	247.00	246.00	234.00	233.00	3.43%
Wisconsin	124.33	124.33	124.33	124.33	132.40	-6.10%
Wyoming	26.00	26.00	26.00	26.00	26.00	0.00%
Total	10,865.03	10,856.89	10,857.29	10,846.27	10,852.04	0.09%

*Excludes contractual employees

Figure 1

Insurance Department Staff 2014-2022

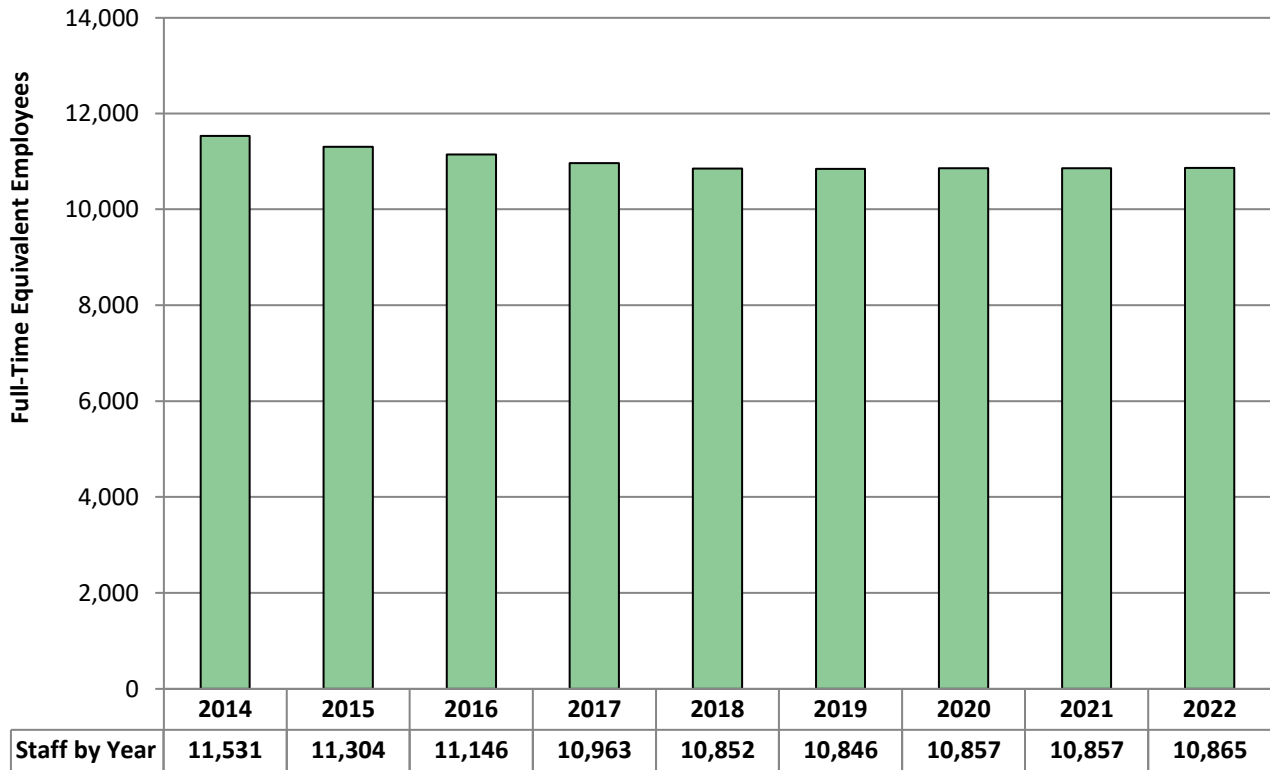


Figure 2

Insurance Department Staff Breakdown - 2022

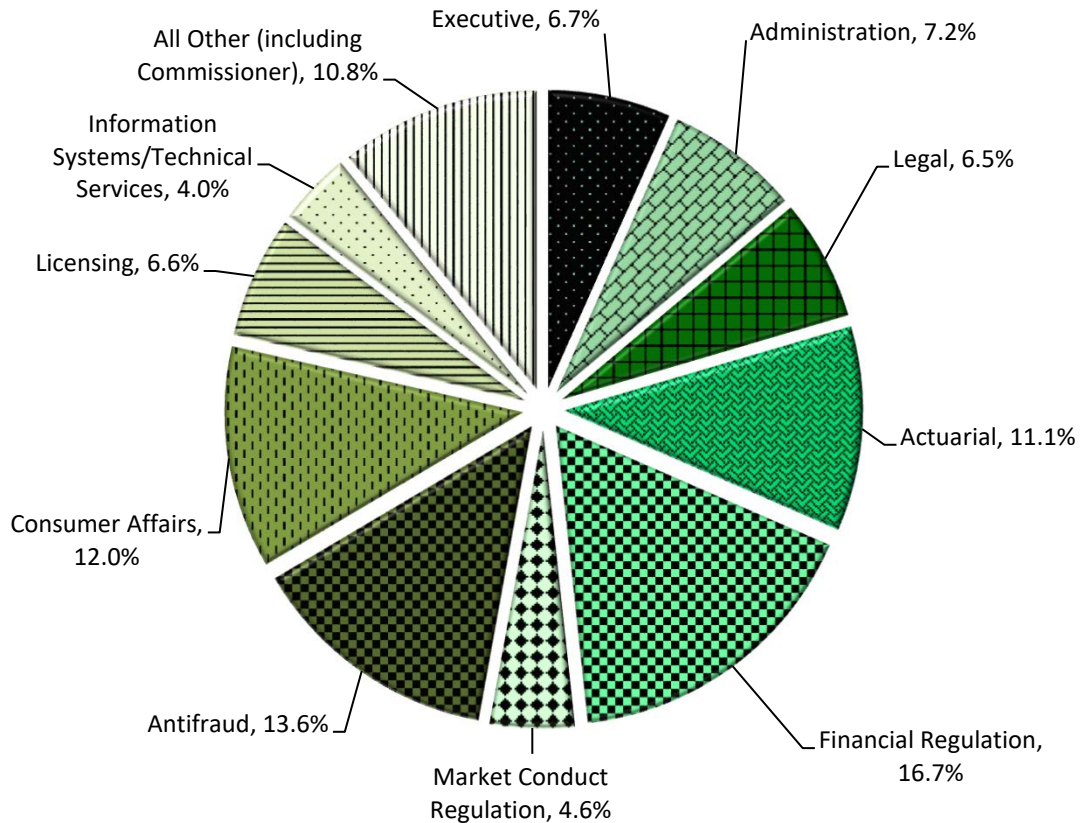


Table 3

Insurance Department Staffing - By Position - 2022

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	1.00	-	-	-	-	-
Arizona	8.00	1.00	1.00	0.00	3.00	1.00
Arkansas	5.00	1.00	0.00	2.00	9.00	5.00
California	47.00	5.00	13.00	19.00	118.00	60.00
Colorado	6.00	0.00	4.00	1.00	0.00	0.00
Connecticut	9.00	1.00	1.00	1.00	4.00	0.00
Delaware	3.00	2.00	1.00	2.00	3.00	3.00
Dist. of Columbia	5.00	3.00	1.00	2.00	5.00	3.00
Florida	13.00	4.00	3.00	6.00	19.00	7.00
Georgia	5.00	2.00	1.00	1.00	5.00	2.00
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	6.00	1.00	2.00	10.00	10.00	3.00
Indiana	6.00	2.00	0.00	1.00	7.00	3.00
Iowa	3.00	0.00	1.00	0.00	7.00	2.00
Kansas	9.00	2.00	1.00	3.00	5.00	2.75
Kentucky	5.00	0.00	1.00	4.00	4.00	1.00
Louisiana	11.00	3.00	6.00	4.00	10.00	2.00
Maine	1.00	1.00	0.00	1.00	7.00	0.00
Maryland	16.00	2.00	1.00	4.00	8.00	3.00
Massachusetts	5.00	0.00	0.00	0.00	10.00	2.00
Michigan	7.48	1.92	4.00	1.92	11.00	2.56
Minnesota	2.00	1.00	2.00	1.00	1.50	0.50
Mississippi	10.00	1.00	1.00	2.00	4.00	2.00
Missouri	1.00	5.00	1.00	2.00	9.00	2.00
Montana	4.00	2.00	1.00	2.00	4.50	2.00
Nebraska	1.00	1.00	0.00	0.00	4.00	1.00
Nevada	3.00	1.00	1.00	3.00	4.00	5.00
New Hampshire	5.00	2.00	4.00	2.00	7.00	0.00
New Jersey	10.00	6.00	1.00	17.00	6.00	2.00
New Mexico	6.00	0.00	0.00	2.00	14.00	6.00
New York	6.00	2.00	2.00	7.00	50.00	12.00
North Carolina	10.00	1.00	2.00	4.00	9.50	4.00
North Dakota	1.00	1.00	0.00	1.00	5.00	0.00
N. Mariana Islands	1.00	-	-	-	-	-
Ohio	18.00	4.00	6.00	3.00	12.00	2.00
Oklahoma	6.00	4.00	2.00	1.00	7.00	5.00
Oregon	0.75	0.00	9.00	1.00	0.00	0.00
Pennsylvania	19.00	3.00	1.00	4.00	12.00	5.00
Puerto Rico	4.00	0.00	3.00	3.00	5.00	0.00
Rhode Island	0.00	0.00	0.00	0.00	2.00	0.00
South Carolina	5.00	1.00	2.00	1.00	8.00	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	9.00	5.00
Texas	11.00	6.00	4.00	8.00	72.25	4.00
U.S. Virgin Islands	1.00	-	-	-	-	-
Utah	8.00	1.00	0.00	1.00	0.50	0.00
Vermont	2.00	0.00	0.00	2.00	0.00	0.00
Virginia	13.00	0.00	7.00	3.00	5.00	0.00
Washington	9.00	7.00	10.00	12.00	6.00	5.00
West Virginia	4.00	0.00	0.00	2.00	7.00	5.00
Wisconsin	3.00	2.90	3.00	1.00	6.50	1.00
Wyoming	1.00	0.00	0.00	0.00	1.00	1.00
Total	370.23	89.82	107.50	158.42	530.75	180.81

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

State	Administration					
	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	4.00	0.00
American Samoa	-	-	-	-	-	-
Arizona	1.00	1.00	2.00	2.00	1.00	0.00
Arkansas	2.00	4.00	0.00	0.00	0.00	31.00
California	33.00	32.00	15.00	10.00	37.00	5.00
Colorado	1.00	0.00	5.00	0.00	0.00	1.00
Connecticut	0.00	1.00	7.00	0.00	0.00	0.00
Delaware	2.00	3.00	1.00	4.00	0.00	3.00
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	2.00	3.00	0.00	4.00	2.00	0.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	0.00	3.00	0.00	1.00	0.00
Idaho	2.00	0.50	1.00	2.00	0.00	2.50
Illinois	9.00	7.00	8.00	2.00	0.00	0.00
Indiana	0.00	0.00	3.00	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	6.00	1.75	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	8.00
Maine	1.00	0.00	0.00	1.00	0.00	2.00
Maryland	4.00	3.00	7.00	3.00	1.00	0.00
Massachusetts	2.00	0.00	0.00	2.00	2.00	1.00
Michigan	1.92	1.00	2.56	1.28	2.56	1.00
Minnesota	0.40	0.80	0.70	0.00	0.00	0.00
Mississippi	2.00	2.00	1.00	4.00	0.00	0.00
Missouri	4.00	4.00	11.00	0.00	9.00	0.00
Montana	1.00	2.00	0.00	0.00	1.00	3.00
Nebraska	2.00	0.00	0.00	0.00	0.00	4.00
Nevada	1.00	0.00	0.00	1.00	0.00	5.00
New Hampshire	2.00	1.00	6.00	2.00	0.00	0.00
New Jersey	4.00	5.00	1.00	1.00	8.00	1.00
New Mexico	1.00	2.00	0.00	0.00	0.00	0.00
New York	2.00	19.00	9.00	5.00	11.00	8.00
North Carolina	4.00	6.00	7.00	0.00	8.00	3.00
North Dakota	0.50	0.25	0.25	1.00	0.00	0.50
N. Mariana Islands	-	-	-	-	-	-
Ohio	4.00	3.00	0.00	3.00	0.00	3.00
Oklahoma	4.00	2.00	0.00	1.00	6.00	0.00
Oregon	1.00	0.00	0.00	0.00	3.00	0.50
Pennsylvania	3.00	0.00	2.00	4.00	4.00	0.00
Puerto Rico	2.00	3.00	0.00	1.00	2.00	1.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00
South Carolina	5.00	2.00	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	4.00	15.00	4.00	4.00	53.50	0.00
U.S. Virgin Islands	-	-	-	-	-	-
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	3.00	6.00	2.00	16.00	4.00	0.00
Wisconsin	3.00	0.00	3.93	0.00	0.00	2.00
Wyoming	0.00	1.00	0.00	0.00	1.00	0.00
Total	141.32	144.05	113.69	94.28	198.31	96.00

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

State	Actuarial					
	Supervisory Staff	Actuaries - L/H	Actuaries - P/C	Rate/Form Analysts - L/H	Rate/Form Analysts - P/C	Support Staff
Alabama	1.00	1.00	1.00	1.00	4.00	1.00
Alaska	2.00	1.00	1.00	2.80	5.00	0.00
American Samoa	-	-	-	-	-	-
Arizona	2.00	0.50	0.00	5.00	2.00	0.00
Arkansas	2.00	0.00	0.00	4.00	5.00	1.00
California	1.00	25.00	13.00	0.00	76.00	8.00
Colorado	3.00	5.00	1.00	8.00	6.00	0.00
Connecticut	1.00	4.00	2.00	4.00	6.00	1.00
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	9.00	17.00	30.00	3.00
Georgia	2.00	1.00	0.00	2.00	9.00	1.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	1.00	1.00	7.00	5.00	1.00
Idaho	1.00	0.50	0.00	1.00	1.00	2.00
Illinois	8.00	7.00	5.00	13.00	7.00	1.00
Indiana	3.00	1.00	1.00	5.00	3.00	1.00
Iowa	3.00	1.00	1.00	1.00	2.00	0.00
Kansas	2.00	0.50	0.50	6.00	8.00	2.00
Kentucky	1.00	0.00	0.00	4.00	5.00	13.00
Louisiana	7.00	2.00	2.00	13.00	17.00	3.00
Maine	0.00	1.00	1.00	6.00	3.00	0.00
Maryland	3.00	1.00	2.00	11.00	8.00	0.00
Massachusetts	2.00	1.00	3.00	2.50	5.50	1.00
Michigan	3.00	0.00	0.00	9.00	8.00	3.00
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	3.00	2.00	1.00	6.00	4.00	1.00
Montana	1.33	2.00	2.00	2.00	2.00	0.00
Nebraska	3.00	3.00	1.00	3.00	3.00	1.00
Nevada	4.00	1.00	1.00	3.00	3.00	2.00
New Hampshire	3.00	1.00	1.00	6.00	3.00	2.00
New Jersey	4.00	2.00	1.00	8.00	15.00	4.00
New Mexico	1.00	0.00	0.00	1.00	0.00	0.00
New York	12.00	28.00	12.00	14.00	33.00	3.00
North Carolina	8.00	3.00	5.00	9.00	5.00	3.00
North Dakota	0.50	1.00	1.00	2.00	1.00	0.00
N. Mariana Islands	-	-	-	-	-	-
Ohio	8.00	10.00	4.00	14.00	7.00	3.00
Oklahoma	5.00	1.00	0.00	1.00	3.00	0.00
Oregon	1.00	3.00	2.00	7.00	4.00	4.00
Pennsylvania	4.00	12.00	6.00	6.00	2.00	4.00
Puerto Rico	2.00	0.00	1.00	1.00	0.00	2.00
Rhode Island	1.00	0.00	0.00	1.00	1.00	0.00
South Carolina	3.00	1.00	1.00	2.50	3.50	0.00
South Dakota	0.00	0.00	0.00	2.00	1.50	0.00
Tennessee	3.00	0.00	0.00	3.00	4.00	1.00
Texas	3.00	25.00	14.75	32.00	19.00	3.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	1.00	2.00	0.00	7.00	1.00	2.00
Vermont	2.00	0.00	0.00	2.00	4.00	0.00
Virginia	7.00	0.00	0.00	17.00	13.00	0.00
Washington	7.00	5.00	2.00	21.00	8.00	4.00
West Virginia	2.00	0.00	0.00	2.00	3.00	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
Total	159.83	165.50	102.25	315.80	371.50	89.00

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

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	0.00	4.00	0.00	0.00	0.00	0.00
American Samoa	-	-	-	-	-	-	-
Arizona	3.00	2.00	10.00	1.00	3.00	2.00	2.00
Arkansas	3.00	9.00	6.00	0.00	0.00	0.00	2.00
California	21.00	18.00	57.00	0.00	0.00	0.00	8.00
Colorado	2.00	9.00	8.00	0.00	0.00	0.00	1.00
Connecticut	12.00	16.00	19.00	0.00	0.00	2.00	2.00
Delaware	8.00	0.00	10.00	0.00	0.00	4.00	4.00
Dist. of Columbia	2.00	2.00	3.00	0.00	0.00	6.00	0.00
Florida	25.00	17.00	60.00	1.00	0.00	0.00	2.00
Georgia	5.00	0.00	3.00	0.00	0.00	1.00	5.00
Guam	1.00	1.00	1.00	0.00	0.00	0.00	0.00
Hawaii	2.00	1.00	10.00	0.00	0.00	13.00	3.00
Idaho	2.00	2.00	2.00	0.00	0.00	0.00	0.00
Illinois	9.00	51.00	12.00	0.00	0.00	0.00	4.00
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	11.00	0.00	0.00	0.00	0.00
Kentucky	1.00	0.00	0.00	0.00	0.00	1.00	4.00
Louisiana	8.00	6.00	13.00	0.00	0.00	0.00	1.00
Maine	8.00	6.00	2.00	0.00	0.00	2.00	0.00
Maryland	11.00	9.00	6.00	0.00	0.00	0.00	0.00
Massachusetts	8.00	8.00	7.00	0.00	0.00	0.00	1.00
Michigan	19.00	12.00	16.00	1.00	0.00	2.00	3.00
Minnesota	2.00	1.00	7.00	0.00	0.00	0.00	2.00
Mississippi	1.50	0.00	3.00	4.00	0.00	0.00	1.00
Missouri	8.00	23.00	22.00	2.00	0.00	2.00	2.00
Montana	2.00	2.00	0.00	0.00	0.00	4.00	2.00
Nebraska	10.00	10.00	15.00	0.00	0.00	3.00	1.00
Nevada	5.00	4.00	5.00	0.00	0.00	1.00	4.00
New Hampshire	2.00	2.00	5.00	0.00	0.00	0.00	0.00
New Jersey	10.00	4.00	26.00	0.00	0.00	4.00	7.00
New Mexico	2.00	0.00	5.00	0.00	0.00	0.00	0.00
New York	34.00	78.00	117.00	0.00	0.00	0.00	10.00
North Carolina	23.00	12.00	5.00	0.00	0.00	3.00	5.00
North Dakota	1.00	1.00	2.00	0.00	0.00	0.00	0.50
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	17.00	17.00	16.00	1.00	0.00	3.00	2.00
Oklahoma	5.00	0.00	10.00	0.00	0.00	1.00	3.00
Oregon	1.00	6.00	7.00	0.00	0.00	1.00	3.00
Pennsylvania	12.00	23.00	20.00	0.00	0.00	0.00	2.00
Puerto Rico	3.00	7.00	3.00	0.00	0.00	0.00	3.00
Rhode Island	2.00	4.00	2.00	0.00	0.00	0.00	0.50
South Carolina	9.00	6.00	4.00	0.00	0.00	5.00	2.00
South Dakota	1.00	0.00	3.00	0.00	0.00	0.00	0.00
Tennessee	7.00	11.00	9.00	0.00	0.00	8.00	9.00
Texas	4.00	63.00	43.15	7.00	0.00	0.00	3.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	5.00	8.00	2.00	0.00	0.00	8.00	4.00
Vermont	3.00	4.00	1.00	0.00	0.00	28.00	0.00
Virginia	7.00	9.00	10.00	0.00	0.00	0.00	2.00
Washington	8.00	13.00	7.00	0.00	0.00	0.00	2.00
West Virginia	3.00	0.00	5.00	0.00	0.00	0.00	3.00
Wisconsin	6.00	26.00	18.00	0.00	0.00	0.00	3.00
Wyoming	1.00	3.00	1.00	0.00	0.00	0.00	0.00
Total	358.20	537.00	670.60	23.00	3.00	104.55	123.00

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

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	0.40	0.80	0.00	0.00
American Samoa	-	-	-	-	-
Arizona	1.00	0.00	1.00	0.00	0.00
Arkansas	1.00	0.00	0.00	0.00	0.00
California	5.00	29.00	1.00	0.00	3.00
Colorado	1.00	5.00	0.00	0.00	0.00
Connecticut	2.00	6.00	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	2.00	0.00	10.00	0.00	2.00
Georgia	2.00	0.00	0.00	0.00	7.00
Guam	0.00	1.00	0.00	0.00	0.00
Hawaii	0.00	1.00	0.00	0.00	0.00
Idaho	0.00	2.00	0.00	0.00	0.00
Illinois	1.00	10.00	0.00	0.00	2.00
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	2.00	0.00	0.00
Kentucky	1.00	0.00	3.00	4.00	4.00
Louisiana	1.00	1.00	3.00	0.00	0.00
Maine	1.00	2.00	0.00	0.00	0.00
Maryland	4.00	8.00	2.00	6.00	2.00
Massachusetts	2.00	0.00	0.00	2.00	0.00
Michigan	2.00	8.00	8.00	2.00	0.00
Minnesota	1.00	2.00	1.00	0.00	1.00
Mississippi	0.50	0.00	0.00	0.00	0.00
Missouri	3.00	22.00	0.00	0.00	2.00
Montana	0.33	0.00	2.00	0.00	0.00
Nebraska	1.00	4.00	1.00	0.00	0.00
Nevada	2.00	3.00	0.00	0.00	0.00
New Hampshire	2.00	6.00	2.00	0.00	0.00
New Jersey	3.00	4.00	4.00	0.00	0.00
New Mexico	0.00	0.00	0.00	0.00	0.00
New York	9.00	24.00	24.00	0.00	2.00
North Carolina	7.00	4.00	4.00	0.00	1.00
North Dakota	0.00	0.00	0.00	0.00	0.00
N. Mariana Islands	-	-	-	-	-
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	4.00	6.00	0.00	0.00
Pennsylvania	3.00	12.00	3.00	5.00	1.00
Puerto Rico	1.00	1.00	1.00	0.00	1.00
Rhode Island	0.75	1.50	2.00	0.00	0.00
South Carolina	0.00	0.00	2.00	0.00	0.00
South Dakota	0.00	1.00	0.00	0.00	1.00
Tennessee	1.00	1.00	1.00	0.00	0.00
Texas	3.00	22.00	0.00	10.00	1.00
U.S. Virgin Islands	-	-	-	-	-
Utah	1.00	11.00	0.00	0.00	1.00
Vermont	1.00	2.00	1.00	0.00	1.00
Virginia	5.00	0.00	18.00	0.00	2.00
Washington	3.00	8.00	3.00	0.00	1.00
West Virginia	1.00	4.00	1.00	0.00	0.00
Wisconsin	1.50	0.00	5.75	1.00	0.00
Wyoming	1.00	0.00	0.00	0.00	0.00
Total	85.58	219.90	123.55	30.55	37.00

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

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	-	-	-	-	-
Arizona	2.00	9.00	0.00	1.00	1.00
Arkansas	1.00	8.00	0.00	0.00	2.00
California	87.00	183.00	61.00	0.00	91.00
Colorado	0.75	0.00	7.00	0.00	1.00
Connecticut	1.00	0.00	0.00	5.00	0.00
Delaware	2.00	0.00	9.00	0.00	2.00
Dist. of Columbia	2.00	0.00	6.00	0.00	0.00
Florida	70.00	216.00	0.00	70.00	0.00
Georgia	8.00	21.00	0.00	0.00	5.00
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	2.00	0.00	5.00	5.00	1.00
Indiana	2.00	0.00	0.00	8.00	1.00
Iowa	1.00	6.00	0.00	1.00	0.00
Kansas	0.50	3.00	0.00	0.00	0.50
Kentucky	3.00	11.00	0.00	0.00	3.00
Louisiana	3.00	0.00	5.00	2.00	1.00
Maine	0.00	0.00	0.00	0.00	0.00
Maryland	4.00	4.00	2.00	7.00	5.00
Massachusetts	1.00	0.00	4.00	2.00	1.00
Michigan	2.00	8.00	0.00	11.00	1.00
Minnesota	7.00	14.00	11.00	0.00	0.50
Mississippi	1.00	0.00	2.00	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	3.00	0.00	0.00	1.00
Nevada	2.00	1.00	5.00	0.00	0.00
New Hampshire	1.00	3.00	0.00	1.00	2.00
New Jersey	15.00	0.00	48.00	7.00	9.00
New Mexico	3.00	6.00	2.00	0.00	0.00
New York	1.00	24.00	4.00	0.00	3.00
North Carolina	6.00	42.00	0.00	0.00	2.00
North Dakota	0.75	2.25	1.00	0.00	0.00
N. Mariana Islands	-	-	-	-	-
Ohio	4.00	5.50	9.50	0.00	2.00
Oklahoma	1.00	3.00	0.00	0.00	1.00
Oregon	1.00	0.00	4.00	5.00	1.00
Pennsylvania	4.00	0.00	0.00	14.00	4.00
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	3.00	3.00
South Dakota	0.00	0.00	0.00	3.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00
Texas	8.00	31.00	6.75	4.00	7.00
U.S. Virgin Islands	-	-	-	-	-
Utah	2.00	8.00	0.00	0.00	3.00
Vermont	0.00	0.00	0.00	0.00	0.00
Virginia	7.00	0.00	0.00	11.00	0.00
Washington	4.00	6.00	6.00	0.00	3.00
West Virginia	7.00	13.00	7.00	9.00	2.00
Wisconsin	0.00	0.00	0.00	0.00	0.00
Wyoming	0.00	0.00	0.00	0.00	0.00
Total	276.00	653.75	217.25	169.00	165.00

