



Section G

Banking and Insurance

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Banking and Lending
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TABLE G-1
Commercial Banks, Domestic Assets and Deposits
United States by State — 1998, 1999 and 2000(a)
(billions)

	Commercial Banks			Assets			Deposits		
	1998	1999	2000	1998	1999	2000	1998	1999	2000
United States	8,756	8,562	8,297	\$ 5,398.4	\$ 5,687.7	\$ 6,185.4	\$ 3,655.1	\$ 3,803.2	\$ 4,146.0
Alabama	160	156	158	140.9	177.8	181.5	101.8	122.5	129.9
Alaska	6	6	6	5.1	5.4	6.2	3.8	4.0	4.1
Arizona	43	45	45	42.3	47.7	61.8	25.1	25.9	30.7
Arkansas	202	195	185	25.1	26.7	25.7	21.5	22.5	21.5
California	336	325	304	516.0	286.8	320.0	398.9	226.3	238.5
Colorado	195	188	181	36.1	41.6	46.6	31.3	33.8	37.3
Connecticut	28	24	23	6.5	3.2	3.4	5.1	2.5	2.8
Delaware	34	33	32	131.3	133.2	151.6	54.2	64.3	77.8
District of Columbia	7	6	6	1.3	0.6	0.8	1.0	0.5	0.6
Florida	250	272	265	81.2	86.3	58.9	62.5	64.9	47.7
Georgia	349	345	337	76.6	86.2	168.1	47.3	50.8	109.3
Hawaii	12	10	8	24.2	23.6	24.4	16.6	16.8	17.5
Idaho	17	17	18	1.8	2.1	2.5	1.6	1.8	2.1
Illinois	745	725	711	297.3	328.7	355.5	207.6	228.4	249.4
Indiana	169	158	153	73.4	65.0	84.6	54.5	45.3	54.6
Iowa	443	439	431	46.6	44.9	44.6	38.0	35.8	34.3
Kansas	393	387	376	34.0	34.8	37.9	28.9	29.0	31.0
Kentucky	261	248	233	52.3	51.4	52.5	39.9	37.2	39.5
Louisiana	150	153	149	49.0	50.8	51.7	39.5	40.5	41.9
Maine	17	16	15	5.0	5.1	7.7	4.0	3.8	5.4
Maryland	80	77	74	44.6	45.4	46.9	33.5	34.4	35.6
Massachusetts	44	45	44	137.5	169.7	111.4	94.5	115.6	72.6
Michigan	165	171	168	117.2	123.3	138.5	87.0	88.1	97.7
Minnesota	514	497	492	147.8	157.4	187.1	103.7	105.6	122.6
Mississippi	96	99	101	26.9	29.5	34.0	21.6	22.8	26.4
Missouri	382	365	362	79.6	80.4	64.5	62.0	61.7	52.4
Montana	89	85	84	9.9	10.1	10.9	8.2	8.2	8.8
Nebraska	315	301	276	28.0	28.5	30.1	23.0	23.0	23.7
Nevada	26	27	32	27.5	32.2	37.9	8.8	11.4	13.3
New Hampshire	19	19	16	16.1	22.0	22.4	11.1	15.5	16.4
New Jersey	72	75	81	96.9	107.9	100.8	74.2	82.3	80.0
New Mexico	58	54	54	15.0	16.0	15.4	11.4	11.1	11.3
New York	153	150	148	1,143.7	1,170.3	1,304.3	677.5	729.8	790.7
North Carolina	67	71	75	665.7	936.9	980.7	414.5	604.0	645.4
North Dakota	114	114	110	10.8	11.6	17.6	8.1	8.4	13.3
Ohio	220	219	211	267.4	309.3	361.9	170.4	187.0	229.8
Oklahoma	309	300	286	35.6	39.6	43.2	28.7	31.0	33.4
Oregon	42	44	43	6.3	7.2	17.3	5.3	5.7	6.5
Pennsylvania	197	193	187	198.4	195.3	189.6	137.0	135.3	138.7
Rhode Island	7	6	7	90.5	103.0	182.1	56.6	50.6	114.5
South Carolina	77	77	79	19.0	20.8	23.6	15.6	16.3	18.4
South Dakota	104	102	97	29.7	32.0	37.2	11.7	12.0	13.5
Tennessee	204	201	197	102.5	90.4	86.9	76.4	64.8	61.9
Texas	799	754	710	179.9	181.2	166.4	149.2	143.2	133.2
Utah	50	51	56	45.2	59.2	102.9	22.9	29.9	69.7
Vermont	21	20	18	7.6	7.6	7.6	6.4	6.1	6.3
Virginia	152	147	143	75.0	80.7	59.6	52.0	54.5	42.9
Washington	78	81	79	12.7	13.4	14.9	10.6	10.9	12.3
West Virginia	89	82	70	23.6	23.1	17.5	18.8	17.3	13.8
Wisconsin	344	337	315	81.7	74.2	78.8	62.2	53.5	58.8
Wyoming	52	50	46	10.1	7.5	7.5	9.1	6.1	5.7

