

Business of 2018

# WISCONSIN INSURANCE REPORT



**Tony Evers**  
*Governor*

**Mark V. Afable**  
*Commissioner of Insurance*



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# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

**Tony Evers, Governor**  
**Mark V. Afable, Commissioner**

**Wisconsin.gov**

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The Honorable Tony Evers  
Governor, State of Wisconsin  
115 East State Capitol  
Madison, WI 53702

Dear Governor Evers:

I am pleased to submit the 150th *Wisconsin Insurance Report* covering calendar year 2018 activities.

This report provides you with details regarding the industry's participants and the Office of the Commissioner of Insurance's (OCI) activities.

Insurers and insurance agents play an important role in Wisconsin's economy. Wisconsin's tradition of sound solvency regulation, combined with robust consumer protections, continue to support a healthy insurance market. Wisconsin is the fifth largest insurance market in the country. There are over 152,000 agents licensed to do business in Wisconsin and over 37,000 of those are Wisconsin residents. Over 2,000 companies, 330 domiciled in Wisconsin, are vying for a share of Wisconsin's insurance market. This competitive environment allows for a consumer-friendly marketplace with choices among all lines of insurance, resulting in some of the lowest insurance premiums in the country.

In 2018, OCI effectively handled over 18,000 consumer inquiries and complaints and continued to provide important consumer information for Wisconsin citizens. We continuously update our website to increase access to current information and improve the usability of OCI's services, such as the consumer complaint portal. We increased participation in the company complaint access portal – reducing the response time for consumers and cutting mailing and printing costs.

As we make our way through 2019, OCI continues to increase and enhance its social media presence as an avenue to improve community engagement. We are actively pursuing opportunities to expand consumer outreach through community activities and partnerships with other state agencies as we work to connect the dots for the benefit of Wisconsin's insurance consumers.

Respectfully submitted,

A handwritten signature in black ink that reads 'Mark V. Afable'.

Mark V. Afable  
Commissioner

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THE MISSION OF THE  
OFFICE OF THE COMMISSIONER OF INSURANCE:

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**Leading the way  
in informing and protecting  
the public  
*and*  
responding to their  
insurance needs.**

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**Secretaries of State\***  
 Ex Officio Commissioners of Insurance

Name	Residence	From	Term To
Llewelyn Breese	Prairie du Chien	January 3, 1870	January 5, 1874
Peter Doyle	Prairie du Chien	January 5, 1874	January 7, 1878
Hans B. Warner	Ellsworth	January 7, 1878	April 1, 1878

**Commissioners of Insurance**

Philip L. Spooner	Madison	April 1, 1878	January 3, 1887
Philip Cheek, Jr.	Baraboo	January 3, 1887	January 5, 1891
Wilbur M. Root	Sheboygan	January 5, 1891	January 7, 1895
William A. Fricke	Milwaukee	January 7, 1895	October 15, 1898
Emil Giljohann	Milwaukee	October 15, 1898	January 5, 1903
Zeno M. Host	Milwaukee	January 5, 1903	January 1, 1907
George E. Beedle	Embarrass	January 7, 1907	January 2, 1911
Herman L. Ekern	Whitehall	January 2, 1911	July 1, 1915
M. J. Cleary	Blanchardville	July 1, 1915	April 10, 1919
Plat Whitman	Highland	April 10, 1919	July 17, 1923
W. Stanley Smith	Ashland	July 17, 1923	June 2, 1926
Olaf H. Johnson	Gratiot	June 2, 1926	January 10, 1927
M. A. Freedy	Wauwatosa	January 10, 1927	July 1, 1931
H. J. Mortensen	New Lisbon	July 1, 1931	October 1, 1939
Morvin Duel	Fond du Lac	October 1, 1939	August 8, 1948
J. L. Sonderegger	Madison	October 1, 1948	December 1, 1948
John R. Lange	Madison	December 1, 1948	July 15, 1955
Alfred Van DeZande	Campbellsport	July 15, 1955	November 1, 1955
Paul J. Rogan	Ladysmith	November 1, 1955	July 2, 1959
Charles Manson	Wausau	July 2, 1959	September 15, 1965
Robert D. Haase	Marinette	September 15, 1965	September 7, 1969
S. C. DuRose	Madison	October 1, 1969	April 8, 1975
Harold R. Wilde	Madison	April 8, 1975	March 18, 1979
Susan M. Mitchell	Madison	March 19, 1979	July 31, 1982
Ann J. Haney	Madison	August 1, 1982	February 28, 1983
Thomas P. Fox	Madison	March 1, 1983	April 27, 1987
Robert D. Haase	Marinette	April 28, 1987	December 31, 1992
Josephine W. Musser	Madison	March 8, 1993	January 2, 1998
Randy Blumer	Madison	January 6, 1998	January 2, 1999
Connie L. O'Connell	Sun Prairie	January 4, 1999	January 6, 2003
Jorge Gomez	Milwaukee	February 17, 2003	December 18, 2006
Sean Dilweg	Madison	January 1, 2007	January 3, 2011
Theodore K. Nickel	Merrill	January 3, 2011	January 20, 2019
Mark Afable	Sun Prairie	January 22, 2019	

