



Section G

Banking and Insurance

Bank Deposits, Savings,
Investments and Loans

Banking and Lending
Facilities and Resources

Foreign Banking Corporations

Insurers by Type: Assets,
Liabilities and Volume

Life Insurance Companies:
Income, Assets, Market Share

Property/Casualty Insurers:
Premiums, Policies, Market Share

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TABLE G-1
Insured Commercial Banks — Assets and Liabilities
United States — 1990, 1994-2001(a)
(billions)

	1990	1994	1995	1996	1997	1998	1999	2000	2001(p)
Number of Banks Reporting	12,343	10,450	9,940	5,398.4	9,142	8,774	8,580	8,315	8,080
Assets	\$ 3,389	\$ 4,011	\$ 4,313	\$ 4,578	\$ 5,015	\$ 5,443	\$ 5,735	\$ 6,245	\$ 6,569
Net Loans and Leases	2,055	2,306	2,550	2,758	2,916	3,181	3,433	3,755	3,823
Real Estate Loans	830	998	1,080	1,139	1,245	1,346	1,510	1,673	1,804
Home Equity Loans ¹	61	76	79	85	98	97	102	128	154
Commercial and Industrial Loans	615	589	661	710	795	899	971	1,051	982
Loans to Individuals	404	487	535	562	561	571	558	607	631
Credit Cards and Related Plans	134	187	216	232	231	229	212	249	232
Farm Loans	33	39	40	41	45	46	45	48	48
Other Loans and Leases	242	251	292	364	329	381	410	443	433
Less: Reserve for Losses	56	52	53	53	55	57	59	64	72
Less: Unearned Income	14	6	6	5	4	4	4	3	3
Investment Securities	605	823	811	801	872	980	1,046	1,079	1,180
Other	730	881	952	1,020	1,227	1,282	1,256	1,410	1,566
Domestic Office Assets	2,999	3,483	3,728	3,906	4,267	4,719	4,995	5,485	5,803
Foreign Office Assets	390	527	585	672	748	723	739	760	766
Liabilities and Capital	\$ 3,389	\$ 4,011	\$ 4,313	\$ 4,578	\$ 5,015	\$ 5,443	\$ 5,735	\$ 6,245	\$ 6,569
Noninterest-Bearing Deposits	489	572	612	664	677	720	703	757	874
Interest-Bearing Deposits	2,162	2,302	2,416	2,533	2,745	2,961	3,127	3,423	3,518
Subordinated Debt	24	41	44	51	62	73	76	87	95
Other Liabilities	496	783	892	955	1,113	1,226	1,348	1,447	1,485
Equity Capital	219	312	350	375	418	462	480	531	597
Domestic Office Deposits	2,357	2,443	2,573	2,724	2,896	3,109	3,175	3,473	3,762
Foreign Office Deposits	293	432	454	474	526	572	656	707	630

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

p Preliminary.

a As of December 31.

1 For one- to four-family residential properties.

SOURCE: *Statistical Abstract of the United States, 2002*; United States Federal Deposit Insurance Corporation, *The FDIC Quarterly Banking Profile, Annual Report, and Statistics on Banking*, annual.

TABLE G-2

**Domestic and Foreign Deposits in Insured Commerical Banks
United States by State
December 31, 2001**

State	Deposits (billions)	State	Deposits (billions)	State	Deposits (billions)
United States ¹	4,391.6				
Alabama	132.1	Kentucky	42.3	North Dakota	13.4
Alaska	4.3	Louisiana	35.0	Ohio	286.8
Arizona	18.4	Maine	5.4	Oklahoma	35.2
Arkansas	23.5	Maryland	37.0	Oregon	7.1
California	257.6	Massachusetts	74.9	Pennsylvania	126.6
Colorado	36.9	Michigan	107.9	Rhode Island	140.4
Connecticut	3.1	Minnesota	76.7	South Carolina	20.2
Delaware	83.5	Mississippi	28.2	South Dakota	14.5
District of Columbia	0.4	Missouri	57.2	Tennessee	72.7
Florida	50.7	Montana	11.3	Texas	120.9
Georgia	107.7	Nebraska	24.7	Utah	96.1
Hawaii	16.5	Nevada	16.7	Vermont	6.7
Idaho	2.4	New Hampshire	19.2	Virginia	50.2
Illinois	296.4	New Jersey	61.4	Washington	16.9
Indiana	67.5	New Mexico	11.6	West Virginia	14.3
Iowa	37.9	New York	826.4	Wisconsin	59.8
Kansas	29.4	North Carolina	651.4	Wyoming	6.0