NOTE: Detail may not add to totals due to rounding.

a As of December 31.

SOURCE: *Statistical Abstract of the United States, 2001*; United States Federal Deposit Insurance Corporation, *Statistics on Banking*, annual.

TABLE G-2
Domestic and Foreign Deposits in Insured Commercial Banks
United States by State
December 31, 2000

State	Deposits (billions)	State	Deposits (billions)	State	Deposits ¹ (billions)
United States ¹	\$ 4,176.6				
Alabama	129.9	Kentucky	39.5	North Dakota	13.3
Alaska	4.1	Louisiana	41.9	Ohio	229.8
Arizona	30.7	Maine	5.4	Oklahoma	33.4
Arkansas	21.5	Maryland	35.6	Oregon	6.5
California	238.5	Massachusetts	72.6	Pennsylvania	138.7
Colorado	37.3	Michigan	97.7	Rhode Island	114.5
Connecticut	2.8	Minnesota	122.6	South Carolina	18.4
Delaware	77.8	Mississippi	26.4	South Dakota	13.5
District of Columbia	0.6	Missouri	52.4	Tennessee	61.9
Florida	47.7	Montana	8.8	Texas	133.2
Georgia	109.3	Nebraska	23.7	Utah	69.7
Hawaii	17.5	Nevada	13.3	Vermont	6.3
Idaho	2.1	New Hampshire	16.4	Virginia	42.9
Illinois	249.4	New Jersey	80.0	Washington	12.3
Indiana	54.6	New Mexico	11.3	West Virginia	13.8
Iowa	34.3	New York	790.7	Wisconsin	58.8
Kansas	31.0	North Carolina	645.4	Wyoming	5.7

NOTE: Detail may not add to total due to rounding.

1 Includes territorial possessions.

SOURCE: United States Federal Deposit Insurance Corporation; material compiled by Empire State Development.

TABLE G-3
Deposits of all FDIC¹-Insured Institutions
New York State by County
June 30, 2001

County	Total Deposits ²	County	Total Deposits ²
New York State	\$ 446,339,732	Madison	601,701
New York City	\$ 289,448,426	Monroe	11,130,866
Bronx	8,957,073	Montgomery	737,206
Kings	25,704,861	Nassau	36,533,042
New York	29,761,202	Niagara	2,212,752
Queens	218,430,241	Oneida	2,939,620
Richmond	6,595,049	Onondaga	5,540,831
Rest of State	\$ 174,891,306	Ontario	1,036,370
Albany	5,818,106	Orange	3,902,403
Allegany	327,230	Orleans	292,381
Broome	2,251,443	Oswego	1,053,158
Cattaraugus	689,712	Otsego	649,999
Cayuga	757,720	Putnam	3,637,674
Chautauqua	1,286,675	Rensselaer	1,618,190
Chemung	1,078,014	Rockland	5,041,244
Chenango	640,943	St. Lawrence	1,978,650
Clinton	948,989	Saratoga	1,999,747
Columbia	834,408	Schenectady	324,243
Cortland	516,713	Schoharie	116,311
Delaware	659,122	Schuyler	309,512
Dutchess	2,934,682	Seneca	1,006,200
Erie	16,028,496	Steuben	719,681
Essex	313,144	Suffolk	23,902,944
Franklin	420,352	Sullivan	850,540
Fulton	568,743	Tioga	342,522
Genesee	1,169,269	Tompkins	1,032,402
Greene	618,222	Ulster	1,939,769
Hamilton	52,488	Warren	986,871
Herkimer	523,812	Washington	514,962
Jefferson	1,017,146	Wayne	684,051
Lewis	203,093	Westchester	20,315,475
Livingston	572,656	Wyoming	478,838
		Yates	229,973