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\* By chapter 56, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance ex officio until 1878. The Commissioner of Insurance was made elective in 1881. In 1911 the Commissioner of Insurance was made appointive instead of elective.

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## **Introduction**

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure the insurance industry meets the insurance needs of Wisconsin citizens responsibly and adequately. In short, our job is to ensure the insurance industry lives up to its promises and the industry has the financial resources to fulfill promises into the future.

The importance of fair, effective, and timely regulation of the insurance industry offers OCI a special challenge in meeting its public mission of leading the way in informing and protecting the public and responding to their insurance needs.

In order to fulfill its mission, OCI must perform the following duties:

- Review insurance policies sold in Wisconsin to make sure they meet the requirements in Wisconsin law.
  - Conduct examinations of domestic and foreign insurers to ensure compliance with Wisconsin laws and rules.
  - Monitor the financial solvency of licensed companies to make sure that consumers have the insurance coverage they expect when they need it.
  - Issue licenses to the various parties involved in selling and marketing insurance products.
  - Research special insurance issues to understand and assess their impact on Wisconsin.
  - Provide technical assistance on legislation and promulgating administrative rules to interpret insurance laws.
  - Educate the public through the creation of consumer education pieces and the distribution of public information.
  - Operate a state life insurance fund, and an injured patients and families compensation fund insuring health care providers for medical malpractice.
  - Assist consumers with their insurance problems.
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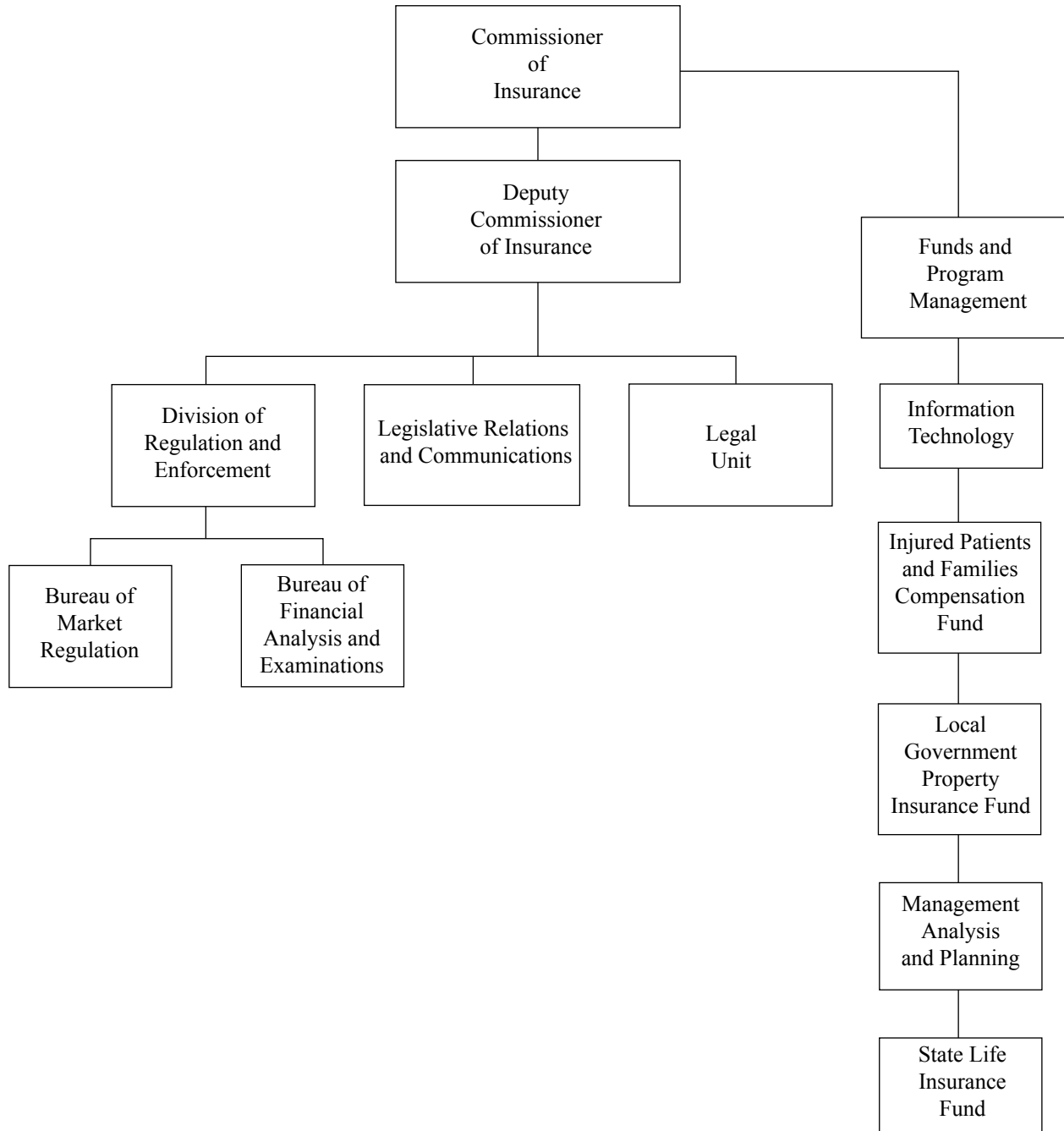
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## **I. Administration of the Office**