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

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

1 Includes territorial possessions.

TABLE G-3
Deposits of All FDIC¹-Insured Institutions
New York State by County
June 30, 2002

County	Total Deposits ²	County	Total Deposits ²
New York State	516,005,000,000	Madison	575,000,000
New York City	\$ 326,036,000,000	Monroe	13,469,000,000
Bronx	9,145,000,000	Montgomery	711,000,000
Kings	27,233,000,000	Nassau	38,574,000,000
New York	250,504,000,000	Niagara	2,212,000,000
Queens	31,849,000,000	Oneida	3,138,000,000
Richmond	7,305,000,000	Onondaga	5,860,000,000
Rest of State	189,969,000,000	Ontario	1,185,000,000
Albany	7,226,000,000	Orange	4,215,000,000
Allegany	384,000,000	Orleans	298,000,000
Broome	2,138,000,000	Oswego	1,040,000,000
Cattaraugus	706,000,000	Otsego	744,000,000
Cayuga	753,000,000	Putnam	3,950,000,000
Chautauqua	1,203,000,000	Rensselaer	1,691,000,000
Chemung	1,085,000,000	Rockland	5,505,000,000
Chenango	639,000,000	St. Lawrence	1,023,000,000
Clinton	996,000,000	Saratoga	2,154,000,000
Columbia	871,000,000	Schenectady	2,105,000,000
Cortland	536,000,000	Schoharie	342,000,000
Delaware	665,000,000	Schuyler	124,000,000
Dutchess	3,160,000,000	Seneca	326,000,000
Erie	19,817,000,000	Steuben	784,000,000
Essex	368,000,000	Suffolk	24,735,000,000
Franklin	433,000,000	Sullivan	860,000,000
Fulton	682,000,000	Tioga	366,000,000
Genesee	984,000,000	Tompkins	1,169,000,000
Greene	647,000,000	Ulster	1,935,000,000
Hamilton	59,000,000	Warren	1,046,000,000
Herkimer	574,000,000	Washington	524,000,000
Jefferson	1,035,000,000	Wayne	665,000,000
Lewis	204,000,000	Westchester	22,195,000,000
Livingston	536,000,000	Wyoming	498,000,000
		Yates	250,000,000

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, 2002**

	Institutions			Resources		
	New York State	New York City	Rest of State	New York State	New York City	Rest of State
All Institutions ¹	1,033	425	608	\$ 2,633,560,546	\$ 2,354,397,210	\$ 279,163,336
Commercial Banks	163	73	90	1,494,985,793	1,297,708,459	197,277,334
Savings Banks	53	21	32	104,169,584	69,463,927	34,705,657
Article XII Investment Companies	10	10	—	75,726,135	75,726,135	—
Foreign Agencies	28	28	—	62,621,146	62,621,146	—
Foreign Branches	132	132	—	819,173,069	819,173,069	—
Savings and Loans	23	4	19	27,464,239	22,900,961	4,563,278
Licensed Lenders	14	3	11	19,535,236	4,924	19,530,312
Safe Deposit Companies	4	2	2	3,538	2,425	1,113
Credit Unions	606	152	454	29,881,806	6,796,164	23,085,642
State Charter ¹	328	214	114	\$ 1,951,762,452	\$ 1,726,536,499	\$ 225,225,953
Commercial Banks	107	58	49	966,846,740	788,953,666	177,893,074
Savings Banks	30	7	23	81,547,286	55,232,342	26,314,944
Article XII Investment Companies	10	10	—	75,726,135	75,726,135	—
Foreign Agencies ²	28	28	—	62,621,146	62,621,146	—
Foreign Branches	93	93	—	741,821,129	741,821,129	—
Savings and Loan Associations	5	1	4	419,191	67,057	352,134
Licensed Lenders	14	3	11	19,535,236	4,924	19,530,312
Safe Deposit Companies	4	2	2	3,538	2,425	1,113
Credit Unions	37	12	25	3,242,051	2,107,675	1,134,376
Federal Charter ¹	705	211	494	\$ 681,798,094	\$ 627,860,711	\$ 53,937,383
Commercial Banks	56	15	41	528,139,053	508,754,793	19,384,260
Savings Banks	23	14	9	22,622,298	14,231,585	8,390,713
Article XII Investment Companies	—	—	—	—	—	—
Foreign Agencies	—	—	—	—	—	—
Foreign Branches	39	39	—	77,351,940	77,351,940	—
Savings and Loan Associations	18	3	15	27,045,048	22,833,904	4,211,144
Licensed Lenders	—	—	—	—	—	—
Safe Deposit Companies	—	—	—	—	—	—
Credit Unions	569	140	429	26,639,755	4,688,489	21,951,266