1 The Federal Deposit Insurance Corporation.

2 Deposits of branch banks are included in the county where branch is located.

SOURCE: New York State Banking Department.

TABLE G-4
Principal Banking and Lending Facilities and Resources
New York State, New York City and Rest of State
December 31, 2001

	Institutions			Resources		
	New York State	New York City	Rest of State	New York State	New York City	Rest of State
All Institutions ¹	1,075	444	631	\$ 2,461,476,274	\$ 2,170,428,297	\$ 291,047,977
Commercial Banks	172	78	94	1,357,660,490	1,168,523,330	189,137,160
Savings Banks	55	21	34	117,929,809	89,354,317	28,575,492
Article XII Investment Companies	11	9	2	60,631,787	12,840,150	47,791,637
Foreign Agencies	32	32	—	71,900,703	71,900,703	—
Foreign Branches	138	138	—	797,967,910	797,967,910	—
Savings and Loans	24	5	19	27,788,896	23,907,596	3,881,300
Licensed Lenders	12	3	9	1,275,430	8,632	1,266,798
Safe Deposit Companies	4	2	2	3,393	2,335	1,058
Credit Unions	627	156	471	26,317,856	5,923,325	20,394,531
State Charter ¹	349	231	118	\$ 1,812,638,657	\$ 1,568,424,890	\$ 244,213,767
Commercial Banks	113	63	50	873,823,620	706,580,130	167,243,490
Savings Banks	33	7	26	75,545,960	48,996,550	26,549,410
Article XII Investment Companies	11	9	2	60,631,787	12,840,150	47,791,637
Foreign Agencies ²	32	32	—	71,900,703	71,900,703	—
Foreign Branches	101	101	—	726,119,961	726,119,961	—
Savings and Loan Associations	5	1	4	392,930	64,222	328,708
Licensed Lenders	12	3	9	1,275,430	8,632	1,266,798
Safe Deposit Companies	4	2	2	3,393	2,335	1,058
Credit Unions	38	13	25	2,944,873	1,912,208	1,032,665
Federal Charter ¹	726	213	513	\$ 648,837,617	\$ 602,003,407	\$ 46,834,210
Commercial Banks	59	15	44	483,836,870	461,943,200	21,893,670
Savings Banks	22	14	8	42,383,849	40,357,767	2,026,082
Article XII Investment Companies	—	—	—	—	—	—
Foreign Agencies	—	—	—	—	—	—
Foreign Branches	37	37	—	71,847,949	71,847,949	—
Savings and Loan Associations	19	4	15	27,395,966	23,843,374	3,552,592
Licensed Lenders	—	—	—	—	—	—
Safe Deposit Companies	—	—	—	—	—	—
Credit Unions	589	143	446	23,372,983	4,011,117	19,361,866

— Represents zero.

1 Total consolidated assets distributed by headquarters location.

2 Operated by 96 different foreign banking organizations.

SOURCE: New York State Banking Department.