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

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	-	-	-	-	-	-	-
Arizona	2.00	7.00	0.00	0.00	0.00	2.00	0.00
Arkansas	2.00	10.00	0.00	0.00	4.00	0.00	5.00
California	15.00	78.00	0.00	28.00	2.00	0.00	11.00
Colorado	2.00	13.00	0.00	0.00	4.50	0.00	1.00
Connecticut	2.00	10.00	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	13.00	61.00	5.00	17.00	0.00	0.00	3.00
Georgia	4.00	12.00	0.00	0.00	0.00	0.00	5.00
Guam	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hawaii	0.00	5.00	0.00	2.00	0.00	0.00	1.00
Idaho	2.00	6.00	0.00	0.00	8.00	0.00	1.00
Illinois	5.00	20.00	20.00	0.00	0.00	0.00	2.00
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	4.00	0.00	0.00	0.00	0.00	4.00
Louisiana	5.00	13.00	1.00	4.00	3.00	0.00	2.00
Maine	4.00	7.00	1.00	2.00	0.00	1.00	0.00
Maryland	16.00	20.00	9.00	0.00	0.00	4.00	8.00
Massachusetts	1.00	4.00	0.00	0.00	0.00	0.00	0.00
Michigan	4.00	18.56	0.00	5.12	0.00	4.00	2.00
Minnesota	1.00	9.00	0.00	0.00	0.00	0.00	1.00
Mississippi	3.00	8.00	0.00	0.00	0.00	0.00	2.00
Missouri	3.00	14.00	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	4.00	23.00	2.00	0.00	0.00	1.00	2.00
New Mexico	4.00	5.00	0.00	0.00	0.00	0.00	0.00
New York	24.00	17.00	4.00	0.00	0.00	7.00	13.00
North Carolina	10.00	21.00	0.00	0.00	20.00	3.00	2.00
North Dakota	0.25	3.00	0.00	0.00	3.00	0.00	0.00
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	9.00	22.00	0.00	0.00	15.00	0.00	3.00
Oklahoma	2.00	8.00	2.00	0.00	4.00	0.00	3.00
Oregon	1.00	10.00	0.00	0.00	0.00	0.00	1.00
Pennsylvania	3.00	13.00	0.00	0.00	0.00	0.00	2.00
Puerto Rico	3.00	5.00	0.00	0.00	0.00	0.00	1.00
Rhode Island	1.00	6.00	0.00	0.00	0.00	0.00	0.00
South Carolina	2.00	0.00	5.00	0.00	0.00	0.00	2.00
South Dakota	0.00	3.50	0.00	0.00	0.00	0.00	1.00
Tennessee	2.00	7.00	0.00	0.00	0.00	0.00	3.00
Texas	11.00	40.00	0.00	123.50	0.00	0.00	1.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	1.00	3.00	0.00	2.00	0.00	0.00	0.00
Vermont	1.00	3.00	0.00	0.00	0.00	0.00	0.00
Virginia	6.00	14.00	1.00	0.00	0.00	1.00	6.00
Washington	8.00	0.00	16.00	0.00	8.00	0.00	7.00
West Virginia	3.00	1.00	1.00	6.00	2.00	0.00	3.00
Wisconsin	4.50	7.25	5.00	0.00	0.00	0.00	3.00
Wyoming	0.00	2.00	0.00	0.00	0.00	0.00	1.00
Total	204.25	598.31	74.00	198.62	90.50	25.00	118.25

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

State	Licensing				
	Supervisory Staff	Producer Licensing	Company Licensing	Other Licensing	Support Staff
Alabama	2.00	7.00	0.75	4.00	5.00
Alaska	2.00	3.00	1.00	0.00	0.00
American Samoa	-	-	-	-	-
Arizona	1.00	3.00	0.00	0.00	0.00
Arkansas	1.00	5.00	0.00	0.00	1.00
California	9.00	46.00	7.00	0.00	6.00
Colorado	0.25	1.00	1.00	0.00	0.00
Connecticut	1.00	4.00	0.00	0.00	0.00
Delaware	0.00	4.00	0.00	0.00	0.00
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	2.00	3.00	0.00	2.00	0.00
Guam	0.00	1.00	1.00	0.00	0.00
Hawaii	1.00	6.00	0.00	0.00	1.00
Idaho	1.00	5.00	2.00	0.00	0.00
Illinois	6.00	10.00	4.00	0.00	3.00
Indiana	2.00	5.00	5.00	0.00	0.00
Iowa	1.00	5.00	0.00	0.00	0.00
Kansas	1.00	4.00	0.00	1.00	0.00
Kentucky	3.00	0.00	0.00	0.00	10.00
Louisiana	4.00	9.00	5.00	8.00	2.00
Maine	1.00	4.00	2.00	0.00	0.00
Maryland	3.00	8.00	5.00	0.00	0.00
Massachusetts	1.00	3.00	0.00	0.00	0.00
Michigan	3.00	20.00	1.00	0.00	2.00
Minnesota	1.00	2.00	3.00	1.80	0.84
Mississippi	2.00	0.00	0.00	0.00	6.00
Missouri	3.00	5.00	4.00	0.00	1.00
Montana	0.34	3.00	0.00	0.00	0.00
Nebraska	1.00	3.50	1.00	2.00	1.00
Nevada	3.00	3.00	2.00	0.00	0.00
New Hampshire	1.00	2.00	1.00	0.00	0.00
New Jersey	2.00	9.00	0.00	7.00	0.00
New Mexico	3.00	6.00	3.00	0.00	0.00
New York	3.00	17.00	0.00	0.00	1.00
North Carolina	4.00	10.00	0.00	13.00	1.00
North Dakota	0.25	3.00	0.00	0.00	0.00
N. Mariana Islands	-	-	-	-	-
Ohio	4.00	3.00	2.00	7.00	0.50
Oklahoma	5.00	8.00	0.00	8.00	2.00
Oregon	1.00	6.00	0.00	3.00	0.00
Pennsylvania	2.00	4.00	9.00	0.00	0.00
Puerto Rico	2.00	2.00	0.00	1.00	2.00
Rhode Island	0.00	4.00	2.00	0.00	0.00
South Carolina	5.00	4.00	0.00	3.00	1.00
South Dakota	0.00	2.00	1.00	0.00	0.00
Tennessee	3.00	8.00	2.00	0.00	1.00
Texas	6.00	57.00	15.65	0.00	0.00
U.S. Virgin Islands	-	-	-	-	-
Utah	2.00	5.00	1.00	0.00	1.00
Vermont	0.00	3.00	0.00	0.00	0.00
Virginia	3.00	8.00	5.00	0.00	0.00
Washington	5.00	5.00	7.00	4.00	1.00
West Virginia	1.00	7.00	0.00	0.00	0.00
Wisconsin	2.00	6.00	2.00	0.00	0.00
Wyoming	1.00	2.00	0.00	0.00	0.00
Total	119.84	387.50	96.40	64.80	49.34

Table 3 (continued)

Insurance Department Staffing - By Position - 2022

State	Information Systems/Technical Services					Other Staff	Total
	Supervisory Staff	Systems/LAN Personnel	Computer Prog./Analysts	Data Services Personnel	Support Staff	All Other	Department Employees
Alabama	3.00	4.00	3.25	0.75	0.25	37.00	167.75
Alaska	0.00	0.00	0.00	0.00	0.00	1.00	45.00
American Samoa	-	-	-	-	-	-	-
Arizona	1.00	2.00	0.00	0.00	0.00	1.00	87.50
Arkansas	2.00	0.00	2.00	0.00	0.00	22.00	157.00
California	17.00	33.00	34.00	9.00	0.00	22.00	1,398.00
Colorado	0.00	1.00	0.00	0.00	0.00	12.00	111.50
Connecticut	0.00	0.00	0.00	0.00	0.00	1.00	129.00
Delaware	1.00	2.00	0.00	0.00	1.00	1.00	103.00
Dist. of Columbia	1.00	2.00	0.00	1.00	0.00	2.00	81.00
Florida	6.00	0.00	6.00	9.00	1.00	5.00	774.00
Georgia	2.00	2.00	1.00	3.00	3.00	126.00	264.00
Guam	0.00	0.00	0.00	0.00	0.00	1.00	7.00
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	272.00
Indiana	0.00	0.00	0.00	1.00	0.00	19.00	104.00
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	108.00
Kentucky	1.00	0.00	2.00	0.00	1.00	2.00	107.00
Louisiana	2.00	3.00	2.00	0.00	0.00	3.00	222.00
Maine	1.00	0.00	0.00	2.00	0.00	1.00	72.00
Maryland	3.00	5.00	6.00	4.00	0.00	1.00	239.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	19.00	103.00
Michigan	0.00	0.00	0.00	0.00	0.00	10.28	227.16
Minnesota	0.00	0.00	0.00	0.00	0.00	1.00	95.04
Mississippi	3.00	2.00	4.00	0.00	0.00	1.00	88.00
Missouri	0.00	0.00	0.00	0.00	0.00	4.00	198.00
Montana	1.00	1.00	1.50	0.00	0.00	2.50	65.50
Nebraska	0.00	0.00	1.00	0.00	0.00	1.00	103.50
Nevada	0.00	1.00	0.00	0.00	0.00	1.00	88.00
New Hampshire	0.50	0.50	0.00	0.00	0.00	1.00	86.00
New Jersey	4.00	3.00	2.00	0.00	0.00	5.00	301.00
New Mexico	1.00	1.00	4.00	3.00	0.00	29.00	110.00
New York	2.00	5.00	10.00	4.00	4.00	3.00	679.00
North Carolina	7.00	8.00	6.00	3.00	1.00	191.00	505.50
North Dakota	0.00	1.00	0.00	0.00	0.00	3.00	38.00
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	4.00	1.00	14.00	2.00	3.00	10.00	293.50
Oklahoma	0.00	0.00	0.00	0.00	0.00	1.00	118.00
Oregon	0.00	1.50	0.00	0.00	0.00	8.50	108.25
Pennsylvania	0.00	0.00	0.00	0.00	0.00	61.00	288.00
Puerto Rico	1.00	0.00	0.00	2.00	0.00	1.00	70.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	2.00	32.75
South Carolina	2.00	2.00	1.00	0.00	0.00	1.00	108.00
South Dakota	0.00	0.00	0.00	0.00	0.00	1.00	33.50
Tennessee	0.00	0.00	0.00	0.00	0.00	1.00	110.00
Texas	14.00	25.00	20.00	26.00	1.00	426.45	1,262.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	0.00	0.00	0.00	0.00	0.00	4.00	100.50
Vermont	0.00	0.25	0.00	0.00	0.00	1.00	63.25
Virginia	2.00	4.00	0.00	1.00	0.00	1.00	191.00
Washington	4.00	8.00	9.00	0.00	0.00	4.00	268.00
West Virginia	3.00	0.00	5.00	2.00	1.00	95.00	241.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	1.00	124.33
Wyoming	0.00	0.00	0.00	0.00	0.00	3.00	26.00
Total	88.50	120.25	136.75	72.75	16.25	1,177.73	10,865.03

Table 4

Total Contractual/Intergovernmental Staff 2018-2022

State						Percent Change
	2022	2021	2020	2019	2018	2018-2022
Alabama	5.45	1.00	1.00	1.00	1.00	445.00%
Alaska	9.50	8.50	7.00	7.00	2.00	375.00%
American Samoa	-	0.00	0.00	0.00	0.00	-
Arizona	4.02	4.59	8.00	14.80	14.98	-73.16%
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00%
California	20.80	19.80	20.40	23.60	23.50	-11.49%
Colorado	22.80	18.80	15.00	9.00	7.00	225.71%
Connecticut	2.00	1.00	1.00	1.00	1.00	100.00%
Delaware	127.00	122.00	131.00	130.00	150.00	-15.33%
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	0.00	12.70	14.10	11.10	14.41%
Illinois	4.00	3.00	0.00	2.00	6.00	-33.33%
Indiana	22.00	22.00	22.00	22.00	35.00	-37.14%
Iowa	0.00	3.00	3.00	3.00	1.50	-100.00%
Kansas	4.59	4.62	3.50	1.58	0.00	-
Kentucky	36.00	35.00	24.00	24.00	21.00	71.43%
Louisiana	51.00	51.00	59.00	56.00	68.00	-25.00%
Maine	2.87	2.75	2.75	2.95	2.95	-2.71%
Maryland	25.00	13.00	23.00	18.00	15.00	66.67%
Massachusetts	1.80	2.00	2.10	1.90	0.90	100.00%
Michigan	36.90	36.90	36.35	34.35	31.85	15.86%
Minnesota	20.65	21.35	24.65	25.65	27.40	-24.64%
Mississippi	6.00	3.00	7.00	8.00	8.00	-25.00%
Missouri	0.00	0.00	0.00	0.00	0.00	0.00%
Montana	2.50	0.04	0.00	0.00	0.00	-
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00%
Nevada	2.00	2.00	3.00	5.00	4.00	-50.00%
New Hampshire	0.00	0.00	0.00	0.00	1.88	-100.00%
New Jersey	47.00	46.00	46.00	48.00	49.00	-4.08%
New Mexico	7.00	6.00	0.00	1.00	44.00	-84.09%
New York	77.38	83.88	91.33	97.78	101.86	-24.03%
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	-
Ohio	6.00	5.00	4.00	2.00	3.00	100.00%
Oklahoma	19.00	0.00	0.00	0.00	0.00	-
Oregon	0.50	0.50	0.50	0.50	0.50	0.00%
Pennsylvania	36.00	19.00	23.00	29.00	30.00	20.00%
Puerto Rico	1.00	0.00	0.00	1.00	0.00	-
Rhode Island	17.01	12.30	12.00	10.50	10.66	59.57%
South Carolina	8.00	3.00	5.00	5.00	5.00	60.00%
South Dakota	7.25	7.25	7.25	6.25	6.25	16.00%
Tennessee	9.16	15.00	14.00	14.00	14.00	-34.57%
Texas	28.00	9.00	14.00	12.00	12.00	133.33%
U.S. Virgin Islands	-	0.00	0.00	0.00	0.00	-
Utah	17.00	15.00	17.00	17.00	17.00	0.00%
Vermont	0.00	0.00	0.00	0.00	0.00	0.00%
Virginia	2.00	1.00	1.00	1.00	1.00	100.00%
Washington	2.32	3.05	2.35	3.36	3.35	-30.75%
West Virginia	9.00	6.00	5.00	7.00	7.00	28.57%
Wisconsin	16.43	15.59	15.39	0.30	0.36	4463.89%
Wyoming	8.00	8.00	8.00	10.00	10.00	-20.00%
Total	745.63	638.92	680.27	678.62	757.04	-1.51%

Table 5

Contractual/Intergovernmental Staff - By Position - 2022

State	Administration	Lawyers	Actuaries - L/H	Actuaries - P/C	Rate/Form	Rate/Form
					Analysts - L/H	Analysts - P/C
Alabama	0.00	2.00	0.10	0.10	0.00	0.00
Alaska	0.00	2.00	1.00	1.00	0.00	0.50
American Samoa	-	-	-	-	-	-
Arizona	0.25	2.25	0.40	0.00	0.00	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	10.00	5.00	1.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	2.00	15.00	15.00	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	1.00	0.00	0.00	0.00	1.00	1.00
Indiana	0.00	10.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	2.00	3.00	0.00	0.00
Louisiana	0.00	12.00	1.00	3.00	1.00	0.00
Maine	0.00	2.87	0.00	0.00	0.00	0.00
Maryland	3.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.60	0.60	0.00	0.60	0.00	0.00
Michigan	1.00	2.75	3.50	2.50	0.25	0.25
Minnesota	0.00	0.00	3.00	0.50	2.00	0.00
Mississippi	0.00	0.00	3.00	3.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.49	0.21	0.06	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	13.00	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	4.63	1.10	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	-	-	-	-	-	-
Ohio	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma	0.00	1.00	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	1.00	0.00	0.00	0.00	1.00	0.00
South Dakota	0.00	0.00	0.50	0.50	0.00	0.00
Tennessee	0.00	0.00	1.08	1.08	0.00	0.00
Texas	0.00	0.00	0.00	0.00	0.00	0.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0.00	6.00	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	1.00	0.00	0.00
Washington	0.00	2.32	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	0.17	0.24	0.10	0.00	0.00
Wyoming	0.00	3.00	2.00	2.00	0.00	0.00
Total	17.25	92.95	49.86	32.74	7.25	3.75

Table 5 (continued)

Contractual/Intergovernmental Staff - By Position - 2022

State	Financial Examiners	Financial Analysts	Receivership Personnel	Market Conduct Examiners	Market Conduct Analysts	Criminal Fraud Investigators
Alabama	2.00	1.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
American Samoa	-	-	-	-	-	-
Arizona	1.00	0.12	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	0.00	0.00	20.80	0.00	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	24.00	10.00	18.00	14.00	2.00	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	4.08	0.51	0.00	0.00	0.00	0.00
Kentucky	9.00	6.00	0.00	8.00	0.00	0.00
Louisiana	12.00	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	0.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	0.00
Michigan	1.00	0.50	0.50	0.10	0.00	2.00
Minnesota	6.00	0.00	0.15	9.00	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	0.68	0.00	0.00	1.06	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	5.00	0.00	0.00	0.00
New York	12.84	0.00	58.00	0.11	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	-	-	-	-	-	-
Ohio	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma	15.00	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	36.00	0.00	0.00	0.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	2.00	5.00	0.00	0.01	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	3.00	3.00	1.00	0.00	0.00	0.00
Texas	0.00	0.00	8.00	0.00	0.00	0.00
U.S. Virgin Islands	-	-	-	-	-	-
Utah	7.00	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	0.00
West Virginia	4.00	1.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.43	0.00	0.00	0.00
Wyoming	0.00	0.00	1.00	0.00	0.00	0.00
Total	122.60	28.33	149.88	39.28	2.00	33.00

Table 5 (continued)

Contractual/Intergovernmental Staff - By Position - 2022

State	Civil			Information	Data		Total
	Fraud Investigators	Enforcement Personnel	Consumer Advocates	Systems Personnel	Processing Personnel	All Other	
Alabama	0.00	0.00	0.00	0.25	0.00	0.00	5.45
Alaska	0.00	0.00	0.00	3.00	2.00	0.00	9.50
American Samoa	-	-	-	-	-	-	-
Arizona	0.00	0.00	0.00	0.00	0.00	0.00	4.02
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	20.80
Colorado	0.00	0.00	0.00	0.00	0.00	0.80	22.80
Connecticut	0.00	0.00	0.00	1.00	0.00	1.00	2.00
Delaware	0.00	0.00	0.00	17.00	2.00	0.00	127.00
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	1.00	4.00
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	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00	4.59
Kentucky	0.00	0.00	0.00	8.00	0.00	0.00	36.00
Louisiana	0.00	0.00	0.00	21.00	0.00	0.00	51.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00	2.87
Maryland	1.00	2.00	5.00	0.00	1.00	11.00	25.00
Massachusetts	0.00	0.00	0.00	0.00	0.00	0.00	1.80
Michigan	0.00	0.00	0.00	11.30	0.00	11.25	36.90
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00	20.65
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00	6.00
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	2.50
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	0.00	2.00
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	47.00
New Mexico	0.00	0.00	0.00	2.00	0.00	0.00	7.00
New York	0.00	0.00	0.00	0.70	0.00	0.00	77.38
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	-	-	-	-	-	-	-
Ohio	0.00	0.00	0.00	6.00	0.00	0.00	6.00
Oklahoma	0.00	0.00	0.00	3.00	0.00	0.00	19.00
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	36.00
Puerto Rico	0.00	1.00	0.00	0.00	0.00	0.00	1.00
Rhode Island	0.00	0.00	0.00	0.00	0.00	0.00	17.01
South Carolina	1.00	0.00	1.00	1.00	0.00	3.00	8.00
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	9.16
Texas	0.00	0.00	0.00	19.00	1.00	0.00	28.00
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	0.00	0.00	0.00	2.00	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	2.00
Washington	0.00	0.00	0.00	0.00	0.00	0.00	2.32
West Virginia	0.00	0.00	0.00	2.00	0.00	0.00	9.00
Wisconsin	0.00	0.00	0.00	15.50	0.00	0.00	16.43
Wyoming	0.00	0.00	0.00	0.00	0.00	0.00	8.00
Total	3.00	3.00	6.20	115.00	6.00	33.55	745.63

Table 6

Insurance Department Salary Range - By Position - 2022

State	Executive						Legal	
	Deputy/Assistant Commissioners		Media		Public Policy		Lawyers	
	Low	High	Low	High	Low	High	Low	High
Alabama	50,710	170,089	35,984	60,176	61,662	93,923	50,710	158,017
Alaska	98,943	202,176	69,771	148,044	53,859	158,438	0	0
American Samoa	-	-	-	-	-	-	-	-
Arizona	70,511	143,000	40,496	72,410	47,564	87,570	60,723	109,451
Arkansas	68,000	147,484	56,039	81,257	0	0	62,531	112,900
California	78,756	234,756	66,216	102,324	68,928	109,860	85,836	191,880
Colorado	83,136	154,632	0	0	53,484	154,632	0	0
Connecticut	118,876	175,310	95,321	129,962	46,370	146,957	94,771	144,406
Delaware	54,750	137,458	42,320	93,412	58,392	87,544	90,387	171,218
Dist. of Columbia	127,030	199,684	87,339	129,671	108,996	141,678	91,650	214,450
Florida	47,604	175,280	48,876	118,938	38,429	139,807	41,186	187,728
Georgia	53,560	220,667	22,520	220,667	75,508	132,140	57,331	220,667
Guam	0	0	0	0	0	0	0	0
Hawaii	40,000	180,000	50,000	70,000	0	0	68,000	102,000
Idaho	59,800	173,500	37,900	67,700	54,200	96,700	0	0
Illinois	99,500	155,000	118,800	118,800	78,000	99,500	85,000	131,900
Indiana	93,002	168,454	53,222	123,812	0	0	85,020	140,344
Iowa	99,000	200,000	0	0	69,000	168,000	62,000	123,000
Kansas	77,086	142,034	58,131	71,925	77,975	86,182	66,782	93,560
Kentucky	77,910	95,400	0	0	75,600	75,600	55,661	91,800
Louisiana	135,000	198,900	25,895	95,493	69,000	97,000	51,917	133,931
Maine	77,563	105,914	49,837	67,205	0	0	61,402	105,914
Maryland	79,343	165,780	53,974	119,591	61,225	98,523	79,343	155,248
Massachusetts	96,597	162,812	0	0	0	0	77,888	131,471
Michigan	135,500	179,119	87,471	125,818	60,320	125,818	82,534	135,075
Minnesota	105,757	162,509	60,468	110,226	56,397	118,202	69,530	131,589
Mississippi	74,308	135,322	66,944	109,830	43,509	71,382	66,944	150,207
Missouri	82,584	135,000	47,480	80,554	85,000	85,000	43,000	126,000
Montana	101,144	134,586	72,000	72,000	105,000	105,000	81,169	129,933
Nebraska	110,335	110,335	41,800	61,618	0	0	71,760	102,509
Nevada	108,753	111,313	51,803	84,230	70,428	105,945	111,313	121,547
New Hampshire	79,430	120,562	68,822	95,862	86,502	120,562	67,509	97,110
New Jersey	138,000	160,000	74,906	103,620	70,725	70,725	95,496	145,321
New Mexico	56,430	132,557	0	0	0	0	71,061	121,831
New York	150,000	193,000	90,000	131,000	121,000	173,000	81,000	196,000
North Carolina	75,013	261,747	64,406	125,591	64,406	125,591	69,007	197,068
North Dakota	1	999,999	55,356	99,636	0	0	1	999,999
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	106,779	181,568	59,550	86,964	63,229	131,563	79,310	114,691
Oklahoma	90,906	143,250	65,413	95,970	50,000	93,043	64,000	116,575
Oregon	116,616	180,552	0	0	69,252	128,640	0	0
Pennsylvania	86,064	152,001	70,651	77,145	109,692	109,692	65,076	147,267
Puerto Rico	81,996	95,040	0	0	60,000	60,000	35,400	74,520
Rhode Island	0	0	0	0	0	0	91,859	108,272
South Carolina	84,706	151,920	35,360	65,429	52,357	96,869	52,357	143,415
South Dakota	66,044	101,043	0	0	0	0	70,000	95,273
Tennessee	156,204	311,400	47,496	105,396	87,300	139,704	100,896	212,400
Texas	92,390	207,977	55,184	129,137	55,184	156,256	48,278	189,069
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	75,000	182,300	54,500	81,900	0	0	72,200	108,400
Vermont	126,111	133,073	0	0	0	0	0	0
Virginia	94,866	185,850	0	0	62,114	143,753	94,886	188,948
Washington	102,660	154,716	64,788	118,752	92,928	132,600	92,460	123,780
West Virginia	56,858	128,900	0	0	0	0	47,287	112,560
Wisconsin	66,726	156,686	31,824	118,934	66,726	138,861	55,536	149,885
Wyoming	82,814	128,062	0	0	0	0	69,352	107,245

Table 6 (continued)

Insurance Department Salary Range - By Position - 2022

Administration										
State	Supervisory Staff		Human Resources		Business Office		Revenue		Other Administrative	
	Low	High	Low	High	Low	High	Low	High	Low	High
Alabama	52,891	103,958	48,691	62,757	33,383	81,007	48,301	85,089	27,411	40,668
Alaska	53,269	162,573	0	0	0	0	43,329	91,572	32,507	105,261
American Samoa	-	-	-	-	-	-	-	-	-	-
Arizona	65,968	119,190	40,496	72,410	36,779	92,573	36,779	79,200	34,221	64,378
Arkansas	56,039	90,670	36,155	90,670	0	0	0	0	0	0
California	59,616	119,340	42,156	82,884	36,420	82,884	42,408	87,072	39,696	87,072
Colorado	62,220	87,828	0	0	46,572	70,656	0	0	0	0
Connecticut	0	0	79,529	108,441	47,612	109,647	0	0	0	0
Delaware	58,392	106,249	34,887	82,126	48,136	72,204	30,672	63,480	0	0
Dist. of Columbia	114,441	160,216	80,784	103,333	0	0	0	0	48,500	111,749
Florida	59,168	122,075	48,876	99,842	0	0	0	0	0	0
Georgia	75,508	132,140	40,893	116,938	0	0	29,974	132,140	22,520	71,720
Guam	0	0	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	34,000	51,000	0	0	68,000	102,000
Idaho	54,200	126,600	38,600	60,000	33,600	60,000	33,600	67,700	0	0
Illinois	71,000	165,000	56,000	127,000	40,000	88,500	49,000	89,000	0	0
Indiana	0	0	0	0	27,638	60,112	42,900	60,112	39,000	54,600
Iowa	0	0	53,000	81,000	0	0	69,000	108,000	30,284	111,925
Kansas	0	0	54,769	68,296	0	0	52,601	69,756	39,017	60,714
Kentucky	0	0	34,606	51,269	0	0	0	0	25,999	46,607
Louisiana	32,323	153,338	33,323	89,253	0	0	24,211	95,493	25,895	89,253
Maine	41,288	57,158	0	0	0	0	35,734	49,504	0	0
Maryland	42,135	112,091	39,645	98,523	37,317	71,124	44,804	105,072	34,353	48,692
Massachusetts	56,579	136,870	0	0	0	0	56,579	98,517	48,904	70,628
Michigan	87,471	125,818	56,420	82,472	56,430	82,472	60,320	90,022	56,430	82,472
Minnesota	95,171	136,263	47,899	131,586	41,489	89,095	0	0	0	0
Mississippi	33,600	92,442	61,419	121,912	51,693	84,809	43,509	109,830	0	0
Missouri	121,437	131,116	52,236	84,442	26,380	90,427	0	0	18,830	70,000
Montana	42,780	100,390	47,840	86,519	0	0	0	0	60,842	91,264
Nebraska	31,335	87,614	0	0	0	0	0	0	0	0
Nevada	35,120	58,965	0	0	0	0	32,364	54,142	0	0
New Hampshire	54,444	76,908	37,596	51,909	34,690	47,872	74,022	105,495	0	0
New Jersey	107,374	128,182	80,404	106,245	53,050	53,050	59,151	59,151	42,059	126,372
New Mexico	50,155	119,939	49,078	80,248	0	0	0	0	0	0
New York	147,000	193,000	33,000	148,000	42,000	145,000	59,000	114,000	33,000	98,000
North Carolina	45,675	156,021	30,915	102,015	43,500	135,010	0	0	37,577	79,932
North Dakota	68,928	124,056	68,928	124,056	68,928	124,056	57,360	103,248	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-
Ohio	65,645	103,043	49,546	77,854	0	0	56,222	82,326	0	0
Oklahoma	66,257	95,000	50,000	85,000	0	0	51,742	51,742	40,552	56,000
Oregon	91,560	141,351	0	0	0	0	0	0	36,060	111,168
Pennsylvania	82,387	139,815	0	0	44,597	70,651	37,907	69,086	41,917	55,433
Puerto Rico	46,008	68,412	25,380	37,776	0	0	25,500	25,500	29,400	32,148
Rhode Island	0	0	0	0	0	0	0	0	0	0
South Carolina	43,030	117,870	29,061	79,616	35,360	65,429	35,360	65,429	35,360	65,429
South Dakota	0	0	0	0	0	0	41,496	41,496	55,765	61,942
Tennessee	0	0	0	0	0	0	0	0	0	0
Texas	69,415	156,256	34,918	129,137	32,976	117,397	31,144	90,393	26,332	129,137
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-
Utah	0	0	0	0	0	0	27,600	74,400	27,600	47,400
Vermont	0	0	0	0	80,758	127,244	0	0	0	0
Virginia	59,448	127,216	0	0	0	0	44,951	75,031	0	0
Washington	44,808	132,732	66,420	78,900	37,152	73,260	0	0	39,852	132,732
West Virginia	38,157	79,358	27,662	63,382	22,040	40,773	29,047	105,186	26,333	66,589
Wisconsin	39,666	156,686	0	0	51,626	140,130	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 - 2022