### Organizational Chart of the Office of the Commissioner of Insurance



## Organizational Structure

OCI is organized into four sections: Legal Unit, Legislative Relations and Communications, Funds and Program Management, and the Division of Regulation and Enforcement.

### Legal Unit

The Legal Unit represents the agency in administrative proceedings, provides legal advice to staff, represents or supervises representation of the agency in litigation and insurance company receiverships, and develops legislative proposals and administrative rules. In addition, it provides legal services for the Injured Patients and Families Compensation Fund, Wisconsin Health Care Liability Insurance Plan, Local Government Property Insurance Fund (terminated July 1, 2019), and State Life Insurance Fund.

### Legislative Relations and Communications

Legislative Relations and Communications provides advice on executive matters affecting the agency's goals and initiatives including directing the agency's legislative initiatives and communications activities. This unit also provides advice on technical insurance-related issues, employs up-to-date communication tools to engage consumers in Wisconsin, and educates underserved populations on insurance issues.

### Funds and Program Management

Funds and Program Management is responsible for all general administrative functions of the agency including information technology, project management, budget, accounting, facilities management, records management, and support services. This unit acts as a liaison between the agency and the Department of Administration for procurement, staff development, and human resource services.

This unit is also responsible for the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund.

- The Injured Patients and Families Compensation Fund provides medical malpractice protection to health care providers for claims in excess of \$1,000,000 per claim or \$3,000,000 annual aggregate for each policy year.
- The Local Government Property Insurance Fund offers property insurance protection to participating Wisconsin local government units (terminated July 1, 2019).
- The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding \$10,000 per person.

### Division of Regulation and Enforcement

The Division of Regulation and Enforcement is responsible for carrying out the agency's insurance regulatory and enforcement responsibilities. In addition, it assists with the agency's consumer education program by providing technical expertise in the development and publication of the agency's consumer education materials. The division is also responsible for assisting in the development and promulgation of administrative rules interpreting insurance statutes. Finally, the division has a major role in the agency's participation in the National Association of Insurance Commissioners, a trade association made up of the country's chief insurance regulators.

