

EXPANSION

MANAGEMENT

HELPING GROWING COMPANIES EVALUATE FUTURE LOCATIONS

How the States Stack Up in Disaster Premiums Paid

State	Commercial Multiple Peril Premiums Paid	Earthquake Premiums Paid	Federal Flood Premiums Paid	No. of Business Establishments	Rank
Alabama	\$429,620	\$5,952	\$14,410	99,931	33
Alaska	\$85,364	\$15,180	\$1,128	18,856	45
Arizona	\$462,400	\$5,105	\$10,356	119,740	22
Arkansas	\$227,367	\$14,005	\$5,166	63,869	14
California	\$3,989,065	\$681,774	\$116,869	820,997	49
Colorado	\$555,043	\$8,097	\$7,446	142,247	23
Connecticut	\$528,190	\$4,947	\$17,057	92,375	50
Delaware	\$88,824	\$1,020	\$7,285	24,377	21
District of Columbia	\$120,268	\$2,106	\$140	19,930	51
Florida	\$1,792,528	\$18,824	\$566,309	450,188	44
Georgia	\$682,494	\$10,000	\$29,981	206,323	7
Hawaii	\$128,174	\$3,059	\$14,438	30,633	40
Idaho	\$137,183	\$2,060	\$2,021	38,842	11
Illinois	\$1,365,071	\$39,130	\$17,610	309,980	36
Indiana	\$655,091	\$28,413	\$11,199	147,304	39
Iowa	\$267,256	\$3,124	\$4,581	81,042	3
Kansas	\$285,307	\$4,784	\$3,748	75,077	17
Kentucky	\$352,134	\$28,606	\$8,351	90,493	27
Louisiana	\$365,115	\$4,075	\$145,544	101,885	43
Maine	\$176,417	\$1,225	\$3,460	40,292	32
Maryland	\$498,043	\$5,623	\$15,174	131,815	19
Massachusetts	\$930,645	\$13,773	\$20,326	175,991	46
Michigan	\$1,062,197	\$8,195	\$10,119	237,616	34
Minnesota	\$584,003	\$5,214	\$3,523	143,953	24
Mississippi	\$225,496	\$11,340	\$16,110	59,902	26

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Missouri	\$589,316	\$62,986	\$9,741	147,977	31
Montana	\$105,084	\$2,049	\$1,214	32,972	2
Nebraska	\$217,211	\$2,007	\$5,584	50,259	30
Nevada	\$223,693	\$9,394	\$5,517	51,383	37
New Hampshire	\$179,111	\$1,706	\$2,705	37,928	42
New Jersey	\$1,200,247	\$13,393	\$89,792	237,505	47
New Mexico	\$161,162	\$1,847	\$4,517	43,213	15
New York	\$2,770,934	\$32,631	\$50,978	498,921	48
North Carolina	\$698,562	\$9,076	\$42,136	207,562	9
North Dakota	\$72,170	\$227	\$2,164	20,422	12
Ohio	\$1,037,709	\$28,419	\$14,368	271,181	20
Oklahoma	\$321,907	\$4,774	\$5,107	86,029	13
Oregon	\$372,513	\$44,580	\$10,847	101,933	25
Pennsylvania	\$1,355,705	\$14,017	\$26,988	297,257	38
Rhode Island	\$130,429	\$1,639	\$7,080	28,860	41
South Carolina	\$366,977	\$22,550	\$59,873	98,357	35
South Dakota	\$86,479	\$551	\$1,272	24,439	10
Tennessee	\$466,803	\$39,635	\$6,915	130,556	18
Texas	\$1,539,936	\$21,004	\$160,035	482,169	8
Utah	\$174,760	\$17,335	\$1,038	58,788	1
Vermont	\$91,818	\$789	\$1,588	21,624	28
Virginia	\$586,420	\$8,943	\$31,070	180,501	5
Washington	\$622,638	\$96,431	\$11,590	165,933	29
West Virginia	\$131,630	\$1,310	\$7,955	40,488	6
Wisconsin	\$541,732	\$4,378	\$5,249	142,086	16
Wyoming	\$61,559	\$1,579	\$1,001	18,769	4
U.S. TOTALS	\$30,429,735	\$1,368,881	\$1,618,675	7,200,770	NA

SOURCES: National Association of Insurance Commissioners for Commercial Multiple Peril premium data, Insurance Fact Book 2005 for Earthquake and Federal Flood property/casualty premium data. Commercial Multiple Peril includes coverage for lightning/fire damages and other fire coverage, allied lines, and liability coverage. 2002 County Business Patterns for business establishment counts