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	85,087	120,437	150,420	253,159	111,667	187,925	67,974	81,007	54,526	89,479
Alaska	81,162	173,597	117,371	241,703	117,371	241,703	60,548	148,044	57,662	161,389
American Samoa	-	-	-	-	-	-	-	-	-	-
Arizona	60,723	141,454	71,677	129,812	0	0	51,625	109,451	47,564	87,570
Arkansas	56,039	81,257	0	0	0	0	40,340	58,493	40,340	58,493
California	155,400	193,362	83,652	184,428	121,800	184,428	0	0	49,092	121,128
Colorado	76,608	152,832	55,080	140,844	55,080	140,844	53,484	107,028	53,484	107,028
Connecticut	128,572	175,310	118,876	162,091	118,876	162,091	85,957	110,549	85,957	110,549
Delaware	0	0	0	0	0	0	37,207	55,811	37,207	55,811
Dist. of Columbia	114,441	160,216	100,630	129,671	100,630	129,671	100,630	129,671	118,935	153,233
Florida	59,168	122,075	78,886	256,689	78,886	256,689	38,429	99,841	38,429	99,841
Georgia	45,983	137,140	80,508	137,140	0	0	37,971	86,044	34,974	62,699
Guam	0	0	0	0	0	0	40,763	67,493	33,911	61,143
Hawaii	0	0	120,000	160,000	120,000	160,000	52,000	84,000	52,000	84,000
Idaho	54,200	96,700	97,100	173,500	0	0	42,500	75,800	42,500	75,800
Illinois	52,000	165,000	66,500	127,000	66,500	127,000	49,800	79,500	49,800	79,500
Indiana	75,010	198,120	120,016	198,120	120,016	198,120	47,320	74,516	53,222	74,516
Iowa	140,550	220,000	109,000	155,000	65,000	101,000	65,000	101,000	62,000	97,000
Kansas	68,425	87,663	73,674	81,429	73,674	81,429	46,860	73,855	40,782	69,156
Kentucky	46,059	68,234	0	0	0	0	41,872	62,033	41,872	62,033
Louisiana	51,917	183,748	72,813	176,051	150,000	153,010	32,323	116,980	32,323	78,956
Maine	0	0	104,894	142,875	104,894	142,875	43,202	82,680	49,837	82,680
Maryland	102,920	165,780	65,303	105,072	65,306	155,248	53,974	98,523	35,140	86,450
Massachusetts	46,827	117,961	0	148,665	58,000	133,000	56,579	98,517	56,579	98,517
Michigan	66,518	125,818	0	0	0	0	60,320	99,049	60,320	99,049
Minnesota	73,790	106,237	144,510	206,775	144,510	206,775	52,722	103,419	57,722	82,997
Mississippi	61,416	100,762	0	0	0	0	56,345	92,442	51,693	84,509
Missouri	65,733	76,324	133,217	167,917	133,215	161,121	44,012	56,524	44,012	52,966
Montana	81,112	130,336	47,250	129,255	47,250	129,255	50,571	75,856	50,571	75,856
Nebraska	72,108	144,230	56,385	77,530	118,000	161,550	41,433	61,080	41,433	61,080
Nevada	58,589	105,945	124,790	143,353	124,790	143,353	53,641	92,269	53,641	92,269
New Hampshire	74,022	105,495	86,502	120,562	86,502	120,562	67,509	97,110	67,509	95,979
New Jersey	117,300	132,766	108,992	140,443	99,035	99,035	79,678	119,251	53,050	117,300
New Mexico	75,419	186,664	0	0	0	0	50,155	90,171	0	0
New York	131,000	196,000	49,000	148,000	49,000	148,000	96,000	164,000	50,000	133,000
North Carolina	69,236	206,812	81,704	183,833	43,500	183,833	55,518	107,116	55,518	107,116
North Dakota	68,928	124,056	1	101,618	1	131,624	57,360	103,248	57,360	103,248
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-
Ohio	94,536	167,689	51,397	121,056	74,693	139,131	61,693	109,886	61,693	109,886
Oklahoma	66,070	100,501	63,369	63,369	0	0	45,195	45,195	45,770	54,194
Oregon	83,160	128,640	83,160	161,616	83,160	161,616	66,036	101,400	66,036	101,400
Pennsylvania	69,086	139,815	0	122,504	47,472	122,504	48,489	80,568	54,181	57,839
Puerto Rico	48,276	49,248	0	0	28,500	28,500	23,820	23,820	0	0
Rhode Island	95,888	101,188	0	0	0	0	69,828	100,038	56,802	78,963
South Carolina	63,707	117,870	77,513	143,415	77,513	143,415	35,360	96,869	35,360	65,429
South Dakota	0	0	0	0	0	0	51,418	56,222	51,418	51,667
Tennessee	59,700	161,004	0	0	0	0	53,400	79,896	53,400	79,896
Texas	135,269	228,775	48,278	189,069	48,278	189,069	39,521	96,720	39,521	96,720
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-
Utah	55,800	83,800	106,200	159,500	0	0	46,200	81,600	46,200	73,200
Vermont	65,076	115,984	0	0	0	0	45,754	79,913	45,754	79,913
Virginia	75,723	143,753	0	0	0	0	51,333	101,091	51,333	101,091
Washington	64,788	115,788	117,168	192,036	132,612	169,704	50,592	96,156	46,980	93,840
West Virginia	42,898	87,480	0	0	0	0	35,994	70,589	35,994	70,589
Wisconsin	60,403	138,861	0	0	0	0	60,403	138,861	60,403	138,861
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 - 2022

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	71,413	117,568	39,665	108,925	35,094	108,925	34,243	77,008	0	0	71,413	108,925
Alaska	92,622	189,509	0	0	66,456	161,415	0	0	0	0	0	0
American Samoa	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	51,625	129,812	56,098	110,235	36,779	109,451	60,723	109,451	40,496	92,572	36,779	79,200
Arkansas	56,039	112,900	69,776	101,175	40,340	65,265	0	0	0	0	0	0
California	45,768	131,004	49,092	79,812	72,984	126,696	0	0	0	0	0	0
Colorado	76,608	154,632	57,492	126,024	57,492	126,024	0	0	0	0	0	0
Connecticut	99,524	138,550	51,766	115,758	51,766	115,758	0	0	0	0	71,147	92,072
Delaware	34,887	113,315	0	0	37,207	87,588	0	0	0	0	48,136	106,249
Dist. of Columbia	114,441	177,839	70,592	153,233	100,630	129,671	0	0	0	0	100,630	153,233
Florida	59,168	122,075	45,848	93,201	45,848	93,201	54,228	128,805	0	0	0	0
Georgia	41,268	135,654	0	0	37,971	76,720	0	0	0	0	34,974	62,699
Guam	49,897	87,943	33,911	61,143	40,762	67,493	0	0	0	0	0	0
Hawaii	68,000	102,000	63,000	94,000	56,000	94,000	0	0	0	0	56,000	94,000
Idaho	59,800	126,600	54,200	96,400	47,900	106,900	0	0	0	0	0	0
Illinois	92,400	165,000	48,000	127,000	53,000	127,000	0	0	0	0	0	0
Indiana	67,314	123,812	0	0	59,800	94,224	0	0	0	0	0	0
Iowa	82,000	135,000	50,000	111,000	50,000	111,000	0	0	0	0	0	0
Kansas	102,359	136,269	91,119	101,520	53,817	101,225	0	0	0	0	0	0
Kentucky	55,729	82,563	0	0	0	0	0	0	0	0	46,059	68,234
Louisiana	51,917	115,586	37,003	95,493	37,003	95,493	0	0	0	0	0	0
Maine	60,778	93,184	43,202	69,576	43,202	57,970	0	0	0	0	58,344	82,680
Maryland	65,306	155,248	53,974	112,091	53,974	98,253	0	0	0	0	0	0
Massachusetts	103,114	125,000	56,579	89,143	56,579	89,143	0	0	0	0	0	0
Michigan	78,457	115,918	63,148	99,049	63,148	99,049	84,471	125,818	0	0	78,457	115,918
Minnesota	73,790	118,202	69,530	103,419	51,052	103,419	0	0	0	0	0	0
Mississippi	66,944	109,830	0	0	66,944	135,322	43,509	135,322	0	0	0	0
Missouri	76,324	118,143	48,420	103,340	26,900	94,268	54,768	95,773	0	0	58,000	88,133
Montana	55,832	141,846	50,756	128,951	0	0	0	0	0	0	50,756	128,951
Nebraska	79,390	136,209	48,180	106,215	48,180	106,215	0	0	0	0	48,180	106,215
Nevada	45,101	105,945	49,193	92,269	45,101	84,230	0	0	0	0	38,106	64,394
New Hampshire	77,376	109,668	67,509	97,110	61,893	88,744	0	0	0	0	0	0
New Jersey	115,000	135,000	53,000	130,000	53,000	120,000	0	0	0	0	53,000	130,000
New Mexico	56,357	90,171	0	0	43,954	80,248	0	0	0	0	0	0
New York	120,000	196,000	50,000	147,000	50,000	148,000	0	0	0	0	0	0
North Carolina	55,518	183,833	43,500	97,157	43,500	76,125	0	0	0	0	43,500	97,157
North Dakota	82,452	148,404	68,928	124,056	57,360	103,248	0	0	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-	-	-
Ohio	79,310	144,040	92,040	126,880	92,040	126,880	74,276	106,558	0	0	92,040	144,040
Oklahoma	71,050	104,550	0	0	47,853	72,089	0	0	0	0	47,850	47,850
Oregon	83,160	128,640	57,312	106,440	57,312	106,440	0	0	0	0	57,312	106,440
Pennsylvania	73,819	122,504	67,541	107,306	54,181	89,937	0	0	0	0	0	0
Puerto Rico	50,280	67,860	27,300	43,776	37,860	60,000	0	0	0	0	0	0
Rhode Island	95,552	108,272	69,828	104,920	57,105	104,920	0	0	0	0	0	0
South Carolina	63,707	143,415	43,030	96,869	43,030	96,869	0	0	0	0	43,030	79,616
South Dakota	68,058	68,058	0	0	48,006	64,667	0	0	0	0	0	0
Tennessee	66,096	185,304	53,400	139,704	59,700	121,296	0	0	0	0	76,596	139,704
Texas	69,415	171,881	48,278	156,256	48,278	129,137	42,244	142,052	0	0	0	0
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-	-	-
Utah	68,400	117,600	53,600	82,700	53,600	82,700	0	0	0	0	53,600	82,700
Vermont	73,806	115,984	45,754	95,904	51,172	79,913	0	0	0	0	45,754	115,984
Virginia	85,567	143,753	51,333	101,091	46,035	101,091	0	0	0	0	0	0
Washington	101,052	139,696	78,876	111,460	75,120	139,848	0	0	0	0	0	0
West Virginia	47,287	98,288	0	0	38,157	79,358	0	0	0	0	0	0
Wisconsin	39,666	138,861	39,666	138,861	39,666	138,861	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 - 2022

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	45,982	77,008	45,982	77,008	35,093	53,226
Alaska	0	0	60,548	148,044	60,548	148,044	0	0
American Samoa	-	-	-	-	-	-	-	-
Arizona	56,098	100,989	0	0	47,564	87,570	0	0
Arkansas	62,531	90,670	0	0	0	0	0	0
California	83,148	121,128	49,092	115,344	49,092	115,344	0	0
Colorado	76,608	154,632	53,484	116,136	0	0	0	0
Connecticut	95,678	124,364	81,957	110,549	81,957	110,549	0	0
Delaware	48,136	72,204	42,320	63,480	0	0	0	0
Dist. of Columbia	127,030	177,839	0	0	100,630	129,671	0	0
Florida	59,168	122,075	0	0	34,455	99,841	0	0
Georgia	71,822	121,938	0	0	0	0	0	0
Guam	0	0	40,762	67,493	0	0	0	0
Hawaii	0	0	63,000	94,000	0	0	0	0
Idaho	0	0	54,200	96,700	0	0	0	0
Illinois	111,300	111,300	30,000	99,000	0	0	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	65,000	101,000	0	0
Kansas	65,064	72,517	61,890	68,134	61,890	68,134	0	0
Kentucky	46,059	68,234	0	0	38,066	56,394	46,059	68,234
Louisiana	51,917	102,170	32,323	77,958	32,323	77,958	0	0
Maine	58,344	79,643	49,837	67,205	0	0	0	0
Maryland	61,225	119,591	50,709	92,290	53,974	86,540	47,657	98,523
Massachusetts	81,530	136,870	0	0	0	0	56,579	89,143
Michigan	87,471	125,818	60,320	90,022	60,320	90,022	60,320	90,022
Minnesota	85,671	126,909	60,468	89,095	47,899	69,530	0	0
Mississippi	66,944	109,830	0	0	0	0	0	0
Missouri	105,317	113,745	51,506	100,042	0	0	0	0
Montana	45,535	108,346	59,772	59,772	63,105	98,496	0	0
Nebraska	55,342	83,015	44,323	65,337	44,323	65,337	0	0
Nevada	61,304	105,945	49,193	92,269	0	0	0	0
New Hampshire	74,022	105,495	61,893	88,744	61,893	88,744	0	0
New Jersey	102,474	132,766	60,335	79,353	55,478	74,778	0	0
New Mexico	0	0	0	0	0	0	0	0
New York	138,000	164,000	50,000	126,000	50,000	126,000	0	0
North Carolina	69,236	156,021	61,209	107,116	55,518	107,116	0	0
North Dakota	0	0	0	0	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	72,176	114,691	56,222	90,501	61,693	90,501	0	0
Oklahoma	90,419	90,419	0	0	49,076	64,553	0	0
Oregon	83,160	128,640	57,312	106,440	57,312	106,440	0	0
Pennsylvania	75,443	102,670	55,433	73,819	75,443	82,387	54,181	82,387
Puerto Rico	91,716	91,716	45,672	45,672	37,320	37,320	0	0
Rhode Island	91,869	108,272	73,156	91,869	74,277	79,233	0	0
South Carolina	0	0	0	0	35,360	79,616	0	0
South Dakota	0	0	54,538	54,538	0	0	0	0
Tennessee	66,096	98,604	59,700	89,496	59,700	89,496	0	0
Texas	92,390	156,256	48,278	129,137	0	0	39,521	96,720
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	55,800	83,800	46,200	73,200	0	0	0	0
Vermont	73,808	115,984	61,145	95,904	59,687	59,687	0	0
Virginia	85,567	143,753	0	0	46,035	101,091	0	0
Washington	92,172	109,217	69,741	85,000	69,756	80,952	0	0
West Virginia	60,843	112,560	42,898	98,288	40,457	74,845	0	0
Wisconsin	60,403	138,861	0	0	60,403	138,861	60,403	138,861
Wyoming	58,078	89,812	0	0	0	0	0	0

Table 6 (continued)

Insurance Department Salary Range - By Position - 2022

State	Antifraud							
	Supervisory Staff		Criminal Fraud Investigators		Civil Fraud Investigators		Enforcement Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	0	0	41,671	85,087	37,782	108,958	0	0
Alaska	75,816	154,835	62,049	131,996	0	0	0	0
American Samoa	-	-	-	-	-	-	-	-
Arizona	51,625	92,573	43,981	79,200	0	0	43,981	79,200
Arkansas	62,531	90,670	45,010	65,265	0	0	0	0
California	78,756	166,848	70,992	91,260	62,908	113,136	0	0
Colorado	76,608	154,632	0	0	53,484	116,136	0	0
Connecticut	97,706	133,213	0	0	0	0	69,251	110,549
Delaware	51,337	87,588	0	0	37,207	63,480	0	0
Dist. of Columbia	114,441	197,337	0	0	87,339	129,671	0	0
Florida	50,000	136,415	50,000	75,183	0	0	31,200	67,065
Georgia	66,081	111,891	40,927	100,439	32,249	74,784	0	0
Guam	0	0	0	0	0	0	0	0
Hawaii	68,000	102,000	52,000	84,000	0	0	0	0
Idaho	54,200	106,900	47,900	85,600	47,900	85,600	0	0
Illinois	118,000	134,000	0	0	66,500	86,500	75,600	99,400
Indiana	67,314	94,224	0	0	0	0	47,320	74,516
Iowa	86,000	123,000	54,000	84,000	0	0	50,000	76,000
Kansas	75,896	82,835	53,426	73,383	0	0	0	0
Kentucky	46,059	68,234	34,606	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	57,467	127,637	53,974	86,450	53,974	86,450	53,974	92,290
Massachusetts	68,016	98,517	0	0	56,579	80,651	77,887	112,548
Michigan	87,471	125,818	55,536	79,747	0	0	56,430	82,472
Minnesota	73,790	131,586	82,560	110,768	49,319	89,095	0	0
Mississippi	66,944	109,830	0	0	43,509	71,382	0	0
Missouri	64,478	76,324	0	0	44,012	51,313	0	0
Montana	63,070	94,606	57,337	86,005	0	0	0	0
Nebraska	59,494	89,236	47,647	70,237	0	0	0	0
Nevada	43,222	84,230	39,693	67,296	39,693	70,428	0	0
New Hampshire	74,022	105,495	61,893	101,283	0	0	74,022	105,495
New Jersey	110,016	132,765	0	0	50,737	98,899	52,080	84,454
New Mexico	56,357	98,319	50,115	80,248	43,954	70,326	0	0
New York	0	180,438	63,000	164,000	81,000	138,000	0	0
North Carolina	55,877	120,021	44,610	86,356	0	0	0	0
North Dakota	68,928	124,056	57,360	103,248	48,036	86,460	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	72,176	114,691	56,222	82,326	47,445	82,326	0	0
Oklahoma	87,447	87,447	73,531	73,728	0	0	0	0
Oregon	83,160	128,640	0	0	57,312	87,924	76,200	117,012
Pennsylvania	67,541	96,118	0	0	0	0	54,181	77,145
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	43,030	79,616	0	0	0	0	35,360	65,429
South Dakota	0	0	0	0	0	0	51,938	54,662
Tennessee	0	0	0	0	0	0	0	0
Texas	63,104	156,256	45,158	103,491	31,144	73,788	76,356	129,137
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	82,800	105,500	52,900	93,600	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	75,723	143,753	0	0	0	0	51,333	101,091
Washington	82,896	101,052	85,020	96,156	58,704	78,900	0	0
West Virginia	38,157	91,837	34,261	63,382	34,261	66,589	29,047	74,845
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 - 2022

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	48,301	77,008	43,788	66,332	0	0	27,411	48,301	0	0	0	0
Alaska	75,816	154,835	53,859	115,403	0	0	0	0	0	0	0	0
American Samoa	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	47,564	87,570	40,496	72,410	0	0	0	0	0	0	40,496	72,410
Arkansas	45,010	65,265	39,696	46,987	0	0	0	0	36,155	72,822	0	0
California	83,148	112,524	69,516	87,072	0	0	82,742	95,640	122,700	157,416	-	-
Colorado	76,608	116,636	53,484	107,028	0	0	0	0	40,296	126,024	0	0
Connecticut	95,678	124,364	71,147	110,549	0	0	0	0	0	0	0	0
Delaware	39,682	99,624	34,887	55,811	0	0	0	0	30,672	55,811	0	0
Dist. of Columbia	114,441	177,839	87,339	111,749	93,069	119,916	0	0	0	0	0	0
Florida	52,500	95,790	32,697	47,234	46,381	61,075	33,326	46,381	0	0	0	0
Georgia	39,628	135,140	30,249	60,699	0	0	27,772	46,350	0	0	0	0
Guam	0	0	0	0	0	0	0	0	0	0	0	0
Hawaii	0	0	52,000	84,000	0	0	56,000	102,000	0	0	0	0
Idaho	54,200	106,900	47,900	85,600	0	0	0	0	28,800	75,800	0	0
Illinois	97,000	127,000	46,000	100,000	39,400	76,500	0	0	0	0	0	0
Indiana	67,314	94,224	0	0	0	0	42,900	60,112	29,588	94,224	0	0
Iowa	0	0	56,000	88,000	72,000	111,000	0	0	34,000	111,000	52,000	80,000
Kansas	62,187	69,496	41,610	69,496	0	0	0	0	0	0	0	0
Kentucky	41,872	68,234	34,606	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	60,632	93,184	36,234	67,205	51,522	69,576	36,234	67,205	0	0	59,821	79,186
Maryland	61,225	127,637	47,657	92,290	50,709	86,450	0	0	0	0	53,974	86,450
Massachusetts	68,016	98,517	56,579	80,651	0	0	0	0	0	0	0	0
Michigan	87,471	125,818	56,430	82,472	0	0	46,217	90,022	0	0	60,320	90,022
Minnesota	73,790	106,237	49,319	82,977	0	0	0	0	0	0	0	0
Mississippi	36,624	109,830	36,624	77,806	0	0	0	0	0	0	0	0
Missouri	62,076	78,691	44,012	51,313	0	0	0	0	0	0	0	0
Montana	45,535	108,346	41,395	98,496	0	0	0	0	0	0	0	0
Nebraska	50,544	89,236	38,359	56,547	0	0	0	0	40,784	60,122	38,124	56,200
Nevada	43,222	73,602	39,693	67,296	0	0	0	0	0	0	0	0
New Hampshire	74,022	105,495	61,893	88,744	0	0	47,872	67,509	0	0	0	0
New Jersey	87,391	132,766	52,080	98,899	44,435	52,131	0	0	0	0	98,899	98,899
New Mexico	56,357	119,929	43,954	70,326	0	0	0	0	0	0	0	0
New York	79,000	170,000	50,000	112,000	67,000	107,000	170,000	0	0	0	63,000	74,000
North Carolina	47,959	112,472	37,577	72,500	0	0	0	0	37,577	72,500	37,577	72,500
North Dakota	68,928	124,056	48,036	86,460	0	0	0	0	48,036	86,460	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-	-	-	-	-
Ohio	72,176	114,691	47,445	82,326	0	0	0	0	47,445	67,454	0	0
Oklahoma	78,207	82,400	49,422	63,213	63,538	70,091	0	0	43,000	49,163	0	0
Oregon	83,160	128,640	60,228	101,400	0	0	0	0	0	0	0	0
Pennsylvania	66,132	66,132	55,433	63,179	0	0	0	0	0	0	0	0
Puerto Rico	45,180	64,944	27,000	46,008	0	0	0	0	0	0	0	0
Rhode Island	95,888	101,188	56,802	78,963	0	0	0	0	0	0	0	0
South Carolina	43,030	96,869	0	0	35,360	79,616	0	0	0	0	0	0
South Dakota	0	0	45,011	51,667	0	0	0	0	0	0	0	0
Tennessee	53,400	98,604	47,496	71,400	0	0	0	0	0	0	0	0
Texas	42,244	142,052	31,144	90,393	0	0	29,439	117,397	0	0	0	0
U.S. Virgin Islands	-	-	-	-	-	-	-	-	-	-	-	-
Utah	55,800	83,800	46,200	73,200	0	0	30,750	63,900	0	0	0	0
Vermont	54,259	84,822	43,333	79,913	0	0	0	0	0	0	0	0
Virginia	75,723	143,753	51,333	101,091	51,333	83,546	0	0	0	0	75,723	127,216
Washington	41,760	118,908	0	0	58,704	80,952	0	0	61,632	82,896	0	0
West Virginia	40,457	87,480	34,261	63,382	40,457	74,845	35,994	66,589	27,662	87,480	0	0
Wisconsin	60,403	138,861	39,666	138,861	39,666	118,747	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 - 2022

State	Licensing							
	Supervisory Staff		Producer Licensing		Company Licensing		Other Licensing	
	Low	High	Low	High	Low	High	Low	High
Alabama	43,788	66,332	22,484	49,502	71,413	108,958	28,789	77,008
Alaska	60,549	162,573	43,329	105,261	46,898	100,250	0	0
American Samoa	-	-	-	-	-	-	-	-
Arizona	47,564	87,570	28,059	51,308	0	0	0	0
Arkansas	45,010	65,265	31,891	52,425	0	0	0	0
California	52,056	107,400	35,004	82,884	66,216	82,884	0	0
Colorado	76,608	154,632	53,484	78,276	76,608	116,136	0	0
Connecticut	78,100	100,876	65,999	110,549	0	0	0	0
Delaware	0	0	28,759	46,008	0	0	0	0
Dist. of Columbia	114,441	160,216	58,591	111,749	87,339	111,749	0	0
Florida	55,325	131,335	31,200	47,504	0	0	0	0
Georgia	57,331	96,579	32,249	52,685	0	0	32,249	52,685
Guam	0	0	33,911	61,143	40,762	67,493	0	0
Hawaii	44,000	66,000	37,000	57,000	0	0	0	0
Idaho	42,500	75,800	28,800	51,400	33,600	67,700	0	0
Illinois	97,400	135,000	50,000	74,000	52,000	127,000	0	0
Indiana	67,314	123,812	27,638	44,356	27,638	74,516	0	0
Iowa	86,000	123,000	34,000	66,000	0	0	0	0
Kansas	59,580	66,150	40,603	47,493	0	0	53,328	58,941
Kentucky	46,059	68,234	0	0	0	0	0	0
Louisiana	25,896	125,174	32,323	77,958	32,323	77,958	32,323	77,958
Maine	56,722	77,022	32,968	57,970	32,656	69,576	0	0
Maryland	44,804	119,591	39,645	98,523	42,135	86,450	0	0
Massachusetts	62,268	89,143	48,903	68,349	0	0	0	0
Michigan	66,518	125,818	60,320	90,022	56,430	82,472	0	0
Minnesota	71,201	102,583	49,899	69,530	47,899	106,237	44,996	60,719
Mississippi	56,345	92,442	0	0	0	0	0	0
Missouri	58,926	80,439	43,415	45,759	44,000	55,100	0	0
Montana	45,535	108,346	28,029	53,154	36,652	51,348	0	0
Nebraska	51,478	77,218	15,496	45,685	79,390	136,209	48,180	106,215
Nevada	38,106	76,922	29,858	49,653	28,858	49,653	0	0
New Hampshire	52,162	73,612	44,128	61,893	47,872	67,509	0	0
New Jersey	78,451	132,766	59,601	71,553	0	0	52,080	82,610
New Mexico	50,155	110,016	34,257	70,326	34,932	80,248	0	0
New York	116,000	148,000	33,000	80,000	0	0	0	0
North Carolina	69,236	156,021	35,788	107,116	0	0	39,456	107,116
North Dakota	68,928	124,056	34,044	61,284	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	53,997	113,298	47,445	61,693	47,445	61,693	47,445	61,693
Oklahoma	53,888	90,000	38,800	48,028	0	0	39,775	52,076
Oregon	83,160	128,640	3,660	52,272	0	0	45,480	83,784
Pennsylvania	56,626	104,998	45,516	50,680	66,132	77,145	0	0
Puerto Rico	39,024	52,800	20,400	27,336	0	0	35,904	35,904
Rhode Island	0	0	48,917	55,518	57,105	87,651	0	0
South Carolina	35,360	96,869	29,061	53,769	0	0	29,061	53,769
South Dakota	0	0	41,350	47,154	52,042	52,042	0	0
Tennessee	47,496	98,604	42,504	53,100	53,400	89,496	0	0
Texas	51,614	117,397	31,144	64,449	31,144	103,491	0	0
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	68,400	104,900	38,200	63,900	53,600	82,700	0	0
Vermont	0	0	39,068	75,471	0	0	0	0
Virginia	75,723	143,753	51,333	101,091	51,333	101,091	0	0
Washington	41,760	130,008	48,156	56,568	58,704	80,952	71,520	75,120
West Virginia	47,287	87,480	25,073	48,716	0	0	0	0
Wisconsin	39,666	138,861	42,557	63,398	51,626	138,861	0	0
Wyoming	44,509	68,828	37,273	57,640	0	0	0	0