— Represents zero.

2 Operated by 90 different foreign banking organizations.

1 Total consolidated assets distributed by headquarters location.

SOURCE: New York State Banking Department.

TABLE G-5

**Insured Savings Institutions
Number and Deposits
New York State — 1985-2001**

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
2001	79	39	40	87,500,649	6,138,131

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 — 2000-02(a)
(dollar amounts in millions)

	Assets			Liabilities			
	2000	2001	2002	2000	2001	2002	
--- State Licensed Agencies ---							
Total Assets	\$ 64,979.0	\$ 71,900.7	\$ 65,104.8	Total Liabilities	\$ 64,979.1	\$ 71,900.7	\$ 65,104.8
Cash and Balances with Other Banks	2,387.9	2,576.6	2,047.3	Demand Deposits and Credit Balances	1,365.3	882.8	870.5
Bonds and Corporate Stocks	8,022.4	10,095.7	9,548.6	Time Deposits and Credit Balances	25,386.7	32,956.0	33,356.1
Trading Assets	1,318.6	2,013.7	2,030.2	Federal Funds Purchased ³	17,345.4	17,629.3	10,508.8
Federal Funds Sold ¹	14,492.8	13,728.8	9,298.4	Other Borrowed Money	6,190.9	5,421.9	5,611.4
Loans and Overdrafts	30,673.3	26,876.9	18,242.3	Liabilities on Acceptances Outstanding	69.0	48.5	20.1
Customers' Liabilities on Acceptances Outstanding	65.2	45.4	18.6	Trading Liabilities	966.6	1,174.5	1,514.4
Due from Own Head Office et al. ²	7,022.8	14,904.9	23,217.7	Other Liabilities	1,156.3	1,544.9	629.5
Other Assets	996.0	1,658.7	701.6	Due to Own Head Office et al. ²	12,498.8	12,242.8	12,594.0
Number of Agencies	34	32	28	Total Liabilities Exclusive of Amounts Due to Own Head Office, Branches and Other Related Institutions	52,482.3	59,657.9	52,510.8
--- State Licensed Branches ---							
Total Assets	\$ 683,894.5	\$ 726,119.9	741,794.6	Total Liabilities	\$ 683,894.5	\$ 726,119.9	741,794.6
Cash and Balances with Other Banks	62,963.3	52,483.6	44,662.4	Demand Deposits	5,361.0	6,161.6	6,959.1
Bonds and Corporate Stocks	79,595.1	85,488.0	90,042.4	Time and Savings Deposits	356,327.9	366,014.9	323,753.7
Trading Assets	60,197.7	93,291.5	112,654.9	Federal Funds Purchased ³	143,973.4	128,939.6	180,473.0
Federal Funds Sold ¹	91,087.9	82,373.9	106,209.8	Other Borrowed Money	49,460.2	51,962.7	56,639.8
Loans and Overdrafts	213,556.5	212,066.6	210,131.5	Liabilities on Acceptances Outstanding	1,030.3	594.5	423.2
Customers' Liabilities on Acceptances Outstanding	897.5	586.1	377.5	Trading Liabilities	50,387.3	48,482.0	70,005.7
Due from Own Head Office et al. ²	146,670.2	173,451.2	148,847.1	Other Liabilities	24,445.3	24,584.8	26,533.9
Other Assets	28,926.3	26,379.0	28,869.0	Due to Own Head Office et al. ²	52,909.1	99,379.8	77,006.2
Number of Institutions	104	96	90	Total Liabilities Exclusive of Amounts Due to Own Head Office, Branches and Other Related Institutions	630,985.4	626,740.1	664,788.4
Number of Offices	118	101	94				