#### *Bureau of Financial Analysis and Examinations.*

This bureau monitors the financial solvency of insurers licensed to do business in Wisconsin. It conducts on-site financial examinations of domestic insurer operations, administers insurer rehabilitations and liquidations, audits and collects insurer premium taxes and fees, licenses insurance companies, reviews holding company transactions, reviews change of control transactions, and collects funds from insurers under the fire department dues program.

#### *Bureau of Market Regulation.*

This bureau performs market conduct examinations and market analysis of licensed insurers, determines compliance with applicable laws and rules, handles consumer contacts and consumer complaints about licensees, processes rate and policy form filings, initiates administrative actions against licensees who violate Wisconsin's insurance laws, staffs several risk-sharing plans, disseminates information to the public, investigates agent activities, and administers the insurance intermediary licensing and continuing education program. OCI's managed care specialist assigned to this bureau investigates complex managed care complaints received by OCI, educates consumers on their rights under managed care plans, and administers the state's independent review program.

#### *Rate Review.*

OCI's Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace.



## Management Staff

**Mark V. Afable**—Governor Tony Evers appointed Mark V. Afable as Commissioner of Insurance for the State of Wisconsin in January 2019. In addition to serving as the state’s chief regulator of insurance, Commissioner Afable oversees the agency’s 141 employees, and supervises the Injured Patients and Families Compensation Fund, and the State Life Insurance Fund.

A graduate of Marquette University Law School, Commissioner Afable has many years of experience in the insurance industry. Prior to his appointment, he served as the chief legal officer for American Family Insurance, overseeing corporate legal, government affairs, compliance, litigation, and protective services. With extensive experience working with state and federal legislators, state insurance regulators, and the National Association of Insurance Commissioners (NAIC), he advised senior leadership and the board of directors on legal matters involving corporate governance, compliance issues, and regulatory actions

Before joining American Family in 1994, Commissioner Afable directed legislative and regulatory efforts in several states for Allstate Insurance Company, where he first became involved with NAIC. Earlier in his career, the Commissioner focused his efforts on insurance policy and legislative issues as counsel for the National Association of Independent Insurers (NAII) in Des Plaines, Illinois.

Commissioner Afable previously served on the Board of Directors for Sunshine Place, a resource facility for charitable organizations providing food, clothing, and social services to residents of Sun Prairie. He also served on the American Family Children’s Hospital Advisory Board and the Edgewood High School Board of Trustees.

**Nathan Houdek**—Commissioner Afable appointed Nathan Houdek as Deputy Commissioner of Insurance for the State of Wisconsin in January 2019.

Deputy Commissioner Houdek serves as the chief operating officer for the Office of the Commissioner of Insurance. In that role, he is responsible for managing the office’s regulatory, communications, legal, legislative relations, and administrative functions, subject to the general direction of the Commissioner.

Deputy Commissioner Houdek has over 15 years of experience working in and around Wisconsin state government. He has worked on health insurance policy and regulatory issues in a variety of roles in the public and private sectors. He previously served as

chief of staff for the minority leader in the Wisconsin State Senate and as a principal at one of Wisconsin’s largest public affairs consulting firms.

Deputy Commissioner Houdek earned his BA and MBA degrees from the University of Wisconsin-Madison.

**Olivia Hwang**—Olivia Hwang was appointed by Commissioner Afable as Director of Public Affairs in February 2019. Ms. Hwang is responsible for overseeing all communications and legislative relations activities for OCI. She joined OCI with more than 10 years of strategic leadership in public relations, media management, crisis communications, and marketing.

In Wisconsin, Ms. Hwang served as the communications director in the Assembly Minority Leader’s Office and on a statewide campaign during the 2018 election cycle. Before moving to Wisconsin, she served in several statewide and national communications roles, including vice president of communications for Choices Coordinated Care Solutions and director of media and communications for the Louisiana Department of Health. Ms. Hwang served as the lead communications director for the State of Louisiana following the 2010 BP oil spill in the Gulf of Mexico. She also held leadership roles at the Louisiana Department of Wildlife and Fisheries, and the Louisiana Department of Revenue.

Ms. Hwang earned degrees in political science and English from Tulane University.

**Richard Wicka**—Richard Wicka was appointed as Chief Legal Counsel at OCI in January 2019, after serving as the deputy chief counsel since January 2012. Mr. Wicka is responsible for supervision of OCI’s Legal Unit, providing general legal advice to the commissioner and his staff, and serving as the lead attorney for major enforcement actions and financial matters.