Table 6 (continued)

Insurance Department Salary Range - By Position - 2022

Information Systems/Technical Services								
State	Supervisory Staff		Systems/LAN Personnel		Computer Programmer/Analysts		Data Services Personnel	
	Low	High	Low	High	Low	High	Low	High
Alabama	66,332	108,958	33,383	66,332	48,301	93,923	48,301	85,089
Alaska	0	0	0	0	0	0	0	0
American Samoa	-	-	-	-	-	-	-	-
Arizona	71,677	129,812	51,625	104,223	0	0	0	0
Arkansas	71,704	103,970	0	0	51,762	71,054	0	0
California	93,396	152,016	54,192	139,908	54,192	139,908	54,192	115,716
Colorado	0	0	59,220	86,688	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0
Delaware	58,392	87,588	37,207	63,480	0	0	0	0
Dist. of Columbia	127,030	177,839	100,630	129,671	0	0	58,591	75,436
Florida	52,086	106,710	0	0	52,086	106,710	48,876	99,841
Georgia	80,508	137,140	41,268	68,469	41,268	68,469	37,971	68,469
Guam	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	54,200	96,700	0	0
Illinois	0	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	79,118	114,198
Iowa	0	0	0	0	62,000	97,000	0	0
Kansas	0	0	44,433	49,110	71,117	78,603	0	0
Kentucky	50,661	75,051	0	0	50,661	75,051	0	0
Louisiana	77,064	154,856	44,845	89,960	53,933	103,002	0	0
Maine	56,722	77,022	0	0	0	0	49,837	67,205
Maryland	61,225	119,591	57,467	105,072	57,467	112,091	50,709	92,290
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	73,673	120,869	40,137	65,850	40,137	99,925	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	62,920	120,977	42,233	70,000	48,756	113,132	0	0
Nebraska	0	0	0	0	48,905	72,093	0	0
Nevada	0	0	56,063	96,633	0	0	0	0
New Hampshire	32,340	46,449	32,340	46,449	0	0	0	0
New Jersey	119,251	119,251	54,504	69,579	103,620	119,251	0	0
New Mexico	64,647	107,961	32,945	95,397	32,945	95,397	32,945	95,397
New York	125,000	187,000	100,000	121,000	86,000	120,000	61,000	111,000
North Carolina	73,965	192,269	55,385	119,269	64,004	119,269	37,577	145,136
North Dakota	0	0	48,036	86,460	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-	-	-
Ohio	96,325	126,277	74,693	109,886	67,912	112,056	67,912	99,694
Oklahoma	0	0	0	0	0	0	0	0
Oregon	0	0	52,896	79,536	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	68,412	68,412	0	0	0	0	23,820	29,100
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	52,357	96,869	43,030	79,616	52,357	96,869	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0
Texas	51,614	189,069	36,976	142,052	39,521	129,137	36,976	129,137
U.S. Virgin Islands	-	-	-	-	-	-	-	-
Utah	0	0	0	0	0	0	0	0
Vermont	0	0	48,353	75,471	0	0	0	0
Virginia	75,723	164,358	46,035	101,091	0	0	62,114	101,091
Washington	115,807	134,076	69,588	121,620	88,428	121,620	0	0
West Virginia	49,642	112,560	0	0	40,457	79,358	27,662	98,288
Wisconsin	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0

Budget and Funding

Budget

Fiscal year 2024 budgets remained flat over 2023 numbers and increased 17.09% since 2020. 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 2023 budget amounts reported in the 2021 publication are projected amounts and have been updated in the 2022 publication to reflect the actual budget amounts for the 2023 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: 1) reduce its spending level below the legislative appropriation; or 2) 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 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 is retained by the insurance departments. In most cases, these revenues are deposited into a state's general revenue fund. In some states, however, the insurance department's budget is linked to the amount of revenue collected from the insurance industry.

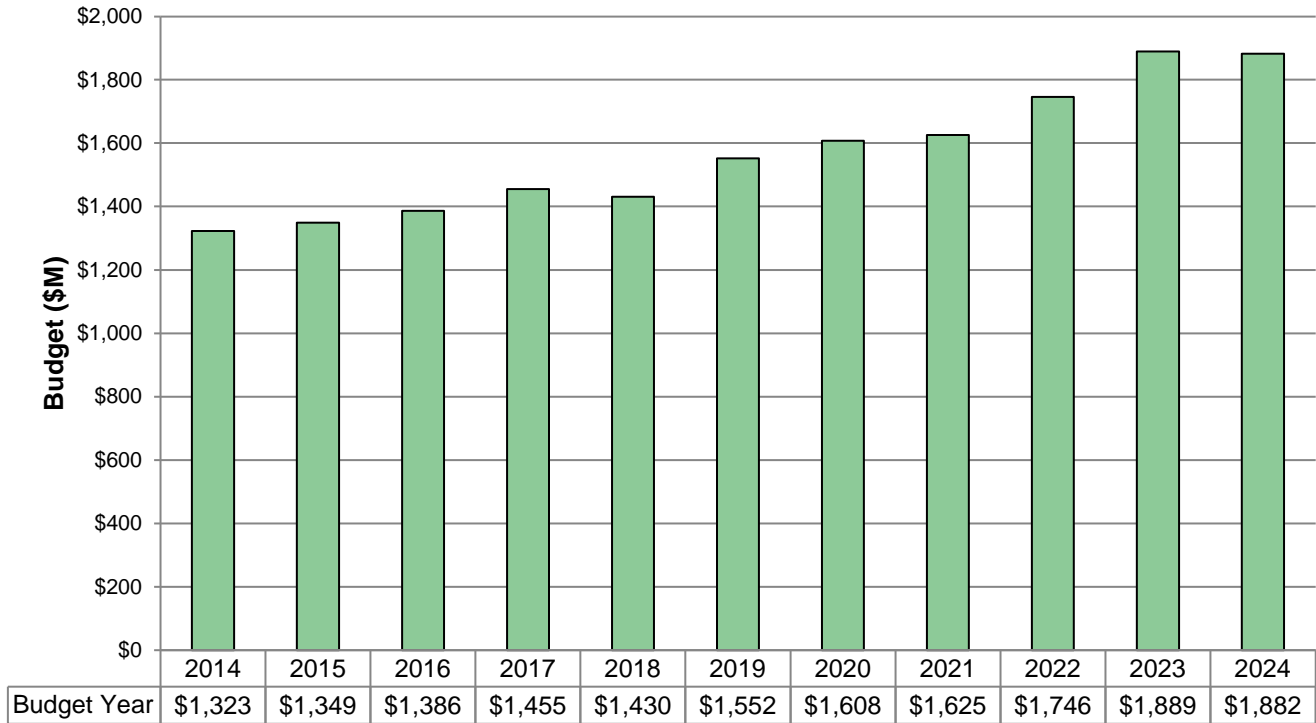
In the following tables, revenues that state insurance departments generate have been divided into four categories:

- 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 2014-2024



Note: Historical figures have been adjusted for the incl. of Work. Comp. for WV and excl. of pass-through funds for MT. The increase in 2023 was largely due to the addition of a new program in GA.

Figure 4

Annual Budget Growth Rates 2014-2024

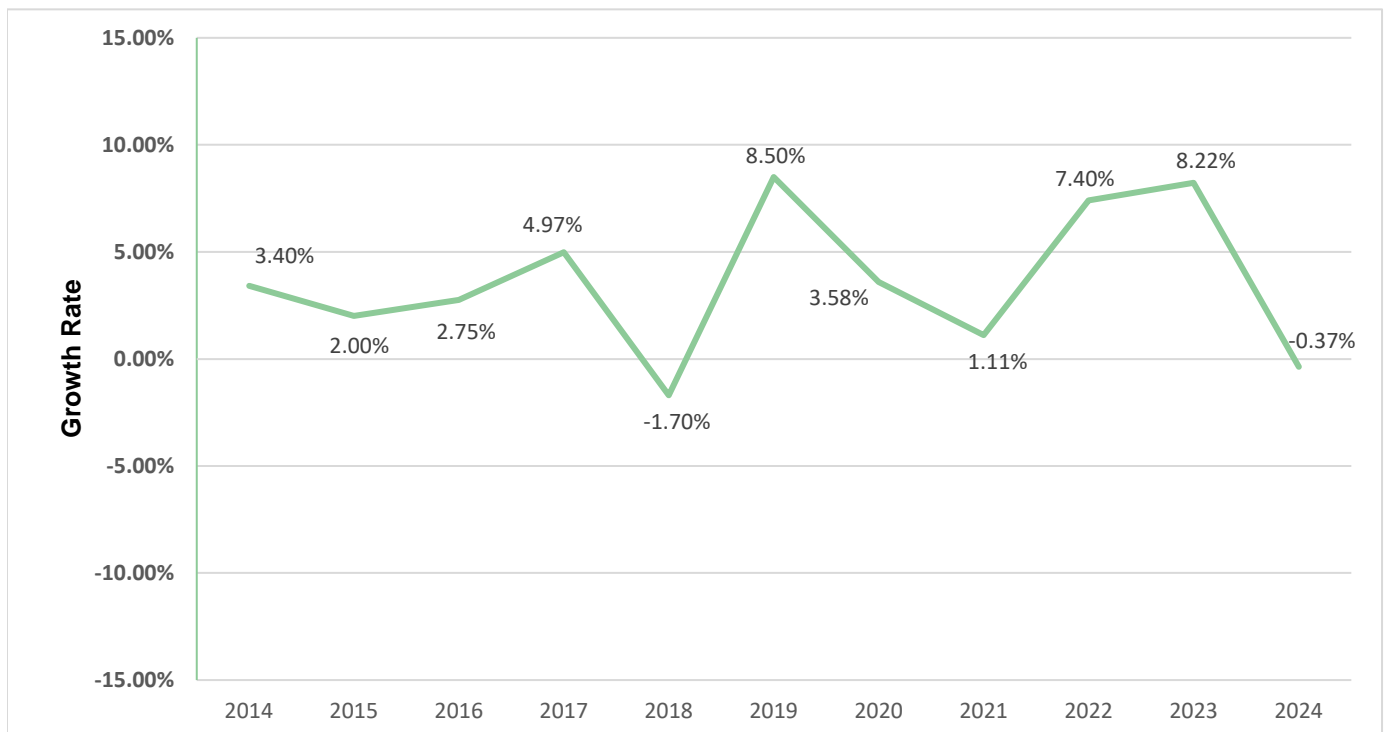


Table 7

Insurance Department Budgets - Fiscal Years 2020-2024

State	2024	2023	2022	2021	2020	Percent Change 2020-2024
Alabama	\$77,135,968	\$80,947,031	\$78,977,772	\$56,562,486	\$56,426,986	36.70%
Alaska	\$8,561,700	\$8,960,500	\$8,176,500	\$7,832,700	\$7,864,700	8.86%
American Samoa	-	-	-	-	-	-
Arizona	\$43,923,243	\$43,268,400	\$48,098,800	\$46,621,200	\$34,402,400	27.67%
Arkansas	\$15,207,333	\$14,641,739	\$14,635,703	\$14,258,746	\$14,706,518	3.41%
California	\$259,319,000	\$259,287,000	\$244,941,000	\$226,996,000	\$240,416,000	7.86%
Colorado	\$19,854,970	\$19,465,657	\$19,058,912	\$16,751,036	\$12,868,552	54.29%
Connecticut	\$36,152,373	\$33,187,088	\$31,268,871	\$29,920,152	\$29,920,152	20.83%
Delaware	\$13,796,600	\$13,140,600	\$13,096,100	\$11,868,700	\$11,664,100	18.28%
Dist. of Columbia	\$15,321,413	\$15,020,300	\$13,889,580	\$13,915,841	\$12,122,340	26.39%
Florida	\$83,377,779	\$81,742,921	\$79,808,964	\$89,480,714	\$90,218,843	-7.58%
Georgia	\$36,325,419	\$36,651,812	\$38,819,395	\$27,384,989	\$22,044,778	64.78%
Guam	\$517,656	\$441,783	\$428,710	-	-	-
Hawaii	\$16,828,838	\$16,819,039	\$16,308,597	\$16,213,950	\$18,213,950	-7.60%
Idaho	\$10,604,100	\$10,341,900	\$10,067,700	\$9,917,800	\$9,777,000	8.46%
Illinois	\$87,328,400	\$67,768,400	\$59,712,700	\$55,811,600	\$54,347,400	60.69%
Indiana	\$23,032,632	\$16,043,435	\$19,343,435	\$12,446,362	\$12,446,362	85.06%
Iowa	\$18,657,459	\$18,457,459	\$18,382,459	\$17,970,265	\$16,427,052	13.58%
Kansas	\$18,665,385	\$18,924,680	\$18,861,120	\$16,194,968	\$13,512,518	38.13%
Kentucky	\$17,209,644	\$16,872,200	\$16,582,500	\$16,587,900	\$20,091,400	-14.34%
Louisiana	\$39,668,168	\$36,969,637	\$35,051,771	\$33,497,842	\$32,829,836	20.83%
Maine	\$12,021,357	\$38,141,643	\$11,438,580	\$10,466,617	\$10,305,169	16.65%
Maryland	\$41,824,410	\$41,210,000	\$33,055,842	\$35,451,763	\$32,530,849	28.57%
Massachusetts	\$19,000,000	\$19,084,948	\$15,636,544	\$14,575,751	\$14,247,935	33.35%
Michigan	\$42,013,000	\$42,127,900	\$41,592,900	\$40,774,500	\$36,787,100	14.21%
Minnesota	\$19,952,000	\$22,393,000	\$17,447,000	\$18,029,000	\$18,170,000	9.81%
Mississippi	\$16,169,614	\$13,078,204	\$11,972,846	\$11,073,566	\$12,213,658	32.39%
Missouri	\$18,740,977	\$17,544,302	\$17,445,811	\$17,313,009	\$16,931,568	10.69%
Montana	\$5,634,182	\$6,624,037	\$5,734,548	\$6,199,596	\$6,728,597	-16.27%
Nebraska	\$14,811,778	\$13,734,740	\$14,175,441	\$14,545,063	\$14,372,938	3.05%
Nevada	\$15,566,501	\$16,140,467	\$15,306,762	\$16,217,072	\$14,800,838	5.17%
New Hampshire	\$13,829,702	\$13,393,487	\$12,792,834	\$12,972,633	\$12,978,062	6.56%
New Jersey	\$76,299,000	\$76,299,000	\$50,799,000	\$50,799,000	\$50,799,000	50.20%
New Mexico	\$13,164,100	\$11,645,655	\$18,483,600	\$11,319,000	\$10,521,800	25.11%
New York	\$184,972,000	\$167,399,000	\$159,923,000	\$159,923,000	\$159,923,000	15.66%
North Carolina	\$54,059,587	\$105,293,045	\$72,620,751	\$51,941,378	\$50,359,160	7.35%
North Dakota	\$7,580,135	\$5,262,182	\$5,283,457	\$5,364,672	\$4,657,515	62.75%
N. Mariana Islands	-	-	\$145,088	-	-	-
Ohio	\$43,316,669	\$44,434,952	\$43,664,045	\$43,464,160	\$42,140,940	2.79%
Oklahoma	\$20,500,000	\$20,888,202	\$20,928,862	\$16,427,536	\$17,109,894	19.81%
Oregon	\$17,800,000	\$17,569,397	\$17,168,268	\$14,164,787	\$13,284,116	33.99%
Pennsylvania	\$35,745,000	\$34,202,000	\$31,649,000	\$30,871,000	\$29,975,000	19.25%
Puerto Rico	\$8,853,000	\$9,069,000	\$8,150,000	\$0	\$8,214,000	7.78%
Rhode Island	\$7,875,000	\$6,900,050	\$6,168,021	\$5,659,855	\$5,996,498	31.33%
South Carolina	\$21,112,614	\$21,112,614	\$20,281,037	\$18,159,863	\$18,174,770	16.16%
South Dakota	\$4,271,148	\$3,873,148	\$3,715,676	\$3,635,118	\$3,426,602	24.65%
Tennessee	\$22,000,000	\$20,892,268	\$20,283,755	\$16,005,775	\$17,055,116	28.99%
Texas	\$138,408,305	\$129,903,120	\$130,399,282	\$125,696,250	\$125,911,907	9.92%
U.S. Virgin Islands	-	-	-	-	-	-
Utah	\$15,410,000	\$15,095,900	\$14,657,000	\$15,444,800	\$14,953,700	3.05%
Vermont	\$11,512,673	\$10,707,214	\$9,941,131	\$9,965,454	\$9,881,794	16.50%
Virginia	\$36,014,231	\$36,014,231	\$34,321,905	\$31,143,677	\$31,107,134	15.77%
Washington	\$42,488,000	\$41,761,853	\$37,082,566	\$39,549,247	\$35,685,152	19.06%
West Virginia	\$36,258,931	\$35,723,819	\$35,129,294	\$35,129,294	\$35,129,294	3.22%
Wisconsin	\$20,567,500	\$19,668,400	\$19,667,900	\$19,756,400	\$19,724,000	4.28%
Wyoming	\$3,138,938	\$3,192,403	\$3,192,403	\$3,192,403	\$3,192,403	-1.67%
Total	\$1,882,398,432	\$1,889,331,762	\$1,745,764,738	\$1,625,464,490	\$1,607,590,396	17.09%

Table 8

States in Descending Order of 2024 Budget

State	2024	Rank	2023	Rank
California	\$259,319,000	1	\$259,287,000	1
New York	\$184,972,000	2	\$167,399,000	2
Texas	\$138,408,305	3	\$129,903,120	3
Illinois	\$87,328,400	4	\$67,768,400	8
Florida	\$83,377,779	5	\$81,742,921	5
Alabama	\$77,135,968	6	\$80,947,031	6
New Jersey	\$76,299,000	7	\$76,299,000	7
North Carolina	\$54,059,587	8	\$105,293,045	4
Arizona	\$43,923,243	9	\$43,268,400	10
Ohio	\$43,316,669	10	\$44,434,952	9
Washington	\$42,488,000	11	\$41,761,853	12
Michigan	\$42,013,000	12	\$42,127,900	11
Maryland	\$41,824,410	13	\$41,210,000	13
Louisiana	\$39,668,168	14	\$36,969,637	15
Georgia	\$36,325,419	15	\$36,651,812	16
West Virginia	\$36,258,931	16	\$35,723,819	18
Connecticut	\$36,152,373	17	\$33,187,088	20
Virginia	\$36,014,231	18	\$36,014,231	17
Pennsylvania	\$35,745,000	19	\$34,202,000	19
Indiana	\$23,032,632	20	\$16,043,435	35
Tennessee	\$22,000,000	21	\$20,892,268	23
South Carolina	\$21,112,614	22	\$21,112,614	22
Wisconsin	\$20,567,500	23	\$19,668,400	25
Oklahoma	\$20,500,000	24	\$20,888,202	24
Minnesota	\$19,952,000	25	\$22,393,000	21
Colorado	\$19,854,970	26	\$19,465,657	26
Massachusetts	\$19,000,000	27	\$19,084,948	27
Missouri	\$18,740,977	28	\$17,544,302	31
Kansas	\$18,665,385	29	\$18,924,680	28
Iowa	\$18,657,459	30	\$18,457,459	29
Oregon	\$17,800,000	31	\$17,569,397	30
Kentucky	\$17,209,644	32	\$16,872,200	32
Hawaii	\$16,828,838	33	\$16,819,039	33
Mississippi	\$16,169,614	34	\$13,078,204	42
Nevada	\$15,566,501	35	\$16,140,467	34
Utah	\$15,410,000	36	\$15,095,900	36
Dist. of Columbia	\$15,321,413	37	\$15,020,300	37
Arkansas	\$15,207,333	38	\$14,641,739	38
Nebraska	\$14,811,778	39	\$13,734,740	39
New Hampshire	\$13,829,702	40	\$13,393,487	40
Delaware	\$13,796,600	41	\$13,140,600	41
New Mexico	\$13,164,100	42	\$11,645,655	43
Maine	\$12,021,357	43	\$38,141,643	14
Vermont	\$11,512,673	44	\$10,707,214	44

Table 9

Funding and Expenses - 2022

		Funding Type and Sources				Expenses	
State	Funding Type	Fees and Assessments	Fines and Penalties	General Funds	Other	Admin and Regulation	Operations (Overhead)
Alabama	Combination	95.31%	0.33%	0.00%	4.36%	78.00%	22.00%
Alaska	Combination	100.00%	0.00%	0.00%	0.00%	30.00%	70.00%
American Samoa		-	-	-	-	-	-
Arizona	Combination	38.50%	0.00%	18.25%	43.25%	69.81%	30.19%
Arkansas	Combination	100.00%	0.00%	0.00%	0.00%	32.00%	68.00%
California	Dedicated	97.73%	0.00%	2.20%	0.07%	73.95%	26.05%
Colorado	Quasi-dedicated	85.60%	0.00%	1.70%	12.70%	89.40%	10.60%
Connecticut	Dedicated	98.77%	1.23%	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	98.00%	0.13%	0.00%	1.87%	77.39%	22.61%
Georgia	Combination	15.00%	0.00%	59.00%	26.00%	51.00%	49.00%
Guam	General	0.00%	0.00%	100.00%	0.00%	30.00%	70.00%
Hawaii	Dedicated	73.04%	9.07%	0.00%	17.89%	79.00%	21.00%
Idaho	Quasi-dedicated	93.10%	0.00%	0.00%	6.90%	83.22%	16.78%
Illinois	Dedicated	99.98%	0.00%	0.00%	0.02%	94.00%	6.00%
Indiana	Dedicated	100.00%	0.00%	0.00%	0.00%	58.00%	42.00%
Iowa	Quasi-dedicated	57.00%	0.00%	0.00%	43.00%	97.00%	3.00%
Kansas	Dedicated	89.58%	0.92%	0.00%	9.50%	59.40%	40.60%
Kentucky	Combination	98.00%	1.00%	0.00%	1.00%	90.00%	10.00%
Louisiana	Combination	94.91%	1.86%	0.00%	3.23%	70.00%	30.00%
Maine	Dedicated	36.00%	0.00%	0.00%	64.00%	80.00%	20.00%
Maryland	Dedicated	100.00%	0.00%	0.00%	0.00%	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	90.60%	0.00%	0.00%	9.40%	86.15%	13.85%
Montana	Dedicated	100.00%	0.00%	0.00%	0.00%	90.00%	10.00%
Nebraska	Dedicated	90.50%	1.00%	0.00%	8.50%	80.00%	20.00%
Nevada	Dedicated	95.52%	1.04%	0.00%	3.44%	44.00%	56.00%
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	99.70%	0.00%	0.00%	0.30%	83.00%	17.00%
New York	Dedicated	100.00%	0.00%	0.00%	0.00%	79.00%	21.00%
North Carolina	Dedicated	3.00%	1.00%	94.00%	2.00%	91.00%	9.00%
North Dakota	Other	8.71%	0.05%	67.24%	24.00%	15.00%	85.00%
N. Mariana Islands		-	-	-	-	-	-
Ohio	Dedicated	94.49%	0.25%	0.00%	5.26%	64.03%	35.97%
Oklahoma	Dedicated	93.00%	0.00%	0.00%	7.00%	61.20%	38.80%
Oregon	Dedicated	96.37%	0.00%	0.00%	3.63%	79.00%	21.00%
Pennsylvania	Combination	13.11%	0.00%	84.90%	1.99%	87.51%	12.49%
Puerto Rico	Dedicated	96.00%	3.00%	0.00%	1.00%	68.00%	32.00%
Rhode Island	Combination	17.16%	0.53%	82.31%	0.00%	98.29%	1.71%
South Carolina	Combination	64.00%	0.00%	35.00%	1.00%	80.00%	20.00%
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	80.00%	0.00%	0.00%	20.00%	76.00%	24.00%
U.S. Virgin Islands		-	-	-	-	-	-
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%	83.70%	16.30%
Virginia	Dedicated	99.97%	0.03%	0.00%	0.00%	40.00%	60.00%
Washington	Dedicated	93.01%	0.00%	0.00%	6.99%	73.93%	26.07%
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%	66.00%	34.00%
Wyoming	Dedicated	100.00%	0.00%	0.00%	0.00%	85.00%	15.00%
Average		78.16%	0.50%	15.05%	6.29%	73.56%	26.44%