TABLE G-5
Insured Savings Institutions
Number and Deposits
New York State — 1985-2000

Year	Institutions			Deposits (thousands)	
	Total	Federal	State	Total	Demand
1985	170	84	86	\$ 119,121,870	\$ 680,128
1986	165	81	84	122,968,043	1,331,829
1987	166	81	85	132,355,135	1,506,507
1988	164	80	84	138,699,666	1,740,453
1989	163	80	83	140,061,241	2,844,282
1990	151	70	81	122,955,596	2,683,173
1991	139	62	77	114,857,365	2,687,047
1992	131	61	70	107,661,570	2,951,657
1993	125	60	65	93,641,075	3,053,194
1994	120	57	63	90,547,120	2,868,337
1995	112	55	57	99,938,027	3,106,673
1996	105	52	53	93,478,821	3,205,050
1997	97	52	45	84,686,730	3,594,520
1998	91	47	44	81,490,747	4,306,173
1999	88	46	42	82,396,572	3,996,235
2000	82	42	40	82,010,935	4,289,781

SOURCE: Federal Deposit Insurance Corporation, compiled by Empire State Development.

TABLE G-6
Foreign Banking Corporations
Assets and Liabilities of State-Licensed Agencies and Branches
New York State — 1999-2001(a)
(dollar amounts in millions)

	Assets			Liabilities			
	1999	2000	2001	1999	2000	2001	
--- State Licensed Agencies ---							
Total Assets	\$ 52,396.9	\$ 64,979.0	\$ 71,900.7	Total Liabilities	\$ 52,396.9	\$ 64,979.1	\$ 71,900.7
Cash and Balances with Other Banks	4,141.0	2,387.9	2,576.6	Demand Deposits and Credit Balances	1,114.5	1,365.3	882.8
Bonds and Corporate Stocks	10,302.5	8,022.4	10,095.7	Time Deposits and Credit Balances	21,595.1	25,386.7	32,956.0
Trading Assets	2,006.2	1,318.6	2,013.7	Federal Funds Purchased ³	6,659.1	17,345.4	17,629.3
Federal Funds Sold ¹	5,868.6	14,492.8	13,728.8	Other Borrowed Money	6,394.5	6,190.9	5,421.9
Loans and Overdrafts	27,730.1	30,673.3	26,876.9	Liabilities on Acceptances Outstanding	72.1	69.0	48.5
Customers' Liabilities on Acceptances Outstanding	70.1	65.2	45.4	Trading Liabilities	1,755.8	966.6	1,174.5
Due from Own Head Office et al. ²	962.4	7,022.8	14,904.9	Other Liabilities	1,333.1	1,156.3	1,544.9
Other Assets	1,316.1	996.0	1,658.7	Due to Own Head Office et al. ²	13,472.6	12,498.8	12,242.8
Number of Agencies	35	34	32	Total Liabilities Exclusive of Amounts Due to Own Head Office, Branches and Other Related Institutions	38,924.3	52,482.3	59,657.9
--- State Licensed Branches ---							
Total Assets	\$ 597,481.7	\$ 683,894.5	\$ 726,119.9	Total Liabilities	\$ 597,481.7	\$ 683,894.5	\$ 726,119.9
Cash and Balances with Other Banks	72,293.4	62,963.3	52,483.6	Demand Deposits	5,710.7	5,361.0	6,161.6
Bonds and Corporate Stocks	93,176.5	79,595.1	85,488.0	Time and Savings Deposits	306,211.5	356,327.9	366,014.9
Trading Assets	54,185.3	60,197.7	93,291.5	Federal Funds Purchased ³	82,954.2	143,973.4	128,939.6
Federal Funds Sold ¹	48,617.3	91,087.9	82,373.9	Other Borrowed Money	51,425.4	49,460.2	51,962.7
Loans and Overdrafts	193,073.0	213,556.5	212,066.6	Liabilities on Acceptances Outstanding	1,020.8	1,030.3	594.5
Customers' Liabilities on Acceptances Outstanding	899.9	897.5	586.1	Trading Liabilities	40,682.3	50,387.3	48,482.0
Due from Own Head Office et al. ²	106,136.9	146,670.2	173,451.2	Other Liabilities	23,740.0	24,445.3	24,584.8
Other Assets	29,099.4	28,926.3	26,379.0	Due to Own Head Office et al. ²	85,736.9	52,909.1	99,379.8
Number of Institutions	111	104	96	Total Liabilities Exclusive of Amounts Due to Own Head Office, Branches and Other Related Institutions	511,744.8	630,985.4	626,740.1
Number of Offices	125	118	101				

NOTE: Detail may not add to totals due to rounding.

a As of December 31 of each year.

