

United States

United States
Table 1. Selected aggregates

Million USD

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	1 664 575	1 743 163	1 837 782	1 992 948	2 038 442	2 028 861	2 034 932	2 154 120
Foreign controlled undertakings	363 324	347 232	395 643	433 229	429 902	431 708	335 832	349 856
Foreign companies (branches)	568	572	613	645	670	643	629	731
All undertakings	1 665 142	1 743 736	1 710 090	1 993 593	2 039 112	2 029 504	2 035 562	2 154 851
Premiums ceded								
Domestic undertakings	475 896	503 485	507 549	541 137	556 929	604 210	531 114	560 386
Foreign controlled undertakings	174 796	178 373	190 232	212 961	220 244	208 658	163 993	170 330
Foreign companies (branches)	181	191	202	205	242	244	244	254
All undertakings	476 077	503 676	507 751	541 342	557 172	604 454	531 358	560 640
Net written premiums								
Domestic undertakings	1 188 761	1 239 678	1 330 233	1 451 811	1 481 512	1 424 661	1 503 818	1 593 733
Foreign controlled undertakings	188 528	168 858	205 412	220 268	209 658	223 050	171 839	179 526
Foreign companies (branches)	386	381	411	440	428	399	386	478
All undertakings	1 189 148	1 240 059	1 330 644	1 452 251	1 481 940	1 425 050	1 504 204	1 594 211
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	27 652	34 018	..
Non-life	..	..	..	..	..	22 055	..	..
Composite total	x	x	x	x	x	x	x	x
Total	..	..	..	..	..	49 707	34 018	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	249 674	237 782	255 059
Unit linked	..	..	..	..	..	161 885	..	..
Other life insurance	..	..	..	..	..	765 602	762 172	811 561
Total life insurance	..	..	..	..	..	1 015 276	999 954	1 066 620
<i>of which: Pension contracts</i>	..	..	..	..	..	880	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	310 988	317 728	318 066	317 709	318 559	312 719	312 705	315 167
Marine, aviation and other transport insurance	7 080	6 795	6 900	6 204	4 169	3 667	3 452	3 337
Freight insurance	26 057	28 516	31 035	32 613	30 951	28 429	27 363	28 836
Fire and other property damage insurance	146 875	153 392	167 103	180 826	193 119	197 856	200 755	215 618
Pecuniary loss insurance	36 450	38 500	39 035	38 495	40 890	39 109	35 251	34 165
General liability insurance	190 124	202 226	201 759	197 580	186 615	173 097	170 571	172 997
Accident and health	338 792	383 007	412 489	435 375	451 561	471 470	482 830	516 841
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	6 909	6 508	6 215	5 979	2 526	4 328	3 532	3 018
Treaty reinsurance	..	..	..	..	..	..	..	0
Total non-life insurance	1 063 274	1 136 672	1 182 600	1 214 781	1 228 390	1 230 674	1 236 459	1 289 979
1.2 Gross claims payments								
Life								
Domestic undertakings	245 997	246 267	277 695	295 623	313 965	318 554	330 925	345 963
Foreign controlled undertakings	43 382	43 669	59 020	63 620	65 976	67 878	60 398	61 430
Foreign companies (branches)	1 099	1 331	1 430	1 930	2 193	2 319	2 293	0
All undertakings	247 096	247 598	279 124	297 553	316 158	320 873	333 218	345 963
Non-life								
Domestic undertakings	624 385	679 559	718 920	733 962	815 237	838 670	827 860	..
Foreign controlled undertakings	115 478	122 954	133 822	128 757	157 560	145 857	94 274	..
Foreign companies (branches)	349	273	312	276	363	416	309	..
All undertakings	624 734	679 832	719 233	734 237	815 600	839 086	828 168	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	870 382	925 826	996 615	1 029 585	1 129 202	1 157 224	1 158 785	3 701 852
Foreign controlled undertakings	158 860	166 623	192 842	192 377	223 536	213 735	154 672	601 184
Foreign companies (branches)	1 448	1 604	1 742	2 206	2 556	2 735	2 602	2 253
All undertakings	871 830	927 430	998 357	1 031 790	1 131 758	1 159 959	1 161 386	3 704 105
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	39 925	..	..
Foreign controlled undertakings	..	..	..	..	..	9 784	..	..
Foreign companies (branches)	..	..	..	..	..	0	..	..
All undertakings	..	..	..	..	..	39 925	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	99 023	..	..
Foreign controlled undertakings	..	..	..	..	..	9 858	..	..
Foreign companies (branches)	..	..	..	..	..	1	..	..
All undertakings	..	..	..	..	..	99 024	..	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	..	..	..	..	138 948	..	..
Foreign controlled undertakings	..	..	..	..	..	19 642	..	..
Foreign companies (branches)	..	..	..	..	..	1	..	..
All undertakings	..	..	..	..	..	138 949	..	..