Table 10

Revenues - 2022

State	Calendar/ Fiscal Year	Total Revenues	Total Taxes	Fees and Assessments	Fines and Penalties	Other Revenue
Alabama	Fiscal	\$599,362,181	\$533,435,604	\$65,517,520	\$308,478	\$100,580
Alaska	Fiscal	\$80,638,193	\$70,355,490	\$9,472,245	\$781,604	\$28,854
American Samoa		-	-	-	-	-
Arizona	Fiscal	\$714,005,623	\$689,992,186	\$23,073,717	\$305,583	\$634,137
Arkansas	Fiscal	\$445,153,791	\$352,802,171	\$65,000,923	\$207,735	\$27,142,962
California	Fiscal	\$3,653,577,756	\$3,328,177,819	\$313,427,800	\$7,854,635	\$4,117,502
Colorado	Fiscal	\$416,574,548	\$401,731,831	\$13,022,171	\$782,083	\$1,038,463
Connecticut	Fiscal	\$223,230,509	\$79,205,680	\$140,943,265	\$3,081,564	\$0
Delaware	Calendar	\$164,834,141	\$147,234,743	\$16,035,113	\$1,517,335	\$46,950
Dist. of Columbia	Fiscal	\$177,320,871	\$148,457,317	\$28,821,352	\$42,202	\$0
Florida	Fiscal	\$566,710,695	\$462,561,682	\$94,859,441	\$1,018,526	\$8,271,046
Georgia	Fiscal	\$1,482,558,467	\$643,527,377	\$64,172,549	\$7,818,535	\$767,040,006
Guam	-	\$0	\$0	\$0	\$0	\$0
Hawaii	Fiscal	\$212,077,724	\$198,478,685	\$12,437,827	\$1,088,329	\$72,883
Idaho	Fiscal	\$159,227,220	\$129,794,700	\$28,079,420	\$877,900	\$475,200
Illinois	Fiscal	\$637,256,720	\$512,588,657	\$117,423,483	\$3,554,478	\$3,690,102
Indiana	Fiscal	\$429,562,223	\$251,857,714	\$22,923,986	\$74,569	\$154,705,954
Iowa	Fiscal	\$157,838,206	\$153,869,684	\$3,632,240	\$336,282	\$0
Kansas	Fiscal	\$475,985,603	\$456,057,373	\$19,377,594	\$198,416	\$352,220
Kentucky	Fiscal	\$471,030,356	\$414,628,739	\$55,890,102	\$483,483	\$28,033
Louisiana	Fiscal	\$1,263,931,553	\$1,126,050,503	\$134,813,653	\$2,419,920	\$647,477
Maine	Fiscal	\$151,475,295	\$107,371,503	\$24,323,022	\$189,800	\$19,590,970
Maryland	Fiscal	\$656,446,967	\$633,714,563	\$21,332,858	\$1,399,546	\$0
Massachusetts	Fiscal	\$752,927,248	\$496,242,752	\$256,624,141	\$60,355	\$0
Michigan	Fiscal	\$1,064,761,701	\$1,029,674,986	\$34,700,166	\$244,619	\$141,931
Minnesota	Fiscal	\$631,562,000	\$602,531,000	\$27,761,000	\$1,270,000	\$0
Mississippi	Fiscal	\$429,413,603	\$391,126,930	\$36,575,920	\$255,990	\$1,454,763
Missouri	Fiscal	\$443,433,331	\$418,307,165	\$23,740,404	\$1,333,735	\$52,027
Montana	Fiscal	\$151,199,199	\$141,171,168	\$9,511,817	\$266,073	\$250,141
Nebraska	Fiscal	\$151,447,194	\$126,146,609	\$22,898,797	\$249,841	\$2,151,947
Nevada	Fiscal	\$66,677,621	\$21,892,937	\$42,777,986	\$466,121	\$1,540,577
New Hampshire	Fiscal	\$154,934,863	\$126,526,378	\$27,949,089	\$459,396	\$0
New Jersey	Fiscal	\$798,193,022	\$703,685,000	\$93,000,178	\$1,507,844	\$0
New Mexico	Fiscal	\$38,710,492	\$0	\$38,041,829	\$537,039	\$131,624
New York	Fiscal	\$3,057,399,000	\$2,425,134,000	\$599,550,000	\$32,715,000	\$0
North Carolina	Fiscal	\$1,069,932,310	\$1,001,625,000	\$66,565,534	\$846,321	\$895,455
North Dakota	Fiscal	\$100,112,601	\$70,071,741	\$10,378,580	\$91,004	\$19,571,276
N. Mariana Islands		-	-	-	-	-
Ohio	Fiscal	\$851,240,380	\$798,538,587	\$49,795,593	\$130,906	\$2,775,294
Oklahoma	Fiscal	\$412,052,848	\$342,260,267	\$67,727,209	\$608,961	\$1,456,411
Oregon	Calendar	\$519,439,390	\$101,844,118	\$357,709,770	\$277,935	\$59,607,567
Pennsylvania	Fiscal	\$924,753,629	\$836,500,000	\$86,109,539	\$1,086,452	\$1,057,638
Puerto Rico	Fiscal	\$92,831,997	\$80,684,692	\$11,647,711	\$416,047	\$83,547
Rhode Island	Fiscal	\$209,030,308	\$159,612,298	\$5,524,011	\$171,742	\$43,722,257
South Carolina	Fiscal	\$303,881,164	\$266,067,963	\$37,468,197	\$50,100	\$294,904
South Dakota	Fiscal	\$119,487,839	\$103,284,080	\$15,991,041	\$179,125	\$33,593
Tennessee	Fiscal	\$1,281,998,242	\$1,258,387,292	\$22,772,140	\$838,810	\$0
Texas	Fiscal	3,399,118,619	\$2,975,168,971	\$342,598,526	\$74,555,248	\$6,795,874
U.S. Virgin Islands		-	-	-	-	-
Utah	Fiscal	\$220,843,959	\$202,288,545	\$17,949,964	\$415,150	\$190,300
Vermont	Fiscal	\$113,520,604	\$62,655,983	\$50,545,871	\$318,750	\$0
Virginia	Fiscal	\$736,778,448	\$629,325,489	\$107,129,951	\$323,008	\$0
Washington	Fiscal	\$886,867,689	\$823,877,737	\$58,723,442	\$2,587,247	\$1,679,264
West Virginia	Fiscal	\$225,104,000	\$185,353,000	\$38,566,000	\$894,000	\$291,000
Wisconsin	Fiscal	\$301,653,021	\$248,250,084	\$52,423,911	\$897,185	\$81,841
Wyoming	Calendar	\$58,300,932	\$31,626,424	\$3,019,620	\$333,835	\$23,321,053
Total		\$32,706,405,896	\$27,501,755,217	\$3,890,358,218	\$158,728,842	\$1,155,563,623
Percent of Total		-	84.09%	11.89%	0.49%	3.53%

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 2022 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 2014-2022

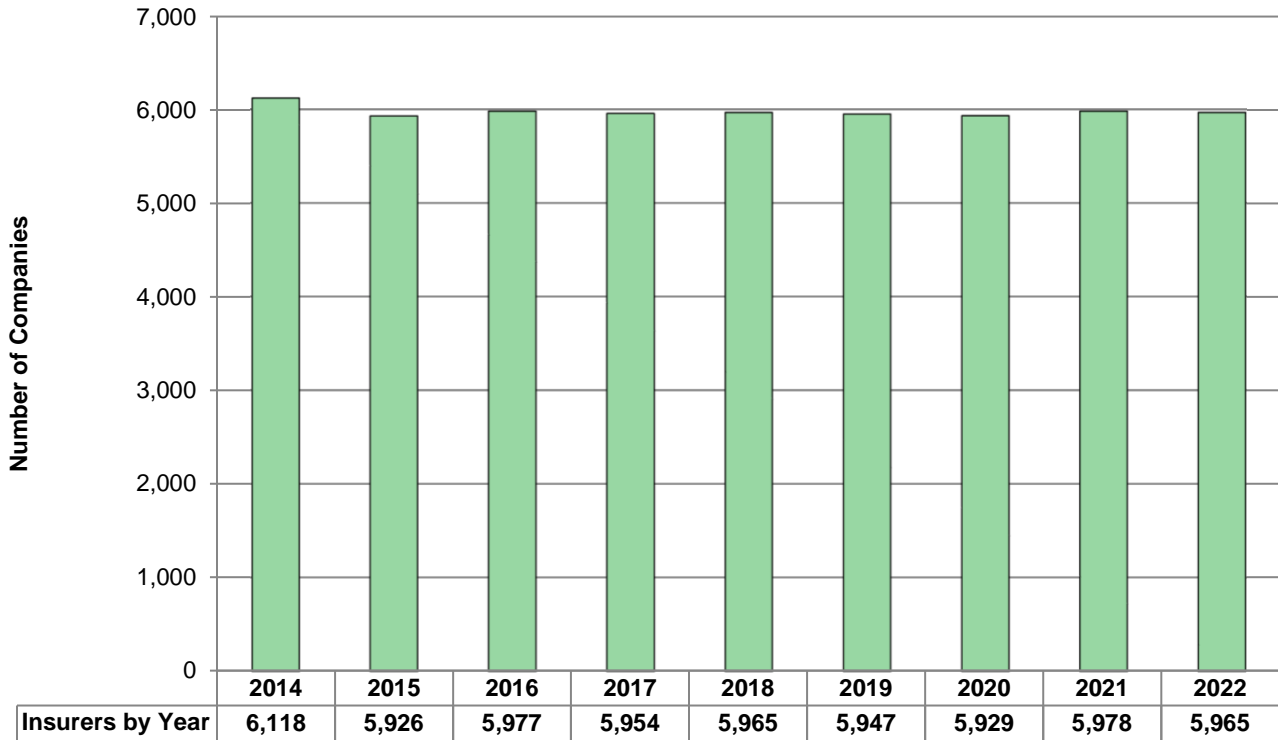


Figure 6

Number of Domestic Insurers in 2022

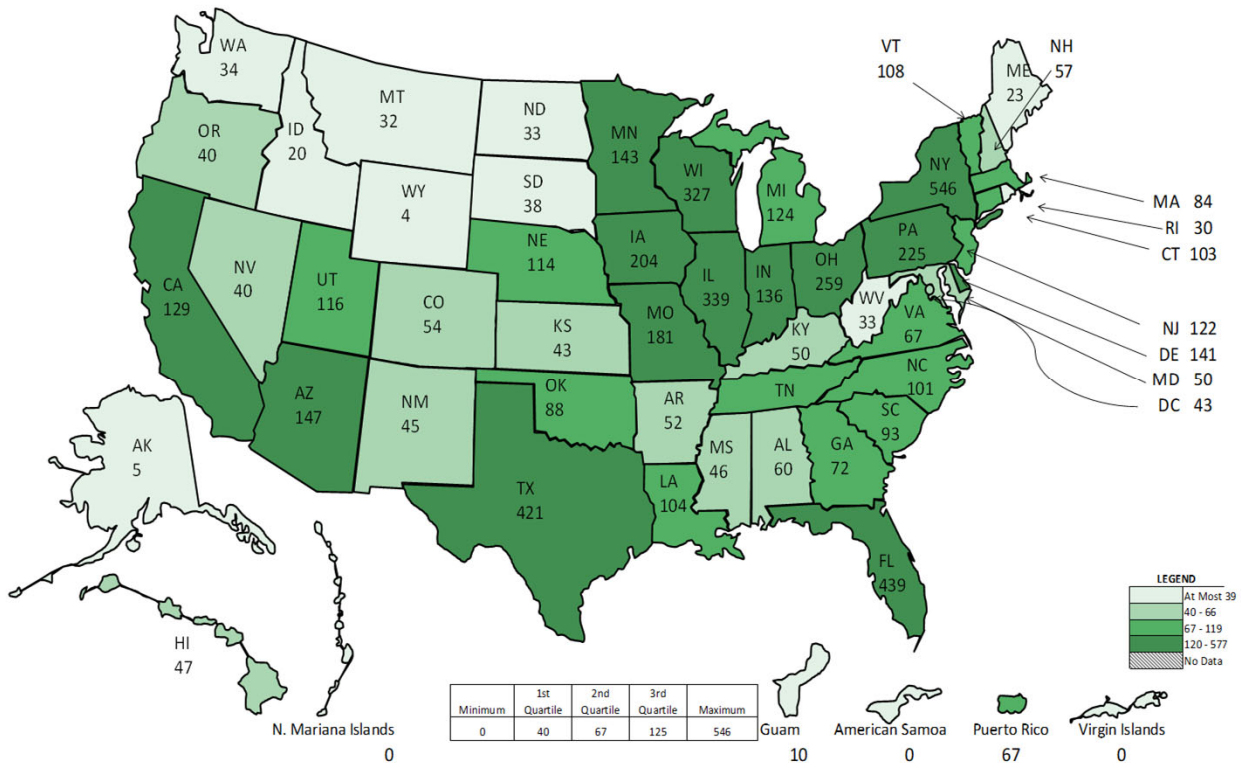


Table 11

Number of Regulated Entities - 2022

State	Domestic Insurers	Licensed Foreign Insurers	Domiciled Self-Insured Groups or Pools	Domiciled Purchasing Groups
Alabama	60	1,510	0	14
Alaska	5	1,171	0	0
American Samoa	0	0	0	0
Arizona	147	1,656	25	26
Arkansas	52	1,566	0	1
California	129	1,312	0	41
Colorado	54	1,584	9	41
Connecticut	103	1,291	0	472
Delaware	141	1,447	0	93
Dist. of Columbia	43	1,399	0	17
Florida	439	1,693	14	49
Georgia	72	1,695	30	0
Guam	10	133	0	0
Hawaii	47	1,135	10	3
Idaho	20	2,069	17	2
Illinois	339	1,442	12	164
Indiana	136	1,617	22	21
Iowa	204	1,457	3	0
Kansas	43	1,575	18	13
Kentucky	50	1,618	10	0
Louisiana	104	1,509	23	0
Maine	23	1,236	18	1
Maryland	50	1,561	5	13
Massachusetts	84	1,438	19	3
Michigan	124	1,439	15	11
Minnesota	143	1,403	20	22
Mississippi	46	1,617	0	3
Missouri	181	1,583	16	9
Montana	32	1,449	0	4
Nebraska	114	1,528	6	5
Nevada	40	1,475	7	7
New Hampshire	57	1,257	0	3
New Jersey	122	1,389	97	20
New Mexico	45	3,028	0	1
New York	546	1,205	7	88
North Carolina	101	1,543	3	4
North Dakota	33	1,407	11	2
N. Mariana Islands	0	0	0	0
Ohio	259	1,588	0	23
Oklahoma	88	1,585	4	3
Oregon	40	1,471	0	4
Pennsylvania	225	1,654	12	34
Puerto Rico	67	201	0	0
Rhode Island	30	1,379	1	24
South Carolina	93	1,603	0	11
South Dakota	38	1,451	0	0
Tennessee	76	1,671	2	10
Texas	421	1,639	2	49
U.S. Virgin Islands	0	0	0	0
Utah	116	1,922	0	12
Vermont	108	1,253	0	8
Virginia	67	1,614	14	12
Washington	34	1,453	0	9
West Virginia	33	1,444	1	2
Wisconsin	327	1,697	0	8
Wyoming	4	1,481	3	1
Total	5,965	78,543	456	1,363
Average	107	1,403	8	24

Table 12

Number of Domestic Insurers by Type - 2022

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk	
						Retention Group	Other
Alabama	8	19	6	1	1	20	5
Alaska	0	4	1	0	0	0	0
American Samoa	-	-	-	-	-	-	-
Arizona	30	53	41	0	1	10	12
Arkansas	17	13	10	0	1	0	11
California	16	90	0	2	3	0	18
Colorado	15	10	21	2	4	2	0
Connecticut	26	64	10	1	0	2	0
Delaware	26	102	6	2	0	1	4
Dist. of Columbia	0	5	7	0	0	31	0
Florida	10	110	74	0	5	0	240
Georgia	14	22	26	0	0	0	10
Guam	1	7	2	0	0	0	0
Hawaii	4	15	9	0	0	16	3
Idaho	1	10	8	0	0	0	1
Illinois	49	197	32	11	0	1	49
Indiana	24	58	15	2	2	0	35
Iowa	34	73	13	0	0	0	84
Kansas	11	21	8	0	0	0	3
Kentucky	8	9	14	0	0	3	16
Louisiana	27	33	16	1	2	0	25
Maine	3	11	9	0	0	0	0
Maryland	4	19	26	0	1	0	0
Massachusetts	16	47	18	2	1	0	0
Michigan	20	64	34	2	0	0	4
Minnesota	8	39	20	2	0	0	74
Mississippi	12	17	12	1	2	0	2
Missouri	28	49	24	1	1	0	78
Montana	2	14	2	0	0	8	6
Nebraska	32	51	8	1	1	0	21
Nevada	0	11	18	0	0	9	2
New Hampshire	0	47	10	0	0	0	0
New Jersey	3	64	52	2	1	0	0
New Mexico	0	20	12	0	0	0	13
New York	78	165	79	3	6	0	215
North Carolina	11	55	24	0	1	10	0
North Dakota	3	14	3	0	0	0	13
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	40	148	30	9	3	0	29
Oklahoma	23	36	14	0	5	1	9
Oregon	2	16	21	0	0	0	1
Pennsylvania	20	140	47	17	1	0	0
Puerto Rico	12	21	13	0	0	0	21
Rhode Island	1	20	8	0	0	0	1
South Carolina	6	20	15	0	4	48	0
South Dakota	2	16	7	0	1	0	12
Tennessee	16	29	17	1	1	10	2
Texas	124	212	60	5	12	1	7
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	16	12	20	0	0	0	68
Vermont	1	11	5	0	1	83	7
Virginia	2	19	23	0	1	0	22
Washington	5	5	21	1	1	0	1
West Virginia	1	22	10	0	0	0	0
Wisconsin	18	153	48	5	0	0	103
Wyoming	0	2	2	0	0	0	0
Total	830	2,484	1,031	74	63	256	1,227

Table 13

Number of Licensed Foreign Insurers by Type - 2022

State	Life/ Annuities	Property/ Casualty	Health	Fraternal	Title	Risk Retention Group	Other
Alabama	430	917	9	11	29	111	3
Alaska	358	691	27	6	13	63	13
American Samoa	-	-	-	-	-	-	-
Arizona	435	993	36	32	29	129	2
Arkansas	475	944	8	16	25	98	0
California	393	709	0	35	20	155	0
Colorado	449	952	7	34	22	120	0
Connecticut	353	775	3	35	21	104	0
Delaware	411	838	13	22	25	105	33
Dist. of Columbia	424	834	12	24	26	79	0
Florida	382	963	42	37	21	93	155
Georgia	465	1,043	0	21	29	137	0
Guam	52	74	3	0	4	0	0
Hawaii	349	650	39	7	16	74	0
Idaho	419	847	22	15	17	95	654
Illinois	431	891	27	35	0	0	58
Indiana	447	935	19	43	32	121	20
Iowa	399	907	17	30	0	104	0
Kansas	449	951	17	33	23	95	7
Kentucky	427	973	63	21	25	109	0
Louisiana	419	842	62	20	24	97	45
Maine	348	757	6	13	21	91	0
Maryland	417	939	24	32	28	121	0
Massachusetts	376	760	8	26	20	117	131
Michigan	420	843	1	47	26	102	0
Minnesota	371	847	37	32	21	95	0
Mississippi	463	972	9	16	28	101	28
Missouri	455	935	27	29	24	113	0
Montana	443	868	5	23	22	88	0
Nebraska	439	923	11	29	22	101	3
Nevada	397	901	19	16	19	103	20
New Hampshire	328	760	41	17	19	92	0
New Jersey	351	804	49	37	23	125	0
New Mexico	440	922	1,241	19	24	98	284
New York	50	716	14	28	16	140	241
North Carolina	447	921	8	23	27	117	0
North Dakota	438	829	6	18	20	86	10
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	447	916	17	41	30	137	0
Oklahoma	464	934	13	20	25	119	10
Oregon	425	858	6	21	15	109	37
Pennsylvania	443	980	3	34	29	165	0
Puerto Rico	80	114	0	1	6	0	0
Rhode Island	387	792	11	27	18	91	53
South Carolina	413	987	51	21	25	106	0
South Dakota	404	869	46	21	18	93	0
Tennessee	465	1,011	9	22	32	132	0
Texas	445	984	9	31	21	148	1
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	450	950	6	17	26	100	373
Vermont	351	758	20	15	17	55	37
Virginia	386	979	72	25	26	126	0
Washington	411	868	23	21	19	111	0
West Virginia	434	862	6	29	23	90	0
Wisconsin	356	899	48	38	23	0	333
Wyoming	405	746	1	13	17	82	217
Average	395	848	43	24	21	99	52

Table 14

Financial and Market Conduct Exams Completed - 2022

State	Financial Exams Only	Market Conduct Exams Only	Combined Financial/ Market Conduct Exams	Total Exams Completed
Alabama	10	5	0	15
Alaska	1	3	0	4
American Samoa	-	-	-	-
Arizona	20	1	0	21
Arkansas	1	0	10	11
California	25	67	0	92
Colorado	9	7	0	16
Connecticut	9	45	0	54
Delaware	68	5	0	73
Dist. of Columbia	5	0	0	5
Florida	57	2	0	59
Georgia	22	1	0	23
Guam	1	1	1	3
Hawaii	6	0	0	6
Idaho	4	0	0	4
Illinois	80	10	0	90
Indiana	23	0	0	23
Iowa	38	9	2	49
Kansas	11	0	0	11
Kentucky	9	3	0	12
Louisiana	33	5	0	38
Maine	4	0	0	4
Maryland	6	17	0	23
Massachusetts	20	6	0	26
Michigan	41	7	0	48
Minnesota	21	4	0	25
Mississippi	3	0	7	10
Missouri	25	4	0	29
Montana	8	0	0	8
Nebraska	25	5	0	30
Nevada	2	2	0	4
New Hampshire	5	2	0	7
New Jersey	10	2	0	12
New Mexico	2	1	3	6
New York	60	30	5	95
North Carolina	15	3	0	18
North Dakota	4	0	0	4
N. Mariana Islands	-	-	-	-
Ohio	37	0	0	37
Oklahoma	25	1	0	26
Oregon	4	4	0	8
Pennsylvania	50	15	0	65
Puerto Rico	3	0	3	6
Rhode Island	3	3	0	6
South Carolina	24	0	0	24
South Dakota	12	0	0	12
Tennessee	14	0	11	25
Texas	0	54	85	139
U.S. Virgin Islands	-	-	-	-
Utah	9	1	0	10
Vermont	17	0	0	17
Virginia	20	3	0	23
Washington	9	0	0	9
West Virginia	6	10	2	18
Wisconsin	28	1	0	29
Wyoming	1	0	0	1
Total	945	339	129	1,413

Table 15

Financial Exams - 2022

State	Total Completed	Domestic	Foreign	Statutory	Discretionary
Alabama	10	10	0	10	0
Alaska	1	1	0	1	0
American Samoa	-	-	-	-	-
Arizona	20	20	0	20	0
Arkansas	1	1	0	1	0
California	25	25	0	25	0
Colorado	9	9	0	8	1
Connecticut	9	9	0	9	0
Delaware	68	68	0	31	37
Dist. of Columbia	5	5	0	5	0
Florida	57	57	0	49	8
Georgia	22	22	0	22	0
Guam	1	1	0	1	0
Hawaii	6	6	0	6	0
Idaho	4	4	0	4	0
Illinois	80	80	0	66	14
Indiana	23	23	0	23	0
Iowa	38	38	0	38	0
Kansas	11	11	0	11	0
Kentucky	9	9	0	9	0
Louisiana	33	33	0	24	9
Maine	4	4	0	4	0
Maryland	6	6	0	6	0
Massachusetts	20	20	0	20	0
Michigan	41	41	0	41	0
Minnesota	21	21	0	21	0
Mississippi	3	3	0	3	0
Missouri	25	25	0	25	0
Montana	8	8	0	8	0
Nebraska	25	25	0	25	0
Nevada	2	2	0	2	0
New Hampshire	5	5	0	5	0
New Jersey	10	10	0	10	0
New Mexico	2	2	0	2	0
New York	60	60	0	60	0
North Carolina	15	15	0	15	0
North Dakota	4	4	0	4	0
N. Mariana Islands	-	-	-	-	-
Ohio	37	37	0	37	0
Oklahoma	25	25	0	25	0
Oregon	4	4	0	4	0
Pennsylvania	50	50	0	44	6
Puerto Rico	3	3	0	3	0
Rhode Island	3	3	0	3	0
South Carolina	24	24	0	24	0
South Dakota	12	12	0	12	0
Tennessee	14	14	0	14	0
Texas	0	0	0	0	0
U.S. Virgin Islands	-	-	-	-	-
Utah	9	9	0	9	0
Vermont	17	17	0	17	0
Virginia	20	20	0	0	20
Washington	9	9	0	9	0
West Virginia	6	6	0	5	1
Wisconsin	28	28	0	28	0
Wyoming	1	1	0	1	0
Total	945	945	0	849	96

Table 16

Market Conduct Exams - 2022

State	Exams		Entities			Statutory		Discretionary	
	Completed	Included	Domestic	Foreign	Other				
Alabama	5	5	5	0	0	5	0		
Alaska	3	3	0	3	0	0	3		
American Samoa	-	-	-	-	-	-	-		
Arizona	1	2	0	1	0	0	1		
Arkansas	0	0	0	0	0	0	0		
California	67	83	9	58	0	66	1		
Colorado	7	7	7	0	0	0	7		
Connecticut	45	9	7	38	0	0	45		
Delaware	5	5	0	5	0	0	5		
Dist. of Columbia	0	0	0	0	0	0	0		
Florida	2	2	2	0	0	0	2		
Georgia	1	1	1	0	0	0	1		
Guam	1	0	1	0	0	1	0		
Hawaii	0	0	0	0	0	0	0		
Idaho	0	0	0	0	0	0	0		
Illinois	10	24	2	8	0	0	10		
Indiana	0	0	0	0	0	0	0		
Iowa	9	9	9	0	0	9	0		
Kansas	0	0	0	0	0	0	0		
Kentucky	3	3	0	3	0	0	3		
Louisiana	5	5	1	4	0	0	5		
Maine	0	0	0	0	0	0	0		
Maryland	17	17	6	11	0	0	17		
Massachusetts	6	8	6	0	0	0	6		
Michigan	7	7	1	6	0	7	0		
Minnesota	4	7	0	4	0	0	4		
Mississippi	0	0	0	0	0	0	0		
Missouri	4	5	1	3	0	0	4		
Montana	0	0	0	0	0	0	0		
Nebraska	5	6	0	5	0	0	5		
Nevada	2	2	2	0	0	2	0		
New Hampshire	2	5	0	2	0	0	2		
New Jersey	2	2	1	1	0	0	2		
New Mexico	1	2	1	0	0	1	0		
New York	30	33	22	8	0	5	25		
North Carolina	3	7	0	3	0	0	3		
North Dakota	0	0	0	0	0	0	0		
N. Mariana Islands	-	-	-	-	-	-	-		
Ohio	0	0	0	0	0	0	0		
Oklahoma	1	1	0	1	0	0	1		
Oregon	4	4	4	0	0	0	4		
Pennsylvania	15	18	4	11	0	0	15		
Puerto Rico	0	0	0	0	0	0	0		
Rhode Island	3	0	2	1	0	2	1		
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	54	54	20	34	0	31	23		
U.S. Virgin Islands	-	-	-	-	-	-	-		
Utah	1	1	1	0	0	0	1		
Vermont	0	0	0	0	0	0	0		
Virginia	3	10	0	3	0	0	3		
Washington	0	0	0	0	0	0	0		
West Virginia	10	10	1	9	0	8	2		
Wisconsin	1	1	1	0	0	0	1		
Wyoming	0	0	0	0	0	0	0		
Total	339	358	117	222	0	137	202		

Table 17

Combined Financial/Market Conduct Exams - 2022

State	Total Completed	Domestic	Foreign	Other	Statutory	Discretionary
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
American Samoa	-	-	-	-	-	-
Arizona	0	0	0	0	0	0
Arkansas	10	10	0	0	10	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	1	1	0	0	1	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	2	2	0	0	2	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	7	7	0	0	7	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	3	3	0	0	3	0
New York	5	5	0	0	5	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-
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	3	3	0	0	3	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	11	11	0	0	11	0
Texas	85	85	0	0	85	0
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	2	2	0	0	2	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Total	129	129	0	0	129	0

Table 18

Market Actions - 2022

State	Market Actions			Entities Included in Closed Market
	Total	Statutory	Discretionary	Actions Including Focused Inquiries and Regulatory Interventions
Alabama	0	0	0	0
Alaska	4	0	4	4
American Samoa	-	-	-	-
Arizona	20	0	20	27
Arkansas	18	9	9	12
California	0	0	0	0
Colorado	14	0	14	14
Connecticut	9	0	9	9
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	487	0	487	487
Georgia	36	0	36	36
Guam	0	0	0	0
Hawaii	0	0	0	0
Idaho	7	0	7	7
Illinois	1	0	1	3
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	20	0	20	32
Kentucky	0	0	0	0
Louisiana	47	0	47	91
Maine	4	0	4	9
Maryland	204	0	204	339
Massachusetts	85	0	85	85
Michigan	99	0	99	97
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	80	0	80	81
Montana	1	0	1	2
Nebraska	2	0	2	2
Nevada	0	0	0	0
New Hampshire	60	0	60	29
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	11	11	0	16
North Carolina	166	0	166	124
North Dakota	3	0	3	3
N. Mariana Islands	-	-	-	-
Ohio	49	0	49	61
Oklahoma	5	1	4	428
Oregon	15	1	14	328
Pennsylvania	30	0	30	47
Puerto Rico	0	0	0	0
Rhode Island	56	0	56	56
South Carolina	8	0	8	13
South Dakota	64	0	64	71
Tennessee	0	0	0	0
Texas	16	0	16	41
U.S. Virgin Islands	-	-	-	-
Utah	183	183	0	209
Vermont	3	3	0	3
Virginia	47	0	47	116
Washington	58	0	58	66
West Virginia	3	3	0	3
Wisconsin	23	0	23	21
Wyoming	1	0	1	1
Total	1,939	211	1,728	2,973