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 — 1990-2000
(dollar amounts in billions)

Admitted Assets	1990	1995	1999	2000
Total	\$ 870.2	\$ 1,222.6	\$ 1,637.6	\$ 1,652.4
Percent Increase from 1990	—	40.5%	88.2%	89.9%
Type of Asset				
Bonds	369.4	566.8	637.3	661.6
Stocks	29.1	39.6	55.3	54.1
Mortgage Loans	200.0	142.6	140.7	141.0
Real Estate	24.9	32.4	17.7	16.1
Policy Loans/Liens	43.2	58.9	53.5	55.1
Short-Term Holdings	19.2	21.1	33.3	28.1
Other	184.4	361.1	699.8	696.4

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

SOURCE: New York State Insurance Department.

TABLE G-8
Source of Income of Life Insurance Companies
Licensed in New York State
Selected Years—1995-2000
(dollar amounts in millions)

Source of Income	1995		1999		2000	
	Amount	Percent of Total	Amount	Percent of Total	Amount	Percent of Total
Total	\$ 251,761.5	100.0%	\$ 303,389.5	100.0%	\$ 354,602.6	100.0%
Total Premiums	169,613.3	67.4	210,995.9	69.5	229,074.9	64.6
Group Life	12,011.4	4.8	12,876.2	4.2	15,116.2	4.3
Group Annuities	58,699.0	23.4	95,461.0	31.5	100,386.4	28.3
Group A & H	26,126.3	10.4	21,093.8	7.0	21,034.4	5.9
Ordinary Life	42,493.9	16.9	42,086.3	13.9	45,642.5	12.9
Individual Annuities	26,309.7	10.5	34,947.1	11.5	41,892.5	11.8
Individual A & H	3,382.6	1.3	3,965.1	1.3	4,485.9	1.3
Credit Life	375.7	0.1	331.0	0.1	287.1	0.1
Industrial Life	214.7	0.1	235.4	0.1	229.9	0.1
Supplementary Income	7,113.2	2.8	9,040.2	3.0	9,840.4	2.8
Net Investment Income	64,979.8	25.8	67,947.7	22.4	71,875.9	20.3
Other Income	10,055.2	4.0	15,405.7	5.1	43,811.5	12.4

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 1995-2000
(billions)

	1995	1999	2000
Assets	\$ 1,222.6	\$ 1,637.7	\$ 1,652.4
Liabilities	1,160.2	1,553.9	1,562.9
Capital & Surplus	62.4	83.8	89.5

SOURCE: New York State Insurance Department.

TABLE G-10
Total Life Insurance in Force
Life Insurance Companies Licensed in New York State
Selected Years 1990-2000
(billions)

Class of Business	1990	1995	1999	2000
Total Insurance in Force ¹	\$ 5,490.6	\$ 6,914.6	\$ 8,422.0	\$ 8,852.3
Percent Increase from 1990	—	25.9%	53.4%	61.2%
Ordinary	2,702.4	3,626.8	4,557.9	4,803.8
Group	2,701.8	3,206.1	3,789.8	3,977.5
Credit	78.0	73.9	67.0	63.9
Industrial	8.4	7.8	7.3	7.1

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 — 1990-2000
(dollar amounts in billions)

Insurance in Force	1990	1995	1999	2000
Total	\$ 658.5	\$ 829.2	\$ 1,110.7	\$ 1,190.0
Percent Increase from 1990	—	25.9%	68.7%	80.7%
Class of Business				
Ordinary Life	371.0	501.7	644.9	694.8
Group	272.0	319.5	458.4	488.2
Credit	14.4	7.0	6.5	6.2
Industrial	1.1	0.9	0.8	0.8

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

SOURCE: New York State Insurance Department.