Before joining OCI, Mr. Wicka was an attorney in the area of insurance defense where he worked on cases involving automobile, commercial general liability, and property insurance. He also served as coverage counsel for international and domestic insurers for claims stemming from federal securities class action lawsuits and other federal cases. In that position, Mr. Wicka settled coverage issues involving director’s and officer’s liability, errors and omissions, and employment practices liability insurance.

Immediately prior to joining OCI, he worked as a staff attorney for the United States Court of Appeals for the 11th Circuit assisting the judges of the Circuit in resolving federal appeals.

Mr. Wicka holds a Bachelor of Science Degree in History and a law degree from the University of Wisconsin-Madison and is a member of the Order of the Coif.

**Kate Ludlum**—Kate Ludlum was appointed the Insurance Administrator for Funds and Program Management in March 2015. In this role she is responsible for all internal administrative duties including budget, accounting, human resources, and information technology for the agency. Ms. Ludlum is also responsible for the oversight of the Injured Patients and Families Compensation Fund, and the State Life Insurance Fund.

Ms. Ludlum has more than 30 years of management, leadership and human resource experience. In 2011, she joined the Office of the Commissioner of Insurance as OCI's Office Management Specialist, assisting the Insurance Administrator in a variety of capacities. Prior to joining OCI, she held various roles at Verizon Telecommunications.

Ms. Ludlum has a Bachelor of Science Degree in Management from Cardinal Stritch University and is a Certified Professional in Human Resources (PHR) and Certified Professional - Society for Human Resource Management (SHRM-CP).

**Office of the Commissioner of Insurance—Office Finances  
General Fund—Supervision of the Insurance Industry  
Fiscal Year 2018 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Retained by Office of the Commissioner of Insurance</b>	<b>Transferred to State's General Purpose &amp; Other Revenue Funds<sup>1</sup></b>
Premium Taxes	\$186,273	\$	\$186,273
Fire Department Dues	21,549		21,549
Forfeitures	250		250
Insurance Company Examination Charges	6,753	6,753	
Resident/Nonresident Appointment Billings and Renewals	28,831	28,831	
Agent Continuing Education Fees	18	18	
Resident Producer License Issuance	676	676	
Nonresident Producer License Issuance	839	839	
Resident Biennial License Renewals	751	751	
Nonresident Biennial License Renewals	4,869	4,869	
Reinstatements	8	8	
Other Licensing Fees	104	104	
Company Licenses, Admissions, and Renewals	134	134	
Miscellaneous <sup>2</sup>	118	118	
<b>Total Revenue</b>	<b><u>\$251,173</u></b>	<b><u>43,101</u></b>	<b><u>\$208,072</u></b>
Less Total Operating Expenditures		<u>17,065</u>	
Net Operating Revenue/(Loss)		26,036	
Cash Lapse to State's General Fund (Transfer Out)		<u>(26,686)</u>	
<b>Net Change in Fund Equity</b>		<b><u>\$ (650)</u></b>	

<sup>1</sup> The Office of the Commissioner of Insurance retains all revenue from licenses, services, and various other items. Taxes are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Forfeitures are remitted to the Common School Fund.

<sup>2</sup> Miscellaneous collections include: 1) Photocopying, 2) Service of process, and 3) Publications.

**Office of the Commissioner of Insurance—Office Finances  
Segregated Funds  
Fiscal Year 2018 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Operating Expenses</b>	<b>Net Revenue</b>
Injured Patients and Families Compensation Fund	\$11,430	\$23,666	\$(12,236) <sup>3</sup>
Local Government Property Insurance Fund	713	3,623	(2,910) <sup>4</sup>
State Life Insurance Fund	1,829	8,071	(6,243) <sup>5</sup>

<sup>3</sup> Due to Loss Adjustment Expenses in the IBNR incurred but not reported.

<sup>4</sup> Due to 2017 Wisconsin Act 59 which allowed for the closure of the Local Government Property Insurance Fund.

<sup>5</sup> Decrease in total revenue from prior fiscal year is due to the investment activity by SWIB.



## **II. Executive Initiatives**



## Regulatory Developments

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure the insurance industry responsibly and adequately meets the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections.