Table 19

Regulatory Actions Taken Against Companies in 2022

State	Financial/Regulatory				Market Conduct		
	Certificate of Authority		Delinquency		Administrative	Judicial	Other
	Suspended	Revoked	Order	Other	Order	Order	
Alabama	2	0	0	10	0	0	0
Alaska	2	1	0	0	1	0	0
American Samoa	-	-	-	-	-	-	-
Arizona	0	0	0	3	2	0	0
Arkansas	0	0	0	0	18	0	0
California	0	0	0	0	0	0	0
Colorado	0	0	2	0	0	0	0
Connecticut	0	0	0	0	45	0	0
Delaware	0	0	0	0	5	0	0
Dist. of Columbia	0	0	0	0	0	0	0
Florida	0	0	5	0	2	0	77
Georgia	3	0	0	0	35	0	1
Guam	0	0	0	0	0	0	0
Hawaii	0	1	0	0	0	0	0
Idaho	7	4	0	12	12	0	0
Illinois	2	0	1	0	11	0	0
Indiana	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	0	0
Kansas	0	0	0	6	0	0	7
Kentucky	5	0	72	0	3	0	0
Louisiana	3	0	4	0	19	0	26
Maine	0	0	0	0	0	0	0
Maryland	0	0	0	0	33	0	204
Massachusetts	0	0	0	0	0	0	0
Michigan	0	1	0	0	1,497	0	0
Minnesota	0	0	0	0	4	0	0
Mississippi	0	0	0	0	0	0	0
Missouri	1	1	1	1	3	0	2
Montana	0	0	0	1	0	0	0
Nebraska	0	0	0	0	0	0	0
Nevada	1	0	1	0	13	0	4
New Hampshire	0	0	0	0	2	0	0
New Jersey	0	1	0	0	0	0	0
New Mexico	0	0	0	1	13	1	5
New York	0	0	0	1	53	0	224
North Carolina	0	0	0	2	0	0	0
North Dakota	0	1	0	0	0	0	0
N. Mariana Islands	-	-	-	-	-	-	-
Ohio	0	0	0	1	0	0	0
Oklahoma	1	0	0	0	8	0	85
Oregon	2	0	0	0	10	0	1
Pennsylvania	0	0	0	0	11	0	0
Puerto Rico	0	0	0	0	72	0	0
Rhode Island	0	0	0	0	0	0	0
South Carolina	0	0	0	1	0	0	1
South Dakota	7	1	0	0	7	0	70
Tennessee	3	3	0	0	3	0	0
Texas	0	0	0	0	274	0	0
U.S. Virgin Islands	-	-	-	-	-	-	-
Utah	0	0	0	0	25	0	72
Vermont	0	0	0	0	0	0	0
Virginia	0	0	0	0	22	0	15
Washington	5	4	0	0	81	0	0
West Virginia	0	3	0	9	7	0	0
Wisconsin	1	0	0	24	9	0	0
Wyoming	9	0	0	0	0	0	6
Total	54	21	86	72	2,300	1	800

Table 20

Formal Hearings - 2022

State	Company Disciplinary	Acquisition and Holding Company	Rate	Examination Reports	Other
Alabama	0	2	2	0	0
Alaska	0	0	0	0	1
American Samoa	-	-	-	-	-
Arizona	0	0	0	0	0
Arkansas	0	3	0	0	26
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	3	23	0	0
Delaware	0	6	0	0	129
Dist. of Columbia	0	0	1	0	0
Florida	0	0	7	0	0
Georgia	0	1	0	0	0
Guam	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	1	1	0	0	0
Illinois	0	0	0	0	13
Indiana	0	0	0	0	0
Iowa	0	1	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	4	0	0	0
Maine	1	0	0	0	16
Maryland	2	0	5	0	56
Massachusetts	0	0	2	0	5
Michigan	0	1	0	0	6
Minnesota	0	0	0	0	0
Mississippi	0	1	0	0	0
Missouri	0	2	1	0	4
Montana	0	0	0	0	0
Nebraska	0	1	2	0	0
Nevada	0	0	0	0	0
New Hampshire	0	2	0	0	0
New Jersey	0	6	0	0	1
New Mexico	0	0	1	0	12
New York	0	0	0	0	12
North Carolina	0	0	0	0	35
North Dakota	0	0	0	0	0
N. Mariana Islands	-	-	-	-	-
Ohio	1	0	0	0	0
Oklahoma	1	5	0	0	23
Oregon	0	0	16	5	0
Pennsylvania	0	0	0	0	21
Puerto Rico	0	0	0	0	48
Rhode Island	0	0	0	0	1
South Carolina	0	0	0	0	0
South Dakota	0	3	0	0	0
Tennessee	0	3	0	0	0
Texas	0	0	0	0	29
U.S. Virgin Islands	-	-	-	-	-
Utah	0	0	0	0	8
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	18
West Virginia	2	0	0	0	0
Wisconsin	0	2	0	0	0
Wyoming	0	0	0	0	0
Total	8	47	60	5	464

Table 21A

Supervisions, Receiverships and Companies in Run-Off - 2022

State	Companies in Run-Off*			In Progress
	Initiated	Completed	In Progress	Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	0	0	0	\$0
Connecticut	0	0	1	\$4,807,552
Delaware	0	0	6	\$316,206,412
Dist. of Columbia	0	0	0	\$0
Florida	7	2	9	\$944,232,143
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	0	0	8	\$1,170,600,000
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	\$220,262
Maryland	0	0	2	\$2,026,392
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	0	2	2	\$8,047,372
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	1	\$24,605
North Dakota	0	0	0	\$0
N. Mariana Islands	-	-	-	-
Ohio	0	1	3	\$88,268,563
Oklahoma	0	0	0	\$0
Oregon	0	0	1	\$0
Pennsylvania	0	0	5	\$1,492,578,905
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	0	1	\$586,608
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	0	0	\$0
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	0	1	5	\$14,203,234
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	0	1	\$1,141,848,713
Wyoming	0	0	0	\$0
Total	7	6	50	\$5,183,875,761

*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 - 2022

State	Supervisions			In Progress
	Initiated	Completed	In Progress	Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	0	\$0
Colorado	2	0	2	\$119,221,804
Connecticut	0	0	0	\$0
Delaware	1	0	1	\$653,498,419
Dist. of Columbia	0	0	0	\$0
Florida	1	0	2	\$200,553,257
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	2	\$174,645
Maine	0	0	1	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	1	\$0
Michigan	0	1	0	\$0
Minnesota	0	0	0	\$0
Mississippi	0	1	0	\$3,776,248
Missouri	0	0	0	\$0
Montana	0	0	0	\$0
Nebraska	0	0	1	\$494,041
Nevada	2	0	2	\$36,844,668
New Hampshire	0	0	0	\$0
New Jersey	0	0	2	\$0
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	2	0	\$63,860,947
North Dakota	0	0	0	\$0
N. Mariana Islands	-	-	-	-
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	0	0	4	\$1,073,027,484
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	0	1	\$21,583,627
South Dakota	0	0	0	\$0
Tennessee	2	1	1	\$0
Texas	3	2	4	\$1,452,453,066
U.S. Virgin Islands	-	-	-	-
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
Total	11	7	26	\$3,625,488,206

Table 21C

Supervisions, Receiverships and Companies in Run-Off - 2022

Receiverships - Conservations/Supervisions				
State	Initiated	Completed	In Progress	In Progress Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	0	\$0
Arkansas	0	0	0	\$0
California	0	0	1	\$762,911,789
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	3	0	4	\$92,828,645
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	0	1	0	\$0
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	-	-	-	-
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	0	0	0	\$0
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	0	0	0	\$0
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	0	0	\$0
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	0	0	0	\$0
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	0	0	\$0
Wyoming	0	0	0	\$0
Total	3	1	5	\$855,740,434

Table 21D

Supervisions, Receiverships and Companies in Run-Off - 2022

Receiverships - Rehabilitations				
State	Initiated	Completed	In Progress	In Progress
				Claims Liability
Alabama	0	0	0	\$0
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	1	\$1,586,755,623
Arkansas	0	0	0	\$17,140,000
California	0	0	0	\$0
Colorado	0	0	0	\$0
Connecticut	0	0	0	\$0
Delaware	0	0	2	\$1,943,155,384
Dist. of Columbia	0	0	0	\$0
Florida	0	1	0	\$0
Georgia	0	2	0	\$0
Guam	0	0	0	\$0
Hawaii	0	0	0	\$0
Idaho	0	0	0	\$0
Illinois	1	1	5	\$1,001,944,177
Indiana	0	0	0	\$0
Iowa	0	0	0	\$0
Kansas	0	0	0	\$0
Kentucky	1	0	3	\$25,245,367
Louisiana	1	2	7	\$588,524,197
Maine	0	0	0	\$0
Maryland	0	0	0	\$0
Massachusetts	0	0	2	\$0
Michigan	0	1	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	0	0	0	\$0
New Hampshire	0	0	0	\$0
New Jersey	0	0	1	\$0
New Mexico	0	0	0	\$0
New York	0	0	0	\$0
North Carolina	0	3	1	\$257,152,154
North Dakota	0	0	0	\$0
N. Mariana Islands	-	-	-	-
Ohio	0	0	0	\$0
Oklahoma	0	0	0	\$0
Oregon	0	0	0	\$0
Pennsylvania	0	0	1	\$2,394,962,000
Puerto Rico	0	0	0	\$0
Rhode Island	0	0	0	\$0
South Carolina	1	0	1	\$5,100,000
South Dakota	0	0	0	\$0
Tennessee	0	0	0	\$0
Texas	0	1	0	\$0
U.S. Virgin Islands	-	-	-	-
Utah	0	0	0	\$0
Vermont	0	0	1	\$7,600,000
Virginia	0	0	0	\$0
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	0	1	0	\$0
Wyoming	0	0	0	\$0
Total	4	12	25	\$7,827,578,902

Table 21E

Supervisions, Receiverships and Companies in Run-Off - 2022

Receiverships - Liquidations				
State	Initiated	Completed	In Progress	In Progress
				Claims Liability
Alabama	0	1	6	\$12,352,672
Alaska	0	0	0	\$0
American Samoa	-	-	-	-
Arizona	0	0	2	\$157,109,260
Arkansas	0	0	0	\$24,315,000
California	0	7	8	\$2,719,454,974
Colorado	0	0	1	\$0
Connecticut	0	0	1	\$0
Delaware	0	0	8	\$1,137,442,772
Dist. of Columbia	0	2	1	\$21,475,617
Florida	6	2	15	\$2,145,683,804
Georgia	2	4	4	\$0
Guam	0	0	0	\$0
Hawaii	0	3	1	\$622,000
Idaho	0	0	0	\$0
Illinois	3	3	9	\$2,329,313,180
Indiana	0	0	3	\$1,370,000
Iowa	0	0	0	\$0
Kansas	0	0	1	\$8,890,549
Kentucky	0	0	0	\$0
Louisiana	2	0	3	\$292,362,940
Maine	0	0	0	\$0
Maryland	0	0	2	\$63,695,902
Massachusetts	0	1	2	\$300,000,000
Michigan	0	2	0	\$0
Minnesota	0	0	0	\$0
Mississippi	0	3	0	\$448,053
Missouri	0	0	8	\$453,369,192
Montana	0	0	3	\$10,800,000
Nebraska	0	0	0	\$0
Nevada	1	0	7	\$568,455,550
New Hampshire	0	0	1	\$4,034,000,000
New Jersey	0	0	3	\$0
New Mexico	1	0	1	\$123,500,000
New York	1	1	23	\$5,560,981,451
North Carolina	3	0	3	\$2,801,488,856
North Dakota	0	0	0	\$0
N. Mariana Islands	-	-	-	-
Ohio	0	0	1	\$1,064,164
Oklahoma	0	0	6	\$235,965,983
Oregon	0	0	1	\$8,230,329
Pennsylvania	0	2	6	\$6,563,252,000
Puerto Rico	0	0	4	\$192,241,148
Rhode Island	0	0	2	\$15,000,000
South Carolina	0	0	4	\$34,037,939
South Dakota	0	0	1	\$56,084,045
Tennessee	0	0	3	\$0
Texas	0	1	15	\$2,076,571,169
U.S. Virgin Islands	-	-	-	-
Utah	0	1	5	\$136,849,176
Vermont	0	0	4	\$34,000,000
Virginia	0	0	2	\$11,333,722
Washington	0	0	0	\$0
West Virginia	0	0	0	\$0
Wisconsin	1	0	2	\$695,214,643
Wyoming	0	0	1	\$25,000,000
Total	20	33	173	\$32,851,976,090

Insurance Producers

In 2022, 12.5 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. Self-insured employers commonly use them.
- **Utilization review:** Examine health care usage to determine if the 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 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 different 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 regulatory action has been taken.

The National Insurance Producer Registry (NIPR), an independent nonprofit affiliate of the NAIC, developed and implemented the Producer Database (PDB), the national repository for producer license information. It also established the NIPR Gateway, a network to facilitate the electronic exchange of producer information.

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 - 2022

State	Individuals			Business Entities		
	Total	Resident	Non-Resident	Total*	Resident	Non-Resident
Alabama	222,721	32,507	190,214	12,746	2,215	10,531
Alaska	88,348	3,247	85,101	6,430	275	6,155
American Samoa	-	-	-	-	-	-
Arizona	320,621	49,295	271,326	23,094	4,254	18,840
Arkansas	200,671	20,765	179,906	12,304	2,024	10,280
California	457,742	225,884	231,858	25,259	14,054	11,205
Colorado	231,583	40,823	190,760	17,464	3,832	13,632
Connecticut	170,529	20,298	150,231	11,369	1,620	9,749
Delaware	105,993	4,997	100,996	9,795	899	8,896
Dist. of Columbia	122,264	1,429	120,835	7,649	129	7,520
Florida	593,405	279,279	314,126	123,229	72,334	50,895
Georgia	330,575	79,020	251,555	25,726	8,009	17,717
Guam	530	407	123	65	27	38
Hawaii	88,509	7,562	80,947	5,315	506	4,809
Idaho	116,769	8,689	108,080	7,831	744	7,087
Illinois	282,842	72,774	210,068	19,380	6,480	12,900
Indiana	274,923	46,046	228,877	21,308	3,935	17,373
Iowa	183,797	24,535	159,262	10,276	1,300	8,976
Kansas	186,162	21,403	164,759	13,475	3,068	10,407
Kentucky	305,125	23,979	281,146	12,815	2,131	10,684
Louisiana	189,971	31,051	158,920	13,993	3,974	10,019
Maine	224,329	7,712	216,617	8,442	824	7,618
Maryland	251,443	37,636	213,807	15,608	2,830	12,778
Massachusetts	181,671	29,592	152,079	8,143	2,120	6,023
Michigan	392,857	64,655	328,202	24,102	8,596	15,506
Minnesota	167,259	33,918	133,341	11,293	2,888	8,405
Mississippi	160,606	19,088	141,518	11,248	1,786	9,462
Missouri	257,302	49,516	207,786	16,579	4,287	12,292
Montana	119,741	6,026	113,715	13,215	1,674	11,541
Nebraska	141,530	16,619	124,911	11,099	2,145	8,954
Nevada	225,617	22,411	203,206	15,052	2,014	13,038
New Hampshire	116,997	6,617	110,380	7,680	532	7,148
New Jersey	265,213	55,116	210,097	18,702	4,831	13,871
New Mexico	229,435	8,542	220,893	8,344	699	7,645
New York	395,375	143,652	251,723	31,900	17,789	14,111
North Carolina	463,095	91,505	371,590	20,635	5,200	15,435
North Dakota	108,688	5,896	102,792	9,499	995	8,504
N. Mariana Islands	-	-	-	-	-	-
Ohio	315,696	70,185	245,511	21,581	6,667	14,914
Oklahoma	315,857	36,612	279,245	13,909	2,703	11,206
Oregon	185,741	17,871	167,870	12,161	2,012	10,149
Pennsylvania	337,768	84,916	252,852	24,185	7,740	16,445
Puerto Rico	10,066	8,302	1,764	948	718	230
Rhode Island	113,228	5,537	107,691	4,838	350	4,488
South Carolina	95,158	6,532	88,626	2,932	390	2,542
South Dakota	108,685	7,009	101,676	7,860	698	7,162
Tennessee	286,344	50,987	235,357	14,798	2,206	12,592
Texas	529,378	227,025	302,353	33,827	13,997	19,830
U.S. Virgin Islands	-	-	-	-	-	-
Utah	193,477	26,388	167,089	13,876	2,597	11,279
Vermont	73,302	1,925	71,377	4,989	156	4,833
Virginia	315,601	56,256	259,345	14,913	4,722	10,191
Washington	205,992	28,594	177,398	14,521	3,542	10,979
West Virginia	155,782	8,635	147,147	8,720	746	7,974
Wisconsin	214,071	34,148	179,923	9,098	1,287	7,811
Wyoming	94,627	2,547	92,080	6,599	205	6,394
Total	11,725,011	2,265,960	9,459,051	820,819	241,756	579,063

*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 - 2022

Licensed Producers/Adjusters					
State	Surplus Lines				
	Producers	Brokers	Bail Bonds	Adjusters	Other
Alabama	196,629	3,193	143	33,561	1,841
Alaska	80,676	2,499	5	10,013	18
American Samoa	-	-	-	-	-
Arizona	338,906	3,984	110	22,905	1,011
Arkansas	180,152	2,810	0	25,652	0
California	475,283	7,718	2,157	3,742	2,232
Colorado	249,061	2,960	0	564	0
Connecticut	181,898	3,482	229	120,321	2,160
Delaware	112,514	3,156	46	89,679	2,661
Dist. of Columbia	129,913	2,838	1	164	2,023
Florida	814,082	3,404	2,163	211,150	0
Georgia	287,412	2,922	0	45,625	2,202
Guam	595	39	0	59	0
Hawaii	93,824	2,568	0	3,430	2,301
Idaho	124,600	1,718	178	16,984	49
Illinois	282,842	3,253	0	1,015	0
Indiana	293,633	3,372	206	28,871	1,792
Iowa	183,797	2,314	0	244	0
Kansas	193,110	2,277	408	246	2,989
Kentucky	200,663	3,097	0	116,840	205
Louisiana	205,964	4,527	1,081	123,461	0
Maine	224,329	2,502	0	20,029	0
Maryland	263,424	3,357	0	848	9,452
Massachusetts	181,671	3,847	0	311	5,351
Michigan	390,255	2,602	0	28,883	1,579
Minnesota	178,552	2,311	303	28,327	414
Mississippi	160,606	3,870	1,320	32,843	3,094
Missouri	273,881	2,505	543	177	4,666
Montana	118,006	2,022	94	16,400	1,847
Nebraska	135,176	1,867	0	99	4,288
Nevada	217,377	3,648	188	20,493	3,300
New Hampshire	116,997	3,436	0	99,287	0
New Jersey	283,915	5,319	248	1,223	51
New Mexico	136,839	2,611	5	89,623	1,176
New York	380,893	4,982	169	26,078	480
North Carolina	428,803	4,244	1,866	115,927	34,341
North Dakota	108,688	2,512	61	110	21
N. Mariana Islands	-	-	-	-	-
Ohio	333,386	3,898	683	363	3,414
Oklahoma	198,230	3,197	482	120,596	3,018
Oregon	197,902	4,062	0	22,314	687
Pennsylvania	338,179	4,749	0	1,064	17,190
Puerto Rico	9,505	81	88	1,030	310
Rhode Island	114,531	2,409	0	96,817	2,972
South Carolina	307,565	3,941	718	144,006	5,346
South Dakota	116,545	1,603	38	0	0
Tennessee	286,344	5,201	1,229	308	0
Texas	564,601	8,032	0	184,182	2,656
U.S. Virgin Islands	-	-	-	-	-
Utah	183,227	3,305	281	19,901	0
Vermont	73,302	73	12	82,305	70
Virginia	331,171	2,962	0	340	1,532
Washington	220,919	3,871	272	17,139	0
West Virginia	155,782	1,925	113	82,020	12
Wisconsin	214,071	2,258	0	171	193
Wyoming	101,846	2,424	0	79,009	133
Total	11,972,072	167,757	15,440	2,186,749	129,077

Table 22 (continued)

Licensed Producers - 2022

Non Risk-Bearing Organizations

State	Premium Finance Companies	Third-Party Administrators	Utilization Review	Rating/Advisory Organizations	Managing General Agents	Other
Alabama	69	0	0	0	31	0
Alaska	0	539	0	17	40	191
American Samoa	-	-	-	-	-	-
Arizona	47	366	24	41	0	0
Arkansas	0	400	0	0	42	0
California	0	674	0	34	80	0
Colorado	0	0	0	33	87	0
Connecticut	34	406	59	0	0	0
Delaware	23	317	0	17	0	0
Dist. of Columbia	21	0	0	15	40	235
Florida	0	0	0	0	1,131	0
Georgia	55	430	107	23	0	2,007
Guam	0	0	0	0	62	0
Hawaii	0	237	0	0	63	0
Idaho	0	366	0	20	42	109
Illinois	128	516	118	0	0	0
Indiana	0	376	127	18	37	377
Iowa	0	404	0	23	0	0
Kansas	24	399	64	23	113	56
Kentucky	36	1,728	113	22	83	78
Louisiana	0	453	88	17	38	0
Maine	0	409	92	17	37	0
Maryland	46	502	106	25	50	0
Massachusetts	0	0	0	0	0	0
Michigan	43	450	0	18	143	0
Minnesota	11	409	85	20	63	1,040
Mississippi	0	353	0	0	145	0
Missouri	0	498	111	40	51	367
Montana	20	379	0	29	48	83
Nebraska	0	427	102	22	61	0
Nevada	33	402	148	22	111	0
New Hampshire	17	303	74	18	43	511
New Jersey	61	209	0	16	129	272
New Mexico	29	314	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	62	506	0	0	0	1,149
North Dakota	27	397	97	26	53	0
N. Mariana Islands	-	-	-	-	-	-
Ohio	0	594	0	30	69	0
Oklahoma	0	365	125	25	243	0
Oregon	0	388	0	18	168	316
Pennsylvania	50	595	0	0	143	356
Puerto Rico	0	0	0	0	0	0
Rhode Island	1	390	0	23	62	0
South Carolina	55	418	93	32	15	0
South Dakota	0	419	94	24	139	174
Tennessee	0	379	155	26	0	1,083
Texas	205	783	199	23	610	8
U.S. Virgin Islands	-	-	-	-	-	-
Utah	0	502	0	0	137	0
Vermont	21	189	0	27	0	0
Virginia	62	0	0	0	27	0
Washington	42	0	0	0	56	0
West Virginia	0	414	0	19	31	36
Wisconsin	0	372	0	30	104	0
Wyoming	0	202	12	18	32	35
Total	1,222	19,179	2,193	851	4,659	8,483

Table 23

Actions Against Producers - 2022

State	Suspensions	Revocations	Cease & Desist	Denial Order
Alabama	0	1	0	0
Alaska	0	4	1	2
American Samoa	-	-	-	-
Arizona	1	14	3	2
Arkansas	0	0	0	0
California	39	263	12	572
Colorado	2	4	1	6
Connecticut	0	7	0	45
Delaware	13	24	0	0
Dist. of Columbia	0	0	0	0
Florida	100	167	5	718
Georgia	6	24	0	34
Guam	0	0	0	0
Hawaii	0	0	1	0
Idaho	0	40	0	0
Illinois	40	13	0	94
Indiana	60	9	2	114
Iowa	4	28	4	4
Kansas	60	7	0	35
Kentucky	5	23	0	0
Louisiana	74	326	101	19
Maine	0	2	0	0
Maryland	0	12	0	6
Massachusetts	0	5	10	0
Michigan	6	54	18	5
Minnesota	2	13	2	0
Mississippi	1	17	0	0
Missouri	0	7	4	17
Montana	4	3	2	0
Nebraska	1	13	0	2
Nevada	1	42	3	1
New Hampshire	1	5	2	3
New Jersey	2	28	0	9
New Mexico	0	2,806	0	2
New York	0	44	0	4
North Carolina	5	13	0	25
North Dakota	0	0	0	2
N. Mariana Islands	-	-	-	-
Ohio	1	30	0	22
Oklahoma	1	1	0	6
Oregon	2	15	33	8
Pennsylvania	10	52	1	41
Puerto Rico	0	0	0	0
Rhode Island	0	2	0	0
South Carolina	0	63	0	2
South Dakota	0	24	3	56
Tennessee	0	2	0	30
Texas	0	37	5	33
U.S. Virgin Islands	-	-	-	-
Utah	0	23	1	27
Vermont	0	24	0	0
Virginia	2	70	10	0
Washington	4	159	1	65
West Virginia	854	5	0	323
Wisconsin	1	126	5	64
Wyoming	0	12	0	2
Total	1,302	4,663	230	2,400

Table 23 (continued)

Actions Against Producers - 2022

State	Number of Fines	Amount of Fines	Number of Restitutions	Amount of Restitution	Other
Alabama	37	\$4,930	0	\$0	7
Alaska	12	\$526,837	0	\$0	0
American Samoa	-	-	-	-	-
Arizona	5	\$18,400	0	\$0	0
Arkansas	0	\$12,700	0	\$0	58,750
California	64	\$3,079,449	9	\$137,404	0
Colorado	10	\$168,950	19	\$1,328,631	47
Connecticut	6	\$16,000	0	\$0	2
Delaware	2,634	\$485,750	0	\$0	0
Dist. of Columbia	12	\$3,000	0	\$0	0
Florida	236	\$375,150	3	\$100,658	0
Georgia	88	\$5,227,599	0	\$0	0
Guam	0	\$0	0	\$0	0
Hawaii	1	\$10,000	0	\$0	0
Idaho	0	\$0	0	\$0	0
Illinois	93	\$127,000	0	\$0	0
Indiana	55	\$53,559	0	\$0	40
Iowa	15	\$1,398,512	2	\$2,063,402	8
Kansas	115	\$48,200	0	\$0	120
Kentucky	114	\$312,841	0	\$0	6
Louisiana	363	\$647,400	0	\$0	0
Maine	1	\$750	0	\$0	0
Maryland	12	\$52,950	5	\$154,103	0
Massachusetts	5	\$5,500	0	\$0	0
Michigan	40	\$155,285	3	\$701,635	57
Minnesota	119	\$1,649,555	0	\$0	7
Mississippi	7	\$5,600	0	\$0	0
Missouri	78	\$90,500	78	\$172,793	18
Montana	8	\$77,750	1	\$28,000	9
Nebraska	5	\$5,500	0	\$0	0
Nevada	29	\$20,300	0	\$0	34
New Hampshire	16	\$382,000	5	\$108,787	1
New Jersey	44	\$2,754,700	1	\$49,445	0
New Mexico	0	\$0	0	\$0	0
New York	182	\$1,295,700	0	\$0	0
North Carolina	105	\$387,900	0	\$0	62
North Dakota	7	\$4,200	0	\$0	0
N. Mariana Islands	-	-	-	-	-
Ohio	102	\$152,977	0	\$0	50
Oklahoma	34	\$53,070	0	\$0	84
Oregon	21	\$326,380	0	\$0	7
Pennsylvania	167	\$455,800	19	\$496,104	65
Puerto Rico	0	\$0	0	\$0	0
Rhode Island	2	\$8,000	0	\$0	1
South Carolina	13	\$14,430	0	\$0	0
South Dakota	14	\$63,500	0	\$0	0
Tennessee	2	\$4,500	2	\$1,000	0
Texas	39,439	\$19,727,462	5	\$152,935	0
U.S. Virgin Islands	-	-	-	-	-
Utah	23	\$1,166,261	46	\$367,014	0
Vermont	1	\$65,750	0	\$0	0
Virginia	59	\$129,500	0	\$0	606
Washington	400	\$1,848,845	5	\$588,561	26
West Virginia	0	\$0	0	\$0	0
Wisconsin	60	\$155,575	0	\$0	38
Wyoming	21	\$13,700	0	\$0	0
Total	44,876	\$43,590,217	203	\$6,450,472	60,045

Consumer Services and Antifraud

Consumer Services

State insurance departments provide many services to the residents of their respective states. Each state has a mechanism for responding to and resolving consumer complaints. In 2022, insurance departments received 282,567 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 of general insurance information. Many states produce and 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 a significant number 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 to: 1) prevent unscrupulous individuals from harming consumers; and 2) 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 have led to an increase in the number of fraud investigators that state insurance departments have employed in recent years.