TABLE G-12
Aggregate Underwriting and Investment
Property and Casualty Insurers Licensed in New York State
1999 and 2000
(millions)

	Stock Companies		Mutual Companies	
	1999	2000	1999	2000
Net Increase or Decrease in Surplus	\$ -773.9r	\$ -8,233.0	\$ 2,745.6	\$ -1,547.6
Net Income	16,549.6	14,014.7	2,035.7	2,738.7
Net Gain or Loss	19,909.4	16,909.0	3,686.6	5,179.2
Underwriting	-12,353.1	-15,981.2	-5,367.4	-6,854.1
Investments ¹	32,331.6	32,211.6	9,652.6	11,736.7
Other Income	-69.0	687.6	-598.5	296.6
Less				
Dividends to Policyholders	934.7	822.0	1,191.5	1,781.1
Federal Income Taxes Incurred	2,425.1	2,072.3	459.4	659.3
Other Sources	-17,333.5r	-22,247.7	709.8	-4,286.3
Total Dividends and Remittance	-17,523.5r	-13,675.8	—	—
Cash	-17,486.2	-13,214.3	—	—
Stocks	-13.1	-391.5	—	—
U.S. Branches — Net remittance to/from Home Office	-24.2	-70.1	—	—
Total, Remainder of Other Sources	190.1	-8,571.9	709.8	-4,286.3
Unrealized Capital Gains	-3,516.1	-12,761.2	2,922.7	-3,475.7
Changes in Statutory Over Case Basis	124.7	85.5	47.9	25.7
Miscellaneous Items	-865.3	-21.6	-2,261.2	-836.6
Contributions to Surplus	4,446.8	4,125.4	0.4	0.3

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

r Revised.

— 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 — 1997-2000
(dollar amounts in millions)

	1997	1998	1999	2000
	--- Stock Companies ---			
Net Premiums Written	\$ 146,706	\$ 144,788	\$ 146,569	\$ 160,173
Admitted Assets	505,697	509,872	504,597	511,202
Unearned Premium and Loss Reserves	293,618	288,693	285,537	295,849
Other Liabilities	43,753	45,867	44,619	46,383
Capital	4,451	4,343	4,782	4,932
Surplus Funds	163,876	175,313	174,440	168,969
	--- Mutual Companies ---			
Net Premiums Written	\$ 53,644	\$ 53,453	\$ 55,697	\$ 57,305
Admitted Assets	175,476	183,986	193,235	192,189
Unearned Premium and Loss Reserves	80,730	78,892	80,872	80,098
Other Liabilities	17,954	19,591	23,366	26,939
Surplus to Policyholders	76,793	85,503	88,998	85,206

SOURCE: New York State Insurance Department.

TABLE G-14

**Direct Premiums Written By Property/Casualty Insurers
New York State¹ — 1995-2000
(millions)**

Property and Casualty Lines	1995	1996	1997	1998	1999	2000	% Change	
							1995-2000	1999-2000
All Premiums Written	\$ 22,088	\$ 22,162	\$ 22,087	\$ 22,944	\$ 22,012	\$ 23,112	5%	5%
Private Passenger Auto	7,541	8,014	8,078	8,219	8,165	8,173	8	—
Bodily Injury and Property Damage	5,058	5,476	5,422	5,479	5,368	5,352	6	—
Comprehensive and Collision	2,483	2,538	2,656	2,739	2,797	2,821	14	1
Commercial Auto	1,372	1,452	1,413	1,412	1,429	1,491	9	4
General (Other) Liability	1,853	1,851	2,091	2,734	1,825	2,148	16	18
Commercial Multi-Peril	2,139	2,097	2,031	2,071	2,002	2,085	-3	4
Workers' Compensation	3,650	3,121	2,725	2,686	2,725	3,154	-14	16
Homeowners' Multi-Peril	1,966	2,053	2,133	2,181	2,230	2,326	18	4
Medical Malpractice	887	800	795	873	859	815	-8	-5
Inland Marine	469	477	489	487	527	519	11	-2
Ocean Marine	489	485	461	421	353	351	-28	-1
Fidelity and Surety	318	320	317	330	348	357	12	3
Accident and Health ²	350	406	398	393	410	442	26	8
Fire	332	315	300	269	256	277	-17	8
Product Liability	144	130	141	111	103	111	-23	8
Financial Guaranty ³	207	248	318	389	381	449	117	18
Allied Lines	142	139	126	104	122	135	-5	11
Aircraft	38	45	44	41	40	47	24	18
Boiler and Machinery	57	64	62	59	56	62	9	11
Credit	37	42	44	44	45	41	11	-9
Burglary and Theft	14	14	13	10	10	10	-29	—
All Other ⁴	83	89	108	110	123	119	43	-3

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 (\$176 million in 2000).