1 Includes securities sold under repurchase agreements.

2 Includes branches and related institutions.

3 Includes securities purchased under resale agreements.

SOURCE: New York State Banking Department.

TABLE G-7
Admitted Assets of Life Insurance Companies Licensed in New York State
Selected Years — 1989-1999
(dollar amounts in billions)

Admitted Assets	1989	1994	1998	1999
Total	\$ 819.9	\$ 1,113.0	\$ 1,521.2	\$ 1,637.6
Percent Increase from 1988	—	35.7%	85.5%	99.7%
Type of Asset				
Bonds	344.2	525.5	627.9	637.3
Stocks	28.9	35.1	53.2	55.3
Mortgage Loans	191.4	147.0	133.0	140.7
Real Estate	22.4	33.8	20.0	17.7
Policy Loans/Liens	40.3	54.6	56.4	53.5
Short-Term Holdings	19.5	24.9	27.4	33.3
Other	173.2	291.9	603.3	699.8

NOTE: Detail may not add to totals due to rounding.

SOURCE: New York State Insurance Department.

— Represents zero.

TABLE G-8
Source of Income of Life Insurance Companies Licensed in New York State
Selected Years — 1994-1999
(dollar amounts in millions)

Source of Income	1994		1998		1999	
	Amount	Percent of Total	Amount	Percent of Total	Amount	Percent of Total
Total	\$ 239,500.0	100.0%	\$ 278,971.3	100.0%	\$ 303,389.5	100.0%
Total Premiums	164,637.9	68.7	187,919.8	67.3	210,995.9	69.5
Group Life	11,691.7	4.8	13,425.7	4.8	12,876.2	4.2
Group Annuities	54,398.8	22.7	78,779.1	28.2	95,461.0	31.5
Group A & H	27,022.6	11.3	21,000.1	7.5	21,093.8	7.0
Ordinary Life	40,897.4	17.1	40,186.7	14.4	42,086.3	13.9
Individual Annuities	26,512.9	11.1	30,189.7	10.8	34,947.1	11.5
Individual A & H	3,447.7	1.4	3,778.7	1.4	3,965.1	1.3
Credit Life	438.8	0.1	321.5	0.1	331.0	0.1
Industrial Life	228.2	0.1	238.3	0.1	235.4	0.1
Supplementary Income	6,722.2	2.8	8,854.4	3.2	9,040.2	3.0
Net Investment Income	59,642.5	24.9	67,451.3	24.2	67,947.7	22.4
Other Income	8,497.4	3.5	14,745.8	5.3	15,405.7	5.1

NOTE: Detail may not add to total due to rounding.

SOURCE: New York State Insurance Department.

TABLE G-9
Balance Sheet of Life Insurance Companies Licensed in
New York State — Selected Years 1994-1999
(billions)

	1994	1998	1999
Assets	\$ 1,113.0	\$ 1,521.2	\$ 1,637.7
Liabilities	1,056.8	1,443.0	1,553.9
Capital & Surplus	56.2	78.2	83.8

SOURCE: New York State Insurance Department.

TABLE G-10
Total Life Insurance in Force
Life Insurance Companies Licensed in New York State
Selected Years 1989-1999
(billions)

Class of Business	1989	1994	1998	1999
Total Insurance in Force ¹	\$ 4,942.8	\$ 6,700.7	\$ 8,098.0	\$ 8,422.0
Percent Increase from 1989	—	35.6%	63.8%	70.3%
Ordinary	2,474.8	3,415.6	4,358.9	4,557.9
Group	2,378.6	3,203.3	3,656.2	3,789.8
Credit	80.9	73.9	75.4	67.0
Industrial	8.5	7.9	7.4	7.3

NOTE: Detail may not add to totals due to rounding.
 — Represents zero.