Wisconsin's insurance marketplace is reflective of the competitive environment, which keeps insurers conducting business in Wisconsin. The healthy and competitive nature of the insurance industry helps keep insurance rates in Wisconsin among the lowest in the country.

OCI is responsible for regulation of all aspects of the insurance industry in Wisconsin. In regulating the private insurance market, OCI's major accomplishments in 2018 include:

- Licensing 1 new *domestic* insurer and 1 domestic insurer changed company type.
- Licensing 14 *nondomestic* insurers, 3 warranty plans, 15 property service contract providers, 1 life settlement providers, 1 motor club, and 3 vehicle protection product providers.
- Examining 42 domestic insurers and analyzing more than 1,914 financial statements.
- Conducting 13 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business. Conducting 149 interdepartmental desk audits.
- Responding to more than 18,000 consumer inquiries and 3,562 written consumer complaints.
- Increased participation in the company complaint access portal to 670 companies.
- Signed participation agreements to assist in 2 multi-state Market Conduct Exams and acted as a lead state in one multi-state Market Conduct Exam.

### **Educating and Informing the Insurance Consumer**

Consumer education is critical in a competitive insurance market. Informed consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. OCI continues to review, update, and add to its list of consumer publications, and staff provide consumer education at numerous public speaking events.

OCI also reaches out to traditionally underserved populations. Staff is tasked with developing relationships, educating consumers, and providing assistance in the case of a disaster.

### **Using Technology for Insurance Regulation**

OCI continues to improve state regulation and service through technology, by implementing web applications that enable constituents to access information and conduct business. The commitment to technological improvements is a key strategy in the agency's business plan.

### **Affordable Care Act**

OCI places great value in working to provide information about and promote access to health insurance, which helps maintain a healthy Wisconsin citizenry. OCI continued to work with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and other state agencies to protect health care consumers.

### **Lean Government Initiatives**

OCI continues to incorporate Lean and process improvements into everyday activities and all agency projects. OCI staff are encouraged to take the web-based training that is available in STAR ELM as well as the Yellow Belt courses through DOA.

During 2018, OCI focused on a large initiative which identified numerous areas for process improvement projects. From the areas identified, OCI chose to start

with a project that will impact not only the entire Financial Bureau, but will have implications for Mail, Central Files, and Market Regulation. The project will span all of 2019 and includes electronic document management, electronic filing of documents, and automated workflow. Beginning in 2019, metrics will be captured throughout the duration of the project.



## Advisory Boards, Committees, and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. Insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory issues. The Commissioner is to provide, by rule, for the creation, governance, duties, and termination of any council or committee that is established. The expert advice provided to the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and staff members also serve on various councils and boards, thus aiding Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

OCI is involved with the following boards, committees, and councils:

### **Birth to 3 Program Interagency Coordinating Council**

The Wisconsin Birth to 3 Program Interagency Coordinating Council (ICC) was established by the Governor of Wisconsin to advise and assist the Department of Health Services (DHS) in the performance of the responsibilities established under Part C of the Individuals with Disabilities Education Act. ICC's mission is to advise, review, analyze, and monitor the implementation of the state's early intervention system, maintain a forum for communication relative to early intervention, and make recommendations to DHS regarding the effective implementation of the early intervention system.

### **Governor's Committee for People with Disabilities**

In 1948, a Governor's committee was established with one goal: to improve employment opportunities for people with disabilities. The group's mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor's Committee for People with Disabilities (GCPD) which is dedicated to enhancing the health and general well-being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including six members appointed from specific statutory councils: the Council on Blindness, the Council for the Deaf and Hard of Hearing, the Council on Developmental Disabilities, the Council on Mental Health, the Council on Alcohol

and Other Drug Abuse, and the Council on Physical Disabilities. The majority of members are people with disabilities.

### **Governor's Council on Financial Literacy**

This council was created in Executive Order #92, March 30, 2005, and continued by Governor Walker in Executive Order #24, April 6, 2011. The council consists of 25 members or less, with a chairperson and two vice chairpersons selected from within the group. The council is directed to collaborate with OCI and other government agencies, private entities and non-profit organizations, consider and implement research and policy initiatives, and serve as a sounding board for the Office of the Governor and the Office of Financial Literacy in the Department of Financial Institutions to provide guidance and develop strategies to improve financial literacy among Wisconsin's citizens. The council also promotes the statewide financial literacy awareness and education campaign entitled Money Smart Week® Wisconsin.