2 Includes Federal employee health benefits program premium.

3 Includes monoline and non-monoline insurers.

4 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 — 1995-2000
(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
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
2000	683	160,173	168,969	0.9	74	57,305	85,206	0.7

SOURCE: New York State Insurance Department.

TABLE G-16
Health Maintenance Organizations
New York State — 1998-2000
(dollar amounts in millions)

	1998	1999	2000
Number of Companies—Line of Business ¹	4	4	4
Net Premium Income	\$ 3,376.6	\$ 4,046.7	\$ 4,641.0
Number of Participants ²	2.1	2.2	2.2
	1998	1999	2000
Number of Companies	32	34	32
Admitted Assets	\$ 2,975.6	\$ 3,137.8	\$ 3,266.2
Liabilities	2,344.1	2,247.8	2,195.3
Surplus Funds	631.5	890.0	1,075.9
Net Premium Income	9,415.2	9,875.0	9,504.2
Number of Participants ²	4.8	4.7	4.4

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
Appeals Determinations by Type of Appeal or Denial
New York State — January 1, 2001 — December 31, 2001

	Total	Overturned	Overturned in Part ¹	Upheld
Total	950	352	72	526
Medical Necessity	855	318	72	465
Experimental/Investigational	89	33	—	56
Clinical Trial	6	1	—	5

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, or are part of a clinical trial. The Department of Insurance accepts applications for external appeals, determines eligibility of applicants, and assigns the application to an external review organization after review for conflict of interest. If an HMO is involved, the Insurance Department notifies the Department of Health.

— Represents zero.
1 Overturned in Part reflects the number of cases that are decided partially in favor of the consumer. For example, an HMO may refuse payment for a five-day hospital stay claiming it was not medically necessary. The external review organization may then decide that three days were medically necessary, but that two days were not.
SOURCE: New York State Insurance Department.

TABLE G-18
New York Stock Exchange and NASDAQ¹ Trading
1990, 1994-2001

Item	Unit	1990(r)	1994	1995	1996(r)	1997	1998	1999	2000	2001
New York Stock Exchange										
Share Traded	Million	39,946	74,003	87,873	105,477	134,404	171,188	206,299	265,499	311,290
Round Lots ²	Million	39,665	73,420	87,218	104,636	133,312	169,745	203,914	262,478	307,509
Average Daily Shares	Million	157	291	346	412	527	674	809	1,042	1,240
High Day	Million	292	483	653	681	1,201	1,216	1,350	1,560	2,368
Low Day	Million	57	114	118	130	155	247	312	403	414
Odd Lots ³	Million	282	583	656	841	1,091	1,443	2,384	3,021	3,781
Value of Shares Traded	Billion	\$ 1,336	\$ 2,477	\$ 3,110	\$ 4,102	\$ 5,833	\$ 7,395	\$ 9,073	\$ 11,205	\$ 10,645
Round Lots ²	Billion	\$ 1,325	\$ 2,454	\$ 3,083	\$ 4,064	\$ 5,778	\$ 7,318	\$ 8,945	\$ 11,060	\$ 10,489
Odd Lots ³	Billion	\$ 11	\$ 22	\$ 27	\$ 38	\$ 56	\$ 77	\$ 128	\$ 145	\$ 155
Bond Volume ⁴	Million	\$ 10,893	\$ 7,197	\$ 6,979	\$ 5,529	\$ 5,046	\$ 3,838	\$ 3,221	\$ 2,328	\$ 2,668
Daily Average	Million	\$ 43.1	\$ 28.6	\$ 27.7	\$ 21.8	\$ 19.9	\$ 15.2	\$ 12.8	\$ 9.2	\$ 10.8
NASDAQ										
Shares Traded	Billion	33.4	77.4	101.2	138.1	163.9	202.0	272.6	442.8	471.2
Value of Shares Traded	Billion	\$ 452	\$ 1,449	\$ 2,398	\$ 3,302	\$ 4,482	\$ 5,759	\$ 11,013	\$ 20,395	\$ 10,935

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, 2002; New York Stock Exchange, Inc., New York, NY, Fact Book, 2001 and National Association of Securities Dealers, Washington, DC, NY, Fact Book, annual and National Association of Securities Dealers, Washington, DC, NASD Annual Report.