SOURCE: New York State Insurance Department.

TABLE G-11
Life Insurance In Force in New York State by Class of Business
Selected Years — 1989-1999
(dollar amounts in billions)

Insurance in Force	1989	1994	1998	1999
Total	\$ 616.0	\$ 803.5	\$ 1,033.3	\$ 1,110.7
Percent Increase from 1988	—	30.4%	67.7%	80.3%
Class of Business				
Ordinary Life	339.9	477.6	608.6	644.9
Group	260.2	317.8	417.2	458.4
Credit	14.9	7.2	6.6	6.5
Industrial	1.0	0.9	0.9	0.8

— Represents zero.

SOURCE: New York State Insurance Department.

TABLE G-12
Aggregate Underwriting and Investment
Property and Casualty Insurers Licensed in New York State
1998 and 1999
(millions)

	Stock Companies		Mutual Companies	
	1998	1999	1998	1999
Net Increase or Decrease in Surplus	\$ 11,682.2	-\$ 746.6	\$ 12,728.3	\$ 2,745.6
Net Income	19,149.0	16,549.6	4,138.9	2,035.7
Net Gain or Loss	26,322.6	19,909.4	7,517.0	3,686.6
Underwriting	-8,364.0	-12,353.1	-2,546.4	-5,367.4
Investments ¹	34,605.1	32,331.6	10,260.3	9,652.6
Other Income	81.5	-69.0	-196.9	-598.5
Less				
Dividends to Policyholders	1,013.3	934.7	2,601.2	1,191.5
Federal Income Taxes Incurred	6,160.4	2,425.1	776.9	459.4
Other Sources	-7,466.8	-17,296.2	3,496.6	709.8
Total Dividends and Remittance	-13,050.3	-17,486.2	—	—
Cash	-12,514.5	-17,486.2	—	—
Stocks	-17.4	-13.1	—	—
U.S. Branches — Net remittance to/from Home Office	-518.4	-24.2	—	—
Unrealized Capital Gains	4,319.4	-3,516.1	6,038.3	2,922.7
Changes in Statutory Over Case Basis	22.1	124.7	16.8	47.9
Miscellaneous Items	-1,200.2	-865.3	-2,565.4	-2,261.2
Contributions to Surplus	2,442.3	4,446.8	6.8	0.4

NOTE: Data may not add to totals due to rounding.
— Represents zero.

¹ Excludes unrealized capital gains.

SOURCE: New York State Insurance Department.

TABLE G-13
Selected Annual Statement Data
Property and Casualty Insurers Licensed in New York State — 1996-1999
(dollar amounts in millions)

	1996	1997	1998	1999
	--- Stock Companies ---			
Net Premiums Written	\$ 143,254	\$ 146,706	\$ 144,788	\$ 146,569
Admitted Assets	469,175	505,697	509,872	504,597
Unearned Premium and Loss Reserves	290,637	293,618	288,693	285,537
Other Liabilities	39,250	43,753	45,867	44,619
Capital	4,565	4,451	4,343	4,782
Surplus Funds	134,723	163,876	175,313	174,440
	--- Mutual Companies ---			
Net Premiums Written	\$ 53,094	\$ 53,644	\$ 53,453	\$ 55,697
Admitted Assets	159,700	175,476	183,986	193,235
Unearned Premium and Loss Reserves	83,722	80,730	78,892	80,872
Other Liabilities	15,049	17,954	19,591	23,366
Surplus to Policyholders	60,928	76,793	85,503	88,998

SOURCE: New York State Insurance Department.