### **Governor's Steering Committee on Autonomous and Connected Vehicle Testing and Deployment**

Governor Scott Walker, under Executive Order #245, created the Steering Committee on Autonomous and Connected Vehicle Testing and Deployment. The committee operates as a non-statutory committee under Section 14.019 of the Wisconsin Statutes, for the purpose of advising the Governor in a coordinated effort on how best to advance the testing and operation of autonomous and connected vehicles in the state of Wisconsin. The Department of Transportation, with assistance from other state agencies, produced a final report containing the Steering Committee's findings and recommendations to the Governor on June 29, 2018.

The committee is chaired by the Secretary of the Department of Transportation and includes: the Secretary and CEO of the Wisconsin Economic Development Corporation, or designee; the Commissioner of Insurance, or designee; a representative from the Wisconsin State Patrol; two representatives from the University of Wisconsin-Madison; a representative from the Wisconsin Technology Council; a representative from the Office of the Governor; a representative of local law enforcement; a representative of a motorcycle organization; a representative of the trucking industry; and, three or more members from the automated and

connected vehicle technology sector. Additionally, the Steering Committee includes the following members of the Wisconsin State Legislature: two representatives selected by the Assembly Speaker; two senators selected by the Senate Majority Leader; one representative selected by the Assembly Minority Leader; and one senator selected by the Senate Minority Leader.

#### **Governor's Task Force on Opioid Abuse**

On September 22, 2016, Governor Walker issued Executive Order #214 in response to Wisconsin's opioid overdose epidemic. Executive Order #214 created the Governor's Task Force on Opioid Abuse, which operates as a non-statutory committee under section 14.019 of the Wisconsin Statutes, for the purpose of advising and assisting the Governor in a coordinated effort to combat the opioid crisis facing the State of Wisconsin.

The mission of the Governor's Task Force on Opioid Abuse includes:

- Gathering and reviewing data outlining the problem facing Wisconsin, including the emerging threat of synthetic opioids
- Reviewing and analyzing the actions already taken in Wisconsin to combat the opioid crisis
- Reviewing the actions of other states and the National Governors Association Compact to Fight Opioid Addiction
- Identifying and recommending potential action items for the State of Wisconsin

The task force includes the following members, who serve as ex officio: the Lieutenant Governor; the Attorney General, or designee; the Secretary of the Department of Corrections, or designee; the Commissioner of Insurance, or designee; the Secretary of the Department of Health Services, or designee; and the Secretary of the Department of Safety and Professional Services, or designee. The task force also includes the following members appointed by the Governor: members of the Legislature representing each caucus; a representative from law enforcement; a public health official; a representative from the Pharmacy Society of Wisconsin; a representative from the Wisconsin Hospital Association; a representative from the Wisconsin Medical Society; a representative from the Wisconsin State Coalition for Prescription Drug Abuse Reduction; and at least two members of the public who have been affected by the opioid crisis.

#### **Group Insurance Board**

Section 15.165 (2), Wis. Stat., created an 11-member Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state and other public employees under ch. 40, Wis. Stat. The specific powers of the board are enumerated under s. 40.03 (6), Wis. Stat.

#### **Health and Life Insurance Advisory Council**

The Health and Life Insurance Advisory Council advises the Commissioner on regulatory matters in the area of health and life insurance. The council meets on an as-needed basis. The members are appointed by the Commissioner and include six members representing insurers, three members representing insurance agents, one representing small business, and one consumer advocate. The members as of December 31, 2018, were:

Julie Allord, The BenefitWorks, Madison  
(Co-Chair)  
Greg Gurlik, Northwestern Mutual Life,  
Milwaukee (Co-Chair)  
Carla Strauch, Thrivent, Appleton  
Terrence Frett, Frett/Barrington Limited, Pewaukee  
Gerald Frye, The Benefit Services Group, Pewaukee  
Dustin Hinton, UnitedHealthcare, Milwaukee  
Lisa Olson, Wisconsin Primary Health Care  
Association, Madison  
William O'Toole, Catholic Financial Life,  
Milwaukee  
Bill Smith, National Federation of Independent  