Table 24

Consumer Complaints/Inquiries - 2022

State	Consumer Complaints	Consumer Inquiries	Aggregated Complaint Data
			Available to Public?
Alabama	1,647	4,211	Yes
Alaska	242	1,023	Yes
American Samoa	-	-	
Arizona	3,762	12,796	Yes
Arkansas	0	0	No
California	44,497	163,914	Yes
Colorado	3,694	12,513	Yes
Connecticut	3,941	12,993	Yes
Delaware	737	2,686	No
Dist. of Columbia	767	524	Yes
Florida	22,751	180,091	Yes
Georgia	9,290	78,924	Yes
Guam	3	0	No
Hawaii	607	2,476	Yes
Idaho	868	5,673	Yes
Illinois	12,313	3,025	Yes
Indiana	3,351	70,508	Yes
Iowa	1,566	3,433	No
Kansas	2,782	642	Yes
Kentucky	2,125	1,117	Yes
Louisiana	5,736	5	Yes
Maine	499	4,313	Yes
Maryland	9,877	854	Yes
Massachusetts	2,079	5,623	Yes
Michigan	7,633	19,052	Yes
Minnesota	4,368	34,131	Yes
Mississippi	1,197	7,044	Yes
Missouri	2,706	2,853	Yes
Montana	1,156	267	Yes
Nebraska	1,379	9,346	No
Nevada	3,014	13,927	Yes
New Hampshire	929	4,310	Yes
New Jersey	4,899	18,621	Yes
New Mexico	1,879	19,701	Yes
New York	40,731	43,734	Yes
North Carolina	12,072	224,020	No
North Dakota	112	389	Yes
N. Mariana Islands	-	-	
Ohio	7,270	177,019	Yes
Oklahoma	2,467	18,003	No
Oregon	3,477	11,828	Yes
Pennsylvania	10,616	34,059	Yes
Puerto Rico	526	0	No
Rhode Island	341	1,109	No
South Carolina	4,187	7,828	Yes
South Dakota	458	1,549	No
Tennessee	3,239	0	No
Texas	15,564	132,206	Yes
U.S. Virgin Islands	-	-	
Utah	1,311	9,645	Yes
Vermont	353	2,187	No
Virginia	3,795	17,076	Yes
Washington	8,603	98,637	Yes
West Virginia	2,280	19,208	Yes
Wisconsin	2,474	19,879	Yes
Wyoming	397	1,203	Yes
Total	282,567	1,516,175	

Table 25

Fraud Investigation - 2022

State	Separate Criminal Ins.		Investigators Have Peace Authority?	Limitations on Types of Ins. Fraud Investigated?
	Fraud Unit?	Parent Agency		
Alabama	Yes	Alabama Dept. of Insurance	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	Department of Law - Attorney General's Office	Yes	No
Connecticut	Yes	Office of 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	No	-	No	No
Hawaii	Yes	Insurance Division	Yes	Yes
Idaho	Yes	ID Dept 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	Insurance Fraud Bureau (IFB) and 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 Attorney General/Nevada Division of Insurance	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	Fraud 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	No	No
Puerto Rico	No	-	No	No
Rhode Island	Yes	RISP	-	No
South Carolina	Yes	Fraud Unit	No	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	-	No	-
Virginia	Yes	Virginia State Police	Yes	Yes
Washington	Yes	Office of Insurance Commissioner	Yes	Yes
West Virginia	Yes	Offices of the Insurance Commissioner	Yes	No
Wisconsin	Yes	Department of Justice	No	No
Wyoming	No			No

Table 26

Availability of Consumer Information - 2022

State	Auto	Home	Life	Health	Long-Term				Other Languages
					Med. Supp.	Care	Workers' Comp.	Other	
Alabama	Yes	Yes	Yes	Yes	Yes	Yes	No	No	
Alaska	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
American Samoa									
Arizona	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Arkansas	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Spanish
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	No	No	No	No	No	No	No	No	
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 Complaint Form
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	
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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
Rhode Island	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
South Carolina	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
South Dakota	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Tennessee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (limited)
Texas	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish
U.S. Virgin Islands									
Utah	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Spanish (fraud materials only)
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	Chinese (Simplified and
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 - 2022

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	800-852-5494	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	860-297-3889	860-297-3800	860-566-7410
DE	800-282-8611 a	302-674-7310	302-674-7300	302-739-5280
DC		202-733-7913	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		011-671-635-1816	011-671-635-1816	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	217-588-2757	217-782-5020
IN	800-622-4461 a	317-232-2395	317-232-2385	317-232-5251
IA	877-955-1212 a	515-654-6538	515-654-6600	515-654-6500
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	502-564-6090
LA	800-259-5300 a	225-342-8640	225-342-5900	225-342-8622
ME	800-300-5000 a	207-624-8472	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	800-857-3602 a	651-539-1601	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	531-600-2349	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	603-271-3304	603-271-2261	603-271-1406
NJ	800-446-7467	609-292-7272	609-292-7272	609-984-5273
NM	855-427-5674 a	505-827-4561	505-827-4601	505-827-7434
NY	800-342-3736	212-480-6400	212-709-3500	212-709-3520
NC	855-408-1212	919-814-9875	919-807-6000	919-715-8889
ND	800-247-0560 a	701-328-2932	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	405-521-4524	405-521-2828	405-521-6635
OR	888-877-4894	503-947-7980	503-947-7980	503-947-0088
PA	877-881-6388 a	877-881-6388	717-787-7000	717-772-1969
PR	888-722-8686	787-304-8686	787-304-8686	787-273-6082
RI		401-462-9520	401-462-9520	401-462-9602
SC	800-768-3467 a	803-737-6148	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		340-774-2991	340-774-2991	340-774-9458
UT	800-439-3805 a	801-538-3077 801-538-3066	801-957-9200	385-465-6047
VT	800-964-1784	802-828-4886	802-828-3301	802-828-3306
VA	800-310-6560 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	608-267-3868	608-266-3586	608-266-9935
WY	800-438-5768 a	307-777-6556	307-777-7401	307-777-2446

a - In-state calls only

Table 27 (continued)

Consumer Access to Insurance Departments - 2022

State	Internet Address	Available on Web Site?			
		Company	Producer	Consumer	Online
		Licensing	Licensing	Complaint	Complaint
		Info	Info	Statistics	Submission
Alabama	www.aldoi.gov	Yes	Yes	Yes	Yes
Alaska	https://www.commerce.alaska.gov/web/ins/Home.aspx	Yes	Yes	Yes	Yes
American Samoa	-	-	-	-	-
Arizona	https://difi.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/Division/Consumers	Yes	Yes	No	Yes
Georgia	https://oci.georgia.gov/	Yes	Yes	No	Yes
Guam	-	-	-	-	-
Hawaii	http://cca.hawaii.gov/ins	Yes	Yes	Yes	Yes
Idaho	www.doi.idaho.gov	Yes	Yes	Yes	Yes
Illinois	https://idoi.illinois.gov/	Yes	Yes	Yes	Yes
Indiana	www.IN.gov/idoi	Yes	Yes	Yes	Yes
Iowa	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.ldi.la.gov	Yes	Yes	Yes	Yes
Maine	www.maine.gov/pfr/insurance/home	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	https://doi.nv.gov	Yes	Yes	Yes	Yes
New Hampshire	nh.gov/insurance	Yes	Yes	No	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	http://commerce.gov.mp/	Yes	Yes	No	Yes
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	Yes	Yes	No	Yes
Rhode Island	https://dbr.ri.gov/insurance-banking-securities-and-charitable-organizations/insurance	Yes	Yes	No	Yes
South Carolina	https://www.doi.sc.gov/	Yes	Yes	Yes	Yes
South Dakota	https://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	-	-	-	-	-
Utah	https://insurance.utah.gov/	Yes	Yes	Yes	Yes
Vermont	https://dfr.vermont.gov	Yes	Yes	No	Yes
Virginia	scc.virginia.gov	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 - 2022

State	Title	Parent Agency
Alabama	Alabama Department of Insurance	Office of the Governor
Alaska	Alaska Division of Insurance	Dept. 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	Office of the Governor
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	Office of the Governor
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	Office of the Governor
Wisconsin	Wisconsin Office of the Commissioner of Insurance	Office of the Governor
Wyoming	Wyoming Insurance Department	Office of the Governor

Technical Notes to the 2022 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 Director's role extends to banking and Automobile Theft Authority.

Georgia: The Commissioner's role extends to State Fire Marshal.

Guam: The Commissioner's role extends to banking.

Iowa: The Commissioner's role extends to being the Securities Administrator.

Kansas: The Commissioner's role extends to securities effective July 1, 2017.

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

Minnesota: The Minnesota Commerce Department regulates 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, as well as being the State Auditor and Securities Commissioner.

Nebraska: The Commissioner's role includes member 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: 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: The Commissioner's role extends to banking. Data was first received in 2016 but not years prior and some subsequent years.

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 Carolina: Acting Director. Unable to pay more than the minimum of the pay range as a temporary salary adjustment.

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 State Fire Marshall staff and Strengthen Alabama Homes staff.

Alaska: The human resources and business office staff are located in the Department of Administration and the agency's lawyers are located in the Department of Law. They assist all state agencies from these central locations. Staff changes in 2022 reflect reclassifications.

American Samoa: Years that include a count of one reflect an NAIC update for the commissioner in the Other Personnel section.

Arizona: Changes in staffing figures in 2022 reflect reorganization, cost of living raises, and new hires.

Arkansas: "All Other" employees consist of employees from Accounting, Compliance, Liquidation, Risk Management, and Human Resources not specified in the staffing categories.

California: Changes in staffing figures reflect the reclassification of positions. "Other" employees include climate and sustainability research analysts and research specialists.

Colorado: Staff changes in 2022 reflect shifts in personnel between sections and additional staff.

Connecticut: Figures in 2022 reflect recent retirements, new hires, promotions, and correction of figures misreported in the prior year. The Information Technology Department was centralized and is no longer under the insurance department.

Delaware: Staffing changes reflect the reclassifications and reorganizations due to the creation of an additional office.

District of Columbia: Changes in staff figures are due to promotions, retirements, and turnover.

Florida: Changes in staff are due to reorganization and the addition of two actuaries. "Other" personnel include a Policy and Program Coordinator, Auditor General, and SMAs.

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 7 IT staff on contract were converted to full time exempt in early 2021. Most of the changes in 2022 numbers reflect reorganizations and additions to staff. "Other" employees include safety fire positions (building, nursing home, elevator, boiler, carnival inspectors, fireworks and blasting requirements, arson investigators, plan review and safety fire education personnel.
- Guam: Years that include a count of one reflect an NAIC update for the commissioner in the Other Personnel section.
- Idaho: Financial regulation support staff were moved to company licensing personnel in 2021. "Other" employees include inspectors, Idaho fire incident reporting system employees, plans reviewer, and research analyst.
- 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. Headcount totals include funded vacancies, lateral transfers, new hires, attrition, and retirements.
- Indiana: "Other" includes patients' compensation fund employees and newly created divisions for All Payor Claims Database and Pharmacy Benefits Managers
- Iowa: "Other" employees include securities superintendent, compliance officer, field auditor, administrative assistant, executive officer, clerical, and auditor.
- Kansas: Staffing changes in 2021 reflect attrition, elimination of a position, new positions, and restructuring. "Other" employees include the Executive Assistant to the Commissioner and Chief of Staff.
- Kentucky: "Other" employees include an Administrative Coordinator.
- Louisiana: The "Other" full-time exempt category includes two internal auditors.
- Maryland: Staffing figure changes in 2022 are due to attrition, restructuring, and new hires.
- Maine: A new market conduct position was created by law in 2022.
- Massachusetts: Changes in figures are due to reclassifications and promotions. "Other" employees include research analysts and administrative review officers.
- Michigan: Staffing changes reflect reclassifications and new positions. "Other" employees include Director, Utilization Review Section, Equity & Inclusion Officer, and Financial Institution Examination Technology Examiner.
- Minnesota: Staff and salary changes reflect new positions and new hires.
- Mississippi: Changes in 2022 are due to reclassifications and attrition.
- Missouri: Changes reflect additions and removals of certain positions. "Other" employees include director, research manager, research analysts and designated principal assistants.
- Montana: Changes are due to reclassifications, attrition, and reorganizations. "Other" employees include appointed staff.
- Nevada: One support staff was removed from the Executive category to the Administration category in 2022.
- New Jersey: Changes represent attrition, backfill vacancies, staff reallocation, and new hires. "Other" employees include research scientists, adjuster, deputy executive director and legislative liaison.
- New Mexico: Rate/Form Analysts - L/H figures were misreported in the Actuaries - L/H category in 2021. Staff increases in 2022 were due to new hires for specialized work. "Other" employees include title, PBM, life and health, property and casualty, healthcare affordability, records, and budget and finance.
- New York: Changes in staff are from reclassifications and attrition. "Other" employees include internal auditors.
- North Carolina: An enhanced Statewide Compensation System revised salary ranges effect June 1, 2022. "Other" employees include those from the Office of State Fire Marshal.
- North Dakota: "Other" employees include the deputy commissioner and executive assistant.
- 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: "Other" employees included grant funded project employees and administrative staff.
- Oklahoma: Changes due to IT service changing to another agency.
- Oregon: Legal staff included with staff listed in public policy, enforcement, administration, and executive staff. Other licensing personnel include an education coordinator, compliance specialist, and licensing background investigator. "Other" employees include tax analysts, a reinsurance program coordinator, consumer outreach staff, data analysts, a compliance specialist, and a rulemaking and public engagement analyst.
- Pennsylvania: "Other" personnel include a Special Funds Deputate.
- Puerto Rico: Years that include a count of one reflect an NAIC update for the commissioner in the "Other" Personnel section.
- Rhode Island: "Other" employees include an accountant.
- South Carolina: "Other" includes vacant Commissioner position.
- 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: Changes in 2022 are due to reorganization, new positions, and reclassifications. "Other" includes the Commissioner of Workers' Compensation,

- statisticians, engineers, inspectors, researchers, data analysts, project managers, and web administrators.
- U.S. Virgin Islands: Years that include a count of one reflect an NAIC update for the commissioner in the Other Personnel section.
- Utah: Changes may reflect reclassification. “Other” employees include research consultants and research analysts.
- Washington: Changes in 2022 are due to reorganizations, promotions, turnover, and cost of living adjustments. “Other” employees include employees with holding company duties.
- West Virginia: Changes are due to reorganizations, retirements, and new hires. “Other” employees include workers’ compensation and health policy-related positions.
- Wisconsin: Changes in staff and salary information in 2022 are due to reorganization and retirements.
- Wyoming: “Other administrative staff” includes the department’s accountant. In 2021 legislation, pay raises were approved, and the process went into effect July 1, 2022. “Other” employees include auditors and senior policy and planning analyst.

Tables 4–5 – Contractual or Intergovernmental Staff

- Alaska: Contractual/intergovernmental employees reflect the outsourcing of P&C rate/form and actuarial duties.
- Colorado: Increase in staff in 2022 reflects shift in personnel out of public policy. Additionally, use of the Attorney General has expanded due to additional projects.
- Connecticut: “Other” contractual/intergovernmental employees include the IT manager assigned to the Department of Insurance (DOI). The Department funds 40% of the IT salary.
- Delaware: Contractual/intergovernmental employee changes in 2022 reflect temporary assistance for one permanent position until vacancy is filed.
- Idaho: “Other” Contractual/Intergovernmental employees include paralegals, hearing officers, and court reporters.
- Illinois: Figures for 2022 are for one 75-day contractual employee.
- Kansas: 2021 contractual employees reflect increased use of outside consultants to perform financial exams due to the decline of in-house staff. The use of outside consultants to perform financial analysis has declined as in-house staff have become more experienced.
- Maryland: “Other” contractual/intergovernmental employees include title officer, health insurance policy analyst, law clerks, C&E Associate, Receptionist, Special Project Administrator, P&C Investigator, and MHPAEA Administrator.
- Montana: Contractual/Intergovernmental employees figure represents hours worked by attorneys from the Agency Legal Services Bureau to assist with insurance legal matters in 2021. Increases in 2022 could reflect new clarification to include all contract employees, regardless of whether they work for a state government.

- Nevada: Low end salaries reported prior to 2021 for contractual/intergovernmental did not include Employer Only Contribution retirement options.
- New Jersey: “Other” contractual/intergovernmental employees include individual/small employer health care employees.
- New Mexico: Contractual/intergovernmental employees include contractors to build new websites.
- Oklahoma: Contractors are utilized for all financial examinations, and it should not have been zero last year. IT services entered here now.
- Oregon: The Division is invoiced for legal advice provided by the Oregon Department of Justice.
- South Carolina: “Other” includes legal support.
- Utah: Includes attorneys general for Department as a whole and the Fraud Division.
- Wisconsin: The Department outsources information technology 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. A portion of the balance remaining at year-end in the partially quasi-dedicated fund is remitted to the state's general fund at the end of each fiscal year. The budget amount reported for 2024 does not contain an amount for carryover, as it is not yet known. Budget revisions during the 2020 fiscal year increased that year’s budget. “Other” budget category includes NAIC grant funds.
- Alaska: The insurance division has a combination funding type. The division contributes to the General Fund by collecting various fees but operates out of the dedicated Insurance Fund. The “other” funding source includes federal funds. The Department operations and administration and regulation expenses were reversed in 2021.
- 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 “Other” revenue category includes receivership and guaranty fund recoveries and interest/investment income. As of 2020, the budget is the consolidated figure for the now combined Department of Insurance and Financial Institution.
- 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.

- 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). A Medicare Improvement for Patients and Providers Act (MIPPA) program was added in 2021 due to new legislation. "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.
- Delaware: "Other" funding category includes NAIC grant and zone funds and some federal grand funds.
- District of Columbia: The budget runs from Oct. 1 – Sept. 30. Funding is a combination of dedicated used for insurance trust fund and quasi-dedicated used for captive insurance.
- Florida: The budget includes the Office of Insurance Regulation (OIR), Fraud, Consumer Assistance, Consumer Advocate, Licensure, and Rehab and Liquidation. A dedicated funding system is used, and all revenue is deposited in the Insurance Regulatory Trust Fund which funds all the aforementioned areas included in the budget. "Other" funding includes cost good/services refunds, licenses, and transfer from Workers' Comp to Insurance Fraud. Surplus lines premium tax, risk and retention taxes, and home warranty taxes are included in "Fees and Assessments." Operations expenses include consumer assistance and licensure (agents and agencies). Administration and regulation expenses include OIR, Consumer Advocates, Rehab and Liquidation, and Insurance Fraud.
- Georgia: "Other" revenue is collected for processing fees, appointment fees, and safety fire fees. Budget figures for financial year 2023 and 2024 reflect the omission of a new reinsurance program and federal funds for reinsurance added to the state's budget in 2023. The budget figures with these amounts included would be \$524,363,124 and \$509,423,201, respectively.
- Guam: The fiscal budget year is Oct. 1 – Sept. 30 (e.g., fiscal year 2021 is Oct. 1, 2020 – Sept. 30, 2021).
- 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 financial year 2023 budget includes the newly created divisions of All Payer Claims Database (APCD) and Pharmacy Benefits Manager (PBM).
- Iowa: Funding includes quasi-dedicated funding. "Other" funding was from appropriations.
- Kansas: The 2018 responses incorrectly included the budget for the Kansas Securities Commission, which merged with the Department during 2017. "Other" revenue represents the portion of premium taxes retained by the Department and Recovery of Expenditures.
- Kentucky: 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.
- Maine: The 2022 budget excluded \$19.5 million from the American Rescue Plan Act (ARPA) and \$548 thousand from a federal grant. The 2023 budget includes \$26 million from ARPA and \$288 thousand from a federal grant. The 2024 budget includes \$13 thousand from ARPA. "Other" includes ARPA and a federal grant.
- Maryland: 2023 Budget changes were due to budget amendments.
- 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.
- Michigan: The budget year runs from Oct. 1 – Sept. 30.
- Minnesota: Funding is a combination of general, quasi-dedicated and dedicated. The 2023 budget increased due to the funds from the prior year carrying forward and the approval of additional staff.
- Missouri: "Other" funding includes federal grants.
- Montana: Budget increases in financial years 2020 and 2021 are due to the creation of the Montana Reinsurance Association in 2019.
- Nevada: "Other" funding includes miscellaneous revenue, treasurer's interest, and appropriations.
- Nebraska: "Other" includes interest, surplus sales, and federal reimbursement. Fines and penalties collected are not receipted 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.
- New Mexico: Funding is a combination of dedicated, quasi-dedicated and trust fund. The financial year 2023 and 2024 budgets exclude Health Care Affordability (CHAF) funds. These funds go directly to consumers or businesses to help decrease health insurance premiums and are not used for department operations. All revenues collected are dedicated to the Insurance Operations Fund with the exception of Fraud, Title, and PCF funds. "Other" funding includes New Mexico Health Exchange.
- New York: The budget runs April 1 – March 31.

North Carolina: The 2022-23 budget includes non-recurring funds of \$36.6 million for grants to volunteer fire departments. “Other” finding includes federal grants.

North Dakota: The 2024 budget increased due to the impending acquisition of the Fire Marshall Office. 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.

Oregon: Oregon has a biennial budget from July 1, 2021 – June 30, 2023. The division does not have a legislatively approved budget yet for 2023-25; FY 24 costs are estimated. “Other” funding includes third party reimbursements, interest income, rebates, and miscellaneous revenue. The budget excludes federal grants, Oregon Reinsurance program, and settlement funds.

Pennsylvania: The passing of the Pennsylvania General Assembly Act of July 2, 2013, provided for dedicated funding to the DOI. At the end of the fiscal year, the fund shall retain an amount equal to not more than 100% of the total expenditures and commitments by the department from the fund in the immediately preceding fiscal year. If the balance in the fund at the end of the fiscal year exceeds the retention amount, then that amount of the fund that exceeds the retention amount shall be lapsed and deposited in the general fund within 30 days of the end of the fiscal year. “Other” funding includes recoupment of costs related to special funds.

Puerto Rico: In years where reported, “other” funding includes sales of publications, continued education, copies, certifications, and some other miscellaneous services.

Rhode Island: Funding is a combination of general and dedicated. Taxation no longer collects funds.

South Carolina: An additional \$2 million was requested for 2022 for Insurance Fraud as no federal budget was expected for 2022. The same budget was requested for 2023 and 2024 as no federal budget was expected for 2023 or 2024. Funding is a combination of earmarked and restricted general funds. “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 generated by the captive section 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.

Washington: “Other” funding includes federal grants.

West Virginia: The budget includes workers' compensation and the workers' compensation claims adjudicative process.

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 in 2022 consists largely of unpredictable items like department receipts on the sale of salvage property and miscellaneous fees.

Alaska: For consistency purposes, total taxes include retaliatory; although, Alaska considers this a fee. Other revenues are third-party reimbursements and increased in 2022 due to post-pandemic travel. Total fees and assessments increased due to a significant increase in licensees.

California: Penalties and fines decreased in 2022 due largely to the absence of a settlement agreement and a stipulation and waiver received in 2021. Other revenues increased due to more CLO unclaimed properties collected.

Colorado: Premium tax for 2022 reflects all tax collected, including \$11.6 million that was subsequently transferred to the Health Insurance Affordability Enterprise (HIAE). Other revenues in 2022 decreased by expiration of two ACA grants.

Connecticut: Revenues reflect only collected Surplus Lines amounts.

Florida: Licensure fees were originally reported in "Other Revenue" but were moved to "Fees and Assessment" in 2021. Other Revenues include licenses, refunds, cost of goods sold, and the transfer from Workers' Comp to Insurance Fraud.

Illinois: Other revenue includes parity advancement; workers' compensation pool insolvency and federal grants.

Iowa: Revenue includes a large multi-state settlement.

Kansas: Penalties revenue is primarily derived from 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 fees) categorized as "fines and penalties" in prior years have been moved to the more appropriate category of "fees and assessments." “Other” revenue collected in 2021 reflects proceeds from the sale of the Department's former office building.

Louisiana: The increase in Total Fines and Penalties is due to late premium tax filings and late payments caused by confusion/delays with people working from home due to transition out of COVID-19 Pandemic. The increase in “Other” revenues collected in 2022 is due to carryover of federal monies that were approved for use (in addition to a base grant award) by the State Health Insurance Assistance Program (SHIP) through a federal

grant received from the Department of Health and Human Services.

Maine: Biennial appointments are in even fiscal years.

Other revenues are grant and ARPA funds.

Michigan: “Other” revenue reflects federal revenue received.

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

Nevada: The Division collected premium taxes from surplus lines brokers and captive insurers. Due to the hardening of the market in 2022, premiums written by surplus lines brokers and captive insurers have increased.

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

North Carolina: Tax revenues increased in 2022 due to an increase in the amount of taxable premiums written by insurers, which resulted in an increase in the gross premium tax liability and the amount of installment payments made toward 2022 premium tax liabilities. There was an exceptionally high fine assessed in 2021.

North Dakota: Total fines and penalties increased due to fraud legislation and penalties for not filing.

Northern Mariana Islands: Revenues for 2018 are reported for calendar year. Taxes paid are for surplus lines only.

Oklahoma: Licensing revenue increased due to an increase in appointment renewals. Fine and penalty collections increased due to revenue received from specific settlements.

Oregon: The Health Reinsurance Fund levies a 1.5% assessment on health insurance premiums in accordance with HB 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: “Other” revenue is recoupment costs related to special funds.

Rhode Island: The revenues reported in this report are for a fiscal year.

South Carolina: The change in fees and assessments is related to biennial licensing.

South Dakota: Other revenues are investment earnings.

Vermont: Fees and assessments were changed from biannual to annual in 2021.

West Virginia: “Other” revenue continues to decrease due to the elimination of the debt collection surcharge in 2019. The increase in fines and penalties in 2022 is due to the resumption of post-pandemic activities.

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 dental and legal services corporations.