TABLE G-14
Direct Premiums Written By Property/Casualty Insurers
New York State¹ — 1994-1999
(millions)

Property and Casualty Lines	1994	1995	1996	1997	1998	1999	% Change	
							1994-1999	1998-1999
All Premiums Written	\$ 21,922	\$ 22,088	\$ 22,162	\$ 22,087	\$ 22,944	\$ 22,012	—	-4%
Private Passenger Auto	7,206	7,541	8,014	8,078	8,219	8,165	13%	-1
Bodily Injury and Property Damage	4,795	5,058	5,476	5,422	5,479	5,368	12	-2
Comprehensive and Collision	2,411	2,483	2,538	2,656	2,739	2,797	16	2
Commercial Auto	1,366	1,372	1,452	1,413	1,412	1,429	5	1
General (Other) Liability	1,981	1,853	1,851	2,091	2,734	1,825	-8	-33
Commercial Multi-Peril	2,043	2,139	2,097	2,031	2,071	2,002	-2	-3
Workers' Compensation	3,769	3,650	3,121	2,725	2,686	2,725	-28	1
Homeowners' Multi-Peril	1,868	1,966	2,053	2,133	2,181	2,230	19	2
Medical Malpractice	910	887	800	795	873	859	-6	-2
Inland Marine	453	469	477	489	487	527	16	8
Ocean Marine	518	489	485	461	421	353	-32	-16
Fidelity and Surety	326	318	320	317	330	348	7	5
Accident and Health	324	350	406	398	393	410	27	4
Fire	331	332	315	300	269	256	-23	-5
Product Liability	201	144	130	141	111	103	-49	-7
Financial Guaranty ²	270	207	248	318	389	381	41	-2
Allied Lines	134	142	139	126	104	122	-9	17
Aircraft	35	38	45	44	41	40	14	-2
Boiler and Machinery	61	57	64	62	59	56	-8	-5
Credit	29	37	42	44	44	45	55	2
Burglary and Theft	15	14	14	13	10	10	-33	—
All Other ³	83	83	89	108	110	123	48	12

NOTE: Detail may not add to totals due to rounding.

— Represents zero.

¹ New York State business of all New York State licensed companies. Excludes Mortgage Guaranty (\$163 million in 1999).

² Includes monoline and non-monoline insurers.

³ Includes Farmowners Multi-Peril, Crop Multi-Peril, Federal Flood, Earthquake, and Aggregate Write-Ins.

SOURCE: New York State Insurance Department.

TABLE G-15
Net Premiums Written and Surplus to Policyholders
U.S. Premium by Property and Casualty Insurers
Licensed in New York State — 1994-1999
(dollar amounts in millions)

Year	Stock Companies				Mutual Companies			
	Number of Companies	Net Premiums Written (During Year)	Surplus/Policyholders (End of Year)	Ratio of Premiums to Surplus	Number of Companies	Net Premiums Written (During Year)	Surplus/Policyholders (End of Year)	Ratio of Premiums to Surplus
1994	549	\$ 131,404	\$ 104,675	1.3	78	\$ 52,049	\$ 44,051	1.2
1995	567	136,270	122,335	1.1	75	52,647	52,171	1.0
1996	614	143,254	139,288	1.0	75	53,094	60,928	0.9
1997	623	146,706	168,327	0.9	73	53,644	76,793	0.7
1998	620	144,788	175,313	0.8	76	53,453	85,503	0.6
1999	647	146,569	174,440	0.8	71	55,697	88,998	0.6

SOURCE: New York State Insurance Department.

TABLE G-16
Health Maintenance Organizations
New York State — 1997-1999
(dollar amounts in millions)

	1997	1998	1999
Number of Companies — Line of Business ¹	5	4	4
Net Premium Income	\$ 2,892.0	\$ 3,376.6	\$ 4,046.7
Number of Participants ²	1.9	2.1	2.2
	1997	1998	1999
Number of Companies	32	32	34
Admitted Assets	\$ 2,904.5	\$ 2,975.6	\$ 3,137.8
Liabilities	2,188.7	2,344.1	2,247.8
Surplus Funds	715.8	631.5	890.0
Net Premium Income	8,411.6	9,415.2	9,875.0
Number of Participants ²	4.7	4.8	4.7

1 "Line of Business" HMOs operate within the corporate structure of a nonprofit insurer. For example, Empire Blue Cross Blue Shield's Healthnet HMO is a "line-of-business" of Empire Blue Cross/Blue Shield.