United States
Table 1. Selected aggregates (cont.)

Million USD

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	64 740	63 635	67 018	68 257	71 210	71 693	74 311	66 258
Foreign controlled undertakings	13 116	11 546	16 077	16 885	17 703	15 873	12 817	9 782
Foreign companies (branches)	342	371	415	876	548	578	565	0
All undertakings	65 082	64 006	67 433	69 133	71 758	72 271	74 876	66 258
Non-life								
Domestic undertakings	197 773	209 142	221 901	227 869	228 093	231 186	233 968	239 829
Foreign controlled undertakings	28 951	28 840	31 720	34 777	37 120	33 838	27 537	28 759
Foreign companies (branches)	163	167	178	200	241	237	238	283
All undertakings	197 936	209 308	222 079	228 068	228 335	231 423	234 207	240 112
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	262 513	272 777	288 919	296 126	299 303	302 879	308 279	306 087
Foreign controlled undertakings	42 067	40 386	47 797	51 662	54 823	49 711	40 354	38 542
Foreign companies (branches)	505	538	593	1 076	789	815	803	283
All undertakings	263 018	273 314	289 512	297 201	300 093	303 694	309 083	306 370
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	..	0	0	..
Subsidiaries	..	..	..	..	..	27 652	0	..
Total	..	..	..	..	..	27 652	0	..
Non-life								
Branches and agencies	..	..	..	..	..	0	..	..
Subsidiaries	..	..	..	..	..	22 055	..	..
Total	..	..	..	..	..	22 055	..	..
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	..	..	..	..	0	0	..
Subsidiaries	..	..	..	..	..	49 707	0	..
Total	..	..	..	..	..	49 707	0	..

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

United States
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	1 166	1 111	1 074	1 019	995	944	902	904
Foreign controlled undertakings	95	90	91	94	93	103	166	168
Foreign companies (branches)	0	0	0	..	0	2	0	..
All undertakings	1 166	1 111	1 074	1 019	995	946	902	904
Non-life								
Domestic undertakings	3 395	3 231	3 279	3 289	3 326	3 479	3 441	3 426
Foreign controlled undertakings	330	306	323	332	379	344	373	388
Foreign companies (branches)	10	8	9	10	10	19	7	8
All undertakings	3 405	3 239	3 288	3 299	3 326	3 498	3 448	3 434
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	176	166	176	173	166	266	257	251
Foreign controlled undertakings	42	38	38	40	38	81	84	73
Foreign companies (branches)	2	4	3	2	2	1	2	1
All undertakings	178	170	176	175	168	267	259	252
Total								
Domestic undertakings	4 737	4 508	4 529	4 481	4 477	4 689	4 600	4 581
Foreign controlled undertakings	467	434	452	466	510	528	623	629
Foreign companies (branches)	12	12	12	12	12	22	9	9
All undertakings	4 749	4 520	4 541	4 493	4 489	4 711	4 609	4 590
2.2 Number of employees								
Insurance undertakings	..	..	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

UNITED STATES

General remarks

US data are based upon information provided by the National Association of Insurance Commissioners (NAIC).

Definition of foreign-controlled companies

Since 1994, foreign (non-US) person or entity owns directly or indirectly through a holding company system 50 per cent or more of the company.

1.1 Insurance business written in the reporting country

Reinsurance accepted and ceded premiums reflect only business with unaffiliated companies. In general, unaffiliated business represents the market for reinsurance in the United States, while affiliated business represents reinsurance retained within an insurance group to take advantage of available surplus.

1.1.4 Non-life insurance payments, by class, gross premiums

Accident/Health insurance includes life insurance companies activities.

1.5 Insurance business written abroad by branches, gross premiums

Data are sales of foreign insurance affiliates of the United States entities. Sales equal premium plus investment income plus other income. These data are compiled by the United States Department of Commerce.

2.1 Number of companies

- a) "Number of companies" refers to companies filing annual reports with the NAIC. There are several hundreds of small companies that do not file with the NAIC. The premiums of these companies are estimated at less than two per cent of all premiums.
- b) The number of life insurance companies includes those whose predominant business is accident and health insurance. Insurers licensed only for accident and health are in non-life companies.

2.2 Number of employees

The number of employees is those on payroll only, which are compiled by the Bureau of Labour Statistics, US Department of Labour.



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