Alaska: “Other” foreign insurers include automobile service companies and an HMO.

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. In 2021, they also include Domestic SPL's. “Other” foreign insurers include prepaid legal insurers. “Other” non-filing domestic insurers include FMAAs.

California: “Other” domestic insurers include home protection insurers. Life/Annuities include insurers licensed to transact Class (1) Life only, Class (6) Disability only, or both. Health company counts are available from the California Department of Managed Health Care (CADMHC). CADMHC written premium is included in premium figures in the IDRR Volume II. There were 128 CADMHC companies in 2022.

Delaware: “Other” domestic insurers include reinsurance trusts and workers’ compensation trust. “All Other” foreign insurers include an advisory organization, a multiline company, a Passenger Facility Charge (PFC) program, a rating organization, and a surety company.

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, MEWAs and inter-local risk management agencies (IRMAs).

Guam: In years where a filing was not received, the count of domestic and foreign insurers 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, ratings, and disability excluding managed care 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 20 reciprocals. “Other” non-filing domestic insurers include reciprocals and farm mutual companies.

Iowa: “Other” domestic insurers include state mutual insurers, county mutual insurers, Multiple Employer

- Welfare Arrangement (MEWA), LPS, and Limited Health Service Organization (LHSO).
- Kansas: “Other” domestic insurers include non-profit dental service corporations and prepaid dental service plans. “Other” foreign insurers include prepaid legal and prepaid dental.
- Kentucky: “Other” domestic insurers include assessment companies and MEWAs.
- Louisiana: “Other” domestic insurers include nonprofit, service, property residual value, and vehicle mechanical breakdown insurers. “Other” foreign insurers include reinsurance—accredited, certified, and trustee—and vehicle mechanical breakdown.
- Maryland: The count of foreign health insurers in 2021 included some companies licensed as life, accident, and health. 2022 figures include only companies licensed as health insurers.
- Massachusetts: “Other” foreign insurers include service contract providers and life settlement providers.
- Michigan: “Other” domestic insurers include cooperative, dental, and 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 MEWA.
- Montana: “Other” domestic insurers include 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 prepaid limited health and prepaid dental companies.
- Nevada: “Other” domestic insurers include motor clubs. “Other” foreign insurers include motor clubs.
- New Jersey: Self-insured groups are included beginning in 2022.
- New Mexico: “Other” domestic insurers include prepaid dental, motor club, service contract provider and insurance premium finance. Some of the data is combined. For example, Title is included in Casualty, and accident is included with health. “Other” foreign insurers include service contract providers, motor clubs, insurance premium finance, and advisory organization.
- New York: “Other” domestic insurers include charitable annuity societies, retirement systems, welfare funds and life settlement providers. “Other” foreign insurers include charitable annuity societies and life settlement providers.
- North Dakota: “Other” domestic insurers include 11 county mutual insurers and two surplus lines. “Other” foreign insurers include prepaid legal services, reciprocals, and 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, MEWAs, and mutual protectives. “All Other” domestic non-filing insurers include MEWAs and mutual protectives.
- Oklahoma: “Other” domestic insurers include surplus lines, county fire mutual, prepaid dental, and nonprofit dental. “Other” foreign insurers include reciprocals.
- Oregon: “Other” domestic insurers include one exempt company. “Other” foreign insurers include exemptions, MEWAs, legal expense organizations, mortgage, and life settlement providers.
- Puerto Rico: “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 Dakota: “Other” domestic insurers include farm mutual insurers and a multiple employer trust.
- Tennessee: “Other” domestic insurers include Tennessee limited capital reinsurers.
- Texas: “Other” domestic insurers include exempt associations, mutual aids, and mutual burial. “Other” foreign insurers include exempt associations.
- U.S. Virgin Islands: The count of domestic and foreign insurers 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 surplus lines and intermunicipal companies. “Other” foreign includes mortgage guaranty insurers (MGIs), reciprocals, and life settlement providers.
- Virginia: “Other” domestic insurers include legal service plans, P/C county mutual, burial society, dental/optometric service plan.
- Washington: “Other” domestic insurers include MEWAs.
- Wisconsin: “Other” domestic insurers include CCRCs, warranty plans, service contract providers, vehicle protection plans, and care management organizations. “Other” foreign insurers include service contract providers, warranty plans, vehicle protection plans, and life settlement providers.
- Wyoming: “Other” foreign insurers include service contract providers and Mechanical Breakdown Insurance Organizations (MBOs).

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

- Alabama: Financial and market exams are done on a five-year rotation.
- California: Domestic exams include entities created by statute in California, fraternal and home protection companies. The number of entities reported in 14(c) are

- subject to CA exam authority but do not have an NAIC Cocode to allow for their entry in MATS.
- Colorado: Fewer market conduct exams were reported in the Market Action Tracking System (MATS) due to the timing of when the record was closed.
- Connecticut: Financial exams are usually done on a 5-year rotation.
- Florida: A select number of statutory exams are done each year on a rotating three or five-year schedule. Staff internally conducted, but did not complete or close, 25 statutorily required examinations of premium finance companies. These examinations will be completed and closed in the year 2023.
- Georgia: 6 Life Plan Community exams were completed, which are market conduct and statutory in nature, but are not included in the market conduct category. Additionally, there are 5 Combination Exams underway for UHC due to questionable activity including provider claims and the system issues.
- Idaho: Idaho conducts targeted exams on carriers who trigger concerns on a desk audit. Statutory market exams are also targeted exams of domestic carriers involving desk audits, sampling, and identified concerns investigated.
- 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.
- Kansas: Changes in percentage numbers of examinations finalized are attributable solely due to the Department's regular examination schedule for its domestic insurers.
- Kentucky: 2022 market exams were all part of the same group.
- Louisiana: Single state non-profit mutual insurers and self-insurance funds are not required to have an NAIC number and are therefore not included in the Financial Exam Electronic Tracking System (FEETS). The increase in domestic/statutory examinations was simply a function of the 5-year exam cycle. The increase in discretionary examinations was a concerted effort to exam all such companies to get them on a more routine schedule.
- Maryland: The Administration performs a financial examination every five years.
- Michigan: The Department does not report Premium Finance Companies consistently in the MATS.
- Minnesota: The department examines a five-year rotation. There are entities that do not file with the NAIC and therefore were not called through FEETS.
- Mississippi: Exams are conducted on a five-year cycle.
- Missouri: The number of examinations closed in 2021 was much higher because staff focused on clearing up a backlog and brought a number of older examinations to a close.
- Montana: Market conduct activities for CY2022 pending completion as of submission.
- Nevada: All Financial exams in 2021 were still in progress at year-end. Exams were high in 2021 due to market investigations on all dental insurers. They were not reported in MATS.
- New Hampshire: Changes in market conduct exams reflect 4 exams that were initiated but not closed in 2021.
- New Jersey: Financial examinations are based on either a three-year or five-year cycle.
- New York: Financial exams are conducted on a three to five-year statutory cycle and multistate exams are scheduled in coordination with other states. The increase in Market Conduct Examinations in 2022 was the result of a renewed effort to close open examinations.
- North Carolina: Market conduct exams are done every 5 years. Closing exams in 2022 were hampered by exam findings that required legal assistance and a staff shortage.
- The number of financial examinations varies based on the number of companies up for their 5-year exam each year. 2022 was a year with more companies due for their 5-year exam than 2021.
- Pennsylvania: Examinations are completed based on the Pennsylvania statutory five-year exam requirement. The department numbers will NOT match FEETS because it does not typically call single state exams in FEETS, nor is there a way to call organizational exams to meet the 90-day FEETS requirement. Financial exams in 2022 exclude four exams done on entities not within the NAIC oversight.
- Rhode Island: The significant decrease in the number of completed exams is primarily attributable to the number of exams that are currently ongoing.
- South Carolina: Financial examinations consist of 13 full scope exams and 11 desk audits.
- South Dakota: Financial examinations are performed at least every five years. Captive exams are not reported in FEETS.
- Texas: The Department conducts combination financial/market conduct exams.
- West Virginia: Exams are done at least every five years per statute. Market conduct examinations on self-insured groups are not included in MATS.

Table 18 – Market Actions

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

- Florida: The majority of market conduct actions for 2022 were related to insurers who failed to timely file required data calls.
- Georgia: The 2021 numbers were for the warning letters sent out for MCAS 2021 DY. The MCAS and Prompt Pay penalty orders for 2021 DY were completed and issued in 2022 and are included in this year's count.
- Kansas: Rise in market entities included in market actions from previous year is due to the Department's ability to participate in more market inquiries that year.
- Michigan: The Department does not report continuum actions in MATS.
- Missouri: Historically, Missouri had reported only those actions that resulted in an administrative action as a result of the non-examination regulatory intervention. Beginning with 2022 and going forward, Missouri will

report all non-examination regulatory interventions as defined closed during the year regardless of whether the intervention results in administrative action.

North Carolina: The number of entities reported will not equal the number of market conduct actions in MATS. Market actions in 2022 were negatively impacted by staffing turnover.

South Carolina: Market actions completed for 2022 was contact with a company by market regulation analyst. The market actions for 2022 are lower than 2021 due to staffing transition.

Texas: 2021 figures reflect a data correction to capture only market actions other than exams.

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

Arkansas: Administrative orders consisted of Pharmacy Benefits Managers (PBMs).

Arizona: "Other Actions" include 2 civil penalties, totaling \$103,000, and 1 retaliatory deposit in 2022.

Florida: Figures reported in 2022 reflect that referrals were made for receivership due to challenges in the Florida insurance market.

Georgia: The administrative orders consist of 2021 MCAS and Prompt Pay. Market conduct "other actions" refer to one company being under a monitoring period as part of the conclusion of their exam.

Idaho: Financial/Regulatory "Other Actions" were situations where companies entered into stipulations with imposed penalties; cases were closed upon payment of the fine.

Kansas: In years prior to 2021, market conduct administrative orders were misclassified as Financial Regulatory "Other Actions." Financial/Regulatory "Other Actions" in 2022 represent failure to file rates with Department or violation of filed rates or policy terms. Market Conduct "Other Actions" represents failures to promptly pay claims, respond to policyholders or maintain proper records.

Missouri: Other actions includes investigations that were concluded with an order/stipulation. The 2021 number was entered incorrectly.

North Carolina: Financial/Regulatory "Other Actions" represented two Voluntary Settlement Agreements entered in 2022.

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

Oklahoma: "Other Actions" include dismissals, conditional orders, preneed funeral benefits permit examinations, company examinations, Form A orders, disclaimer approval orders, conversion for preneed funeral benefits permits approvals, and other form orders.

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

Wisconsin: Other actions include various regulatory actions against companies that did not involve a hearing.

Table 20 – Formal Hearings

Alaska: "All other" hearings reflect worker's compensation.

Alabama: "All other" hearings include NAIC hearings in 2020 and 2021.

Arkansas: "All other" hearings include 19 agents, 1 funeral home, and 6 rules.

Delaware: "All other" hearings include arbitrations, Line of Duty, Producer Licensing/Market Conduct and DCRB.

Florida: Florida law requires rate hearings for requests greater than 15%.

Illinois: "Other" hearings include producer disciplinary hearings.

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

Maryland: "Other" hearings include requests from Complaints Units and Producer Enforcement and Fraud Orders.

Massachusetts: "Other" hearings include regulation hearings and a board of review hearing.

Michigan: "Other" hearings are formal administrative disciplinary hearings.

Missouri: The 4 "All Other" refer to 4 form A orders without hearings.

Nevada: Beginning in 2022, individual license hearings are reported under Question 22 "Other".

New Jersey: "Other" hearing was on a Mutual Holding Company Formation (Not under the Holding Company Act)

New Mexico: "Other" formal hearings include rulemaking and license denial hearings.

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

North Carolina: "Other" hearings include agent and bail bondsmen licensure, disciplinary hearings, and other administrative matters of appeals.

Oklahoma: "Other" hearings include producer, PBM, and bail bondsman hearings.

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

Puerto Rico: "Other" in 2021 includes those resolved without a hearing, either by memorandum of law, stipulations, or summary.

Rhode Island: "Other" hearings are producer license revocation.

South Carolina: "Other" hearings refer to form A.

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

Utah: "Other" hearings include entities that do not hold certificate of authority.

Washington: "Other" hearings include APA proceedings requested by respondents.

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

Alabama: 2021 figures reflect that a limited receivership was initiated solely to reimburse preneed contract holders where funds were trusted.

California: One company changed from initiated to conservation to liquidation within 2021. "Receiverships - Liquidations" liability decreased in 2022 due to closure of 7 estates. "Receiverships - Conservations/Supervision" liability increased in 2022 due to the acquisition of a large worker's compensation program business by the company.

Florida: Increases in liabilities due to receiving 7 new receiverships during calendar year

Illinois: Rehabilitation liabilities should have been reported at \$1,041,223,437 in 2021.

Kansas: The maximum liabilities for the company in liquidation have increased in 2021 due to additional claims filed, coupled with a decline in assets. Liabilities for companies in liquidation have reduced as claims have been settled, denied by the liquidator, or otherwise resolved.

Nevada: In 2021, one company runoff was initiated but did not take effect (approved) until 2022.

New Mexico: The liquidation was initiated in 2021 and is in process for 2022.

North Carolina: One MEWA entered into voluntary runoff in 2021 and will be completed in 2022. Two RRGs were released from supervision during 2022.

South Carolina: Runoffs, supervisions, receiverships should have had a "1" marked in 2021.

Utah: the liquidation of one specific company was closed in 2020 but was not reported until now.

Vermont: Run-Offs In-Progress should have been 6 in 2021.

Washington: Liability for supervisions is not disclosable.

Insurance Producers

Table 22 – Licensed Producers by Type

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. Rating/Advisory organizations were incorrectly reported for 2021.

Arkansas: In years where reported, 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.

Delaware: 2021 figures for questions pertaining to licensing producers were incorrectly reported.

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

Florida: The number of managing general agents (MGAs) reflects an adjustment of -570 due to a correction by an insurer in early 2023.

Idaho: Now able to track and rely "other" more consistently, prior number may not have been correct.

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: As of January 1, 2022, resident businesses are required to biannually renew their licenses; previously there was no requirement/mechanism to determine which licensed business entities were still operating. For 2021 "other" includes producers holding viatical settlement broker and reinsurance intermediary licenses, and producers that held only one of the following lines of authority: crop, title, or self-service storage.

Michigan: Rating/Advisory was reported incorrectly in 2021.

Missouri: "Other" non-risk-bearing organizations may include life care facilities, motor vehicle services, product services, and vehicle protection product companies.

Montana: "Other" includes medical discount card providers, motor clubs, and pharmacy discount card providers.

Nevada: "Other" Non-Risk-Bearing Organizations prior to 2022 were also reported in the listed categories.

New Hampshire: Surplus lines broker is a line of authority instead of a separate license in New Hampshire. This figure represents 2,542 individuals and 893 business entities in 2022. "Other" includes discount medical plans, motor clubs, reinsurance intermediaries, life settlement and purchasing groups.

New Mexico: "Other" licensed producers/adjusters include probation. Adjuster licenses increased in 2022 due to fires in the state.

North Carolina: "Other" includes collection agencies and debt buyers.

Oklahoma: Insurance producer figures include all license types, not just those with "selling authority" such as producers.

Oregon: Insurance producers were understated in 2021. "Other" categories may include consultant, life settlement broker, life settlement investment agent, portable electronics, self-service storage license, and vehicle rental companies.

Pennsylvania: Licensed Producers/Adjustors include bail bonds.

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

South Carolina: 2021 Rating/Advisory should have been 30 and MGA should have been 15. "Other" number for 2021 also may not be correct.

Tennessee: Other Non-Risk-Bearing Organizations includes auto clubs, charity gift annuity issuers, discount plan operators, professional employment operators, preferred provider organizations, pharmacy benefit managers, risk purchasing groups, self-insured workers' comp employers, self-insured workers' compensation trust and administrators. The number of "Other" Non-Risk-Bearing Organizations should have been reported as 1070 in 2021.

Texas: Third Party Administrators (TPA) does not include 112 insurers with TPA Authority. "Other" includes exempt associations and local mutual aid and burial.

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. Utah's licenses have a biannual renewal period.

Vermont: In 2021, Non-Risk-Bearing Organizations Premium Finance Companies should have been 20, Third Party Administrators should have been zero, and Rating/Advisory Organizations should have been 25.

Virginia: "Other" Licensed Producers/Adjusters includes consultants.

West Virginia: Adjuster licenses reflect the creation of a new workers' compensation line of authority in 2020. "Other" Non-Risk-Bearing Organizations reflect the licensing of Pharmacy Benefit Managers (PBM) in 2020. Bail bonds were first issued in 2022. Rating/Advisory did not include advisory rating organizations in 2021.

Wisconsin: Other Licensed Producers/Adjusters include Life Settlement Firm, Life Settlement Individual, Travel Insurance Firm, Navigator Business Entity, and Navigator Individual. Public adjuster licensing was implemented in July of 2021.

Wyoming: "Other" non-risk-bearing organizations include preneed, rental car, portable electronic devise, travel and baggage, RIBs, RIMs, and consultants. There was a consolidation of resident producer firms in 2021. Utilization Review organizations are actually independent review organizations.

Table 23 – Actions Against Producers

Arkansas: "Other" is for company fines.

California: "Other" in years prior to 2022 include restricted licenses issued and orders removing restrictions. The number of cases worked on and the resulting amount of penalties and fines received vary annually.

Colorado: Suspensions in 2022 reflects greater public adjuster compliance in connection with obtaining surety bonds in 2022. In 2022, the Division issued fewer fines for failing to respond to information requests compared to 2021.

Connecticut: Higher volume of applicants and addition of new staff attributed to the increase in denials in 2022.

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

Georgia: Per Jeremy Betts via email on 6/29/23, 2021 figures for suspensions should have been 4, revocations should have been 21, denial orders should have been

39, fines should have been 50, and total amount of fines should have been \$205,100.

Idaho: Increased revocations due to coming out of COVID-19 pandemic.

Illinois: For 2022, the change in denials and fines are due to standardizing the Department's position regarding applications containing misrepresentations.

Indiana: "Other" is licenses placed on probation due to Commissioner's Order.

Kansas: Beginning January 1, 2022, the Department began to suspend licenses of surplus lines producers if they failed to file premium tax statements by the statutory due date. Licenses were reinstated upon filing the tax form and payment of a penalty. Revocations also could be avoided by paying a penalty. "Other" includes consent orders issued to licensing applicants in lieu of denial of the application, and consent orders issued to licensed entities for failure to file a required statement or report.

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

Maryland: Beginning in 2021, escheatments are no longer tracked and therefore not reported in "Other."

Michigan: "Other" includes motions.

Minnesota: Fines increased in 2022 due to multiple actions against third-party administrators that failed to register with the Department and an increased number of actions involving larger fines for more serious violations.

Missouri: The "Other" includes voluntary license surrenders. Restitution includes only recoveries from agent investigations.

Montana: The "Other" includes consent agreements.

Nevada: "Other" includes producer hearings, consents to fine, consent orders, and voluntary surrender.

New Mexico: Revocations were high in 2022 due mostly to individuals failing to maintain an active resident license in their home state that allowed them to continue to be licensed in New Mexico.

New York: The decrease in total fines for 2022 over 2021 was a result of a single large fine in 2021 which caused the larger than average figure.

North Carolina: Increases in suspensions in 2022 were due to Child Support Suspensions. The number of revocations in 2022 was lower as fewer hearings took place due to scheduling issues. The number of denial orders decreased as more applicants withdrew applications rather than being denied. Fines increased in 2022 due to one entity receiving a fine in the amount of \$225 thousand.

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

Oklahoma: Other actions include producer license application approvals, producers' actions, dismissals, bail bond revocation, bail bond dismissal, bail bond fines, company/insurer action censure, company/insurer dismissal, company/insurer fines, service warranty fines, prepaid funeral benefit permit fine, PEO fine, PBM action dismissals, and PBM fines.

Oregon: Other actions may include license probations and disgorgement.

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

Texas: Figures include auto fines for failure to meet continuing education (CE) requirements. 2022 fines increased due to post-Covid resumption of CE fines.

Utah: The increase in the total amount of fines was largely due to five insurers that had six-figure fines levied against them by the department.

Washington: Fine amounts significantly increased in 2022 due to 12 cases with fine amounts of \$50 thousand or above.

Wisconsin: "Other" includes stipulated agreements to provide information, perform corrective actions and obtain limited licensure.

Wyoming: Actions identified are based on dockets closed in the year and do not reflect dockets opened but not yet finalized. "Other" category reflects action such as consent orders (3), surrender in lieu of further proceedings (1) and agency examinations (2).

Consumer Services and Antifraud

Table 24 – Consumer Complaints and Inquiries

California: Aggregated complaint data is available.

Illinois: Increase in complaints and inquiries in 2022 were related to a contract termination between the state's largest health insurance issuer and a large provider group, implementation of the federal No Surprises Act, and changes to balance billing laws.

Louisiana: Complaint volume in 2021 was higher than normal because of the number of claims generated by hurricanes.

Maine: Producer enforcement in 2022 was impacted by employee turnover.

Minnesota: Complaints and inquiries increased in 2022 due to improving the methodology for counting all insurance-related calls.

Montana: Increase in overall complaints resulting in the addition of FTE for 2023 year. Slightly fewer formal inquiries stemming from higher usage of "consumer assistance" coding for smaller issues that do not require as much time.

Nevada: Complaint data is available upon request.

New Mexico: Complaint data is available in the Department's annual report.

North Carolina: Complaint data is available by request. All consumer webpages include a link to the NAIC's Consumer Information Source (CIS).

Oklahoma: Aggregated complaint data is available.

Rhode Island: Complaint data is available upon request.

South Carolina: Complaints only include valid/confirmed complaints.

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

Virginia: Inquires should have been listed as 17,610 in 2021.

Washington: The implementation of the state's Long Term Care benefit program and the Commissioner's actions to ban the use of credit scoring in insurance underwriting drove significant increases in complaints and inquiries in 2021.

Table 25 – Fraud Investigation

Alabama: The fraud unit is housed in the insurance department.

Alaska: The fraud unit investigators are not peace officers but have been granted Department of Public Safety commissions to obtain and serve search warrants and access the FBI NCIC system.

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

Arkansas: The fraud unit is housed in the insurance department.

California: The fraud unit is housed in the insurance department's enforcement branch.

Florida: The fraud unit is housed in the Department of Financial Services.

Georgia: The fraud unit is housed in the Office of the Commissioner of Insurance.

Idaho: The fraud unit is housed in the Department of Insurance.

Iowa: The fraud unit is housed in the Insurance Division.

Kansas: The fraud unit is housed in the insurance department. Investigators can only access the FBI National Crime Information Center (NCIC).

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

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

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

Montana: The fraud unit is housed in the Office of the Montana State Auditor, CSI.

Nevada: Criminal fraud investigators at the Division can conduct criminal investigations but must send its reports to the Attorney General (AG) for review and filing of charges. Local district attorneys can also be used. The Division can subpoena but must use the AG investigators to execute a search warrant.

New Jersey: The fraud unit is housed in the Law and Public Safety.

New York: The fraud unit is housed in the Department of Financial Services.

North Carolina: The fraud unit is housed in the insurance department.

North Dakota: The criminal fraud division is in the fraud unit.

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, State, County and Local Authorities.

Rhode Island: The fraud unit is housed in the Rhode Island State Police.

South Carolina: The fraud unit is housed in the South Carolina Department of Insurance Fraud Division.

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.

Utah: The fraud unit is housed in the Insurance Fraud Division.

Virginia: The Department’s criminal insurance fraud unit is housed at the Virginia State Police.

West Virginia: The fraud unit is housed in the insurance department and includes peace officer authority.

Wisconsin: The Department’s criminal insurance fraud unit is housed at the Department of Justice.

Table 26 – Availability of Consumer Information

Alabama: “Other” consumer information includes captive insurance companies in years prior to 2022.

Alaska: “Other” consumer information includes pet and cyber insurance.

Arizona: “Other” consumer information includes premium comparison.

Arkansas: “Other” consumer information includes the Health Insurance Marketplace, disaster, the ACA, the federal Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), 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 on commercial, earthquake, cannabis, seniors, and pet insurance. Twelve languages are available online.

Colorado: “Other” consumer information includes bail bonds, title, flood, annuities, and discount health plans. 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, travel, and college students. 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 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 HIPAA, COBRA, Medicare, disaster, and flood.

Hawaii: “Other” consumer information includes flood.

Idaho: “Other” consumer information includes life settlements, annuities, motor vehicle service contracts, title bonds, 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 HIPAA, COBRA, mine subsidence, Medicare Advantage, Medicare Part D, and the 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, 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 Title, Disability, Worker’s Comp, Travel, Pet, GAP, and Small Business Insurance. Some brochures are available in Spanish and Vietnamese.

Maine: “Other” consumer information includes credit scoring, business owners’ liability, farm owners’ liability, daycare liability, pet insurance, the sharing economy, disability, viatical, life settlement, and annuities. 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, renter, travel, wedding, title, umbrella, and disability insurance.

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 annuities.

Missouri: “Other” consumer information includes claim (State Health Insurance Assistance Program—SHIP), renters, earthquake, post-disaster claim guide, health insurance shipping 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. The Health and Health Insurance Rate Review is in Spanish.

New Hampshire: “Other” consumer information includes boat, annuities, renters’ insurance, condo, flood, specified disease, small business and Recreation Vehicle.

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, and disability. Some consumer brochures are available in Spanish.

North Carolina: “Other” consumer information includes annuities, disaster readiness, external review, earthquake, mitigation, business insurance, disability income, and travel insurance. A few brochures are available in Spanish.

North Dakota: “Other” consumer information includes fraud, the prescription connection program, and the 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, flood/National Flood Insurance Program (NFIP), senior insurance issues, and state-based exchange. A few brochures are available in Spanish.

Puerto Rico: “Other” includes prompt payment, consumer rights letter, flood, and Our Office. Some brochures are available in Spanish.

Rhode Island: “Other” consumer information includes annuities.

South Carolina: “Other” consumer information includes commercial/general liability, annuities, and service contracts.

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

Tennessee: “Other” consumer information includes flood and earthquake. Some consumer information is available in Spanish and/or HTML convertible to many different languages.

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

U.S. Virgin Islands: The NAIC updated based on information on the department’s webpage.

Utah: “Other” consumer information includes information for captives, annuities, bail bonds, title, flood, pharmacy benefit managers, continuing care facilities, and earthquake. Some brochures are available in Spanish (fraud materials only).

Vermont: “Other” consumer information is available for travel, pet, commercial liability, and umbrella.

Virginia: “Other” consumer information includes commercial, teen auto, credit, title, disaster, renters, HBE, and consumer assistance. Consumer information is available in Spanish.

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, Khmer (Cambodian), Chinese (Simplified and Traditional), Japanese, and Korean.

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

Alaska: The Department’s internet address changed to <https://www.commerce.alaska.gov/web/ins/Home.aspx> in 2021.

Florida: The Department’s internet address is www.myfloridacfo.com/Division/Consumers. Division was misspelled in 2021 report.

Maine: The Department’s internet address changed to [www.maine.gov/pfr/insurance/home in February of 2022](http://www.maine.gov/pfr/insurance/home_in_February_of_2022).

Rhode Island: The Department’s internet addressed changed to <https://dbr.ri.gov/insurance-banking-securities-and-charitable-organizations/insurance>.

U.S. Virgin Islands: The webpage links to the NAIC’s 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.

Table 28 – Insurance Department Titles

Table 28 is taken from the NAIC Membership List from the NAIC Members webpage.
(<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.