2 In millions.

SOURCE: New York State Insurance Department.

TABLE G-17
Appeal Determinations by Type of Appeal or Denial
New York State — July 1, 1999–March 1, 2001

	Total	Overturned	Upheld
		--- Type of Appeal ---	
Total	1,302	644	658
Expedited	87	44	43
Standard	1,215	600	615
		--- Type of Denial ---	
Total	1,302	644	658
Medical Necessity	1,198	609	589
Experimental/Investigational	104	35	69

NOTE: As of July 1, 1999, New Yorkers are entitled to an independent external review when health care services are denied on the basis that the services are not medically necessary or are experimental and/or investigational. The Department of Insurance accepts applications for external appeals, determines eligibility of applicants, and assigns the application to an external appeal agent after review for conflict of interest. If an HMO is involved, the Insurance Department notifies the Department of Health.

Expedited appeals are permitted if the claimant can provide evidence that a decision under the standard timetable would be

detrimental to his or her health. The first part of the table lists the number of health plan determinations that have been either upheld or overturned by external appeal agents based upon whether the appeal was standard or expedited. The second part of the table lists the number of appeal determinations that have been either upheld or overturned based upon whether the appeal concerned a medical necessity denial or an experimental/investigational denial.

SOURCE: New York State Insurance Department.

TABLE G-18
New York Stock Exchange and NASDAQ¹ Trading
1980, 1985, 1990 and 1995-2000

Item	Unit	1980	1985	1990(r)	1995	1996(r)	1997	1998	1999	2000
New York Stock Exchange										
Share Traded	Million	11,562	27,774	39,946	87,873	105,477	134,404	171,188	206,299	265,499
Round Lots ²	Million	11,352	27,511	39,665	87,218	104,636	133,312	169,745	203,914	262,478
Average Daily Shares	Million	45	109	157	346	412	527	674	809	1,042
High Day	Million	84	181	292	653	681	1,201	1,216	1,350	1,560
Low Day	Million	16	62	57	118	130	155	247	312	403
Odd Lots ³	Million	209	263	282	656	841	1,091	1,443	2,384	3,021
Value of Shares Traded	Billion	\$ 382	\$ 981	\$ 1,336	\$ 3,110	\$ 4,102	\$ 5,833	\$ 7,395	\$ 9,073	\$ 11,205
Round Lots ²	Billion	\$ 375	\$ 970	\$ 1,325	\$ 3,083	\$ 4,064	\$ 5,778	\$ 7,318	\$ 8,945	\$ 11,060
Odd Lots ³	Billion	\$ 8	\$ 10	\$ 11	\$ 27	\$ 38	\$ 56	\$ 77	\$ 128	\$ 145
Bond Volume ⁴	Million	\$ 5,190	\$ 9,047	\$ 10,893	\$ 6,979	\$ 5,529	\$ 5,046	\$ 3,838	\$ 3,221	\$ 2,328
Daily Average	Million	\$ 20.5	\$ 35.9	\$ 43.1	\$ 27.7	\$ 21.8	\$ 19.9	\$ 15.2	\$ 12.8	\$ 9.2
NASDAQ										
Shares Traded	Billion	6.7	20.7	33.4	101.2	138.1	163.9	202.0	272.6	442.8
Value of Shares Traded	Billion	\$ 69	\$ 234	\$ 452	\$ 2,398	\$ 3,302	\$ 4,482	\$ 5,759	\$ 11,013	\$ 20,395

r Revised.

1 National Association of Securities Dealers Automated Quotations.

2 A unit of trading or multiple thereof. On the New York State Stock Exchange, the unit of trade is generally 100 shares of stock. For some inactive stocks, the unit of trading is 10 shares.

3 An amount of stock less than the established 100-share unit or 10-share unit of trading.

4 Par value.

SOURCE: *Statistical Abstract of the United States, 2001*; New York Stock Exchange, Inc., New York, NY, *Fact Book, 2000* and National Association of Securities Dealers, Washington, DC, *NASD Annual Report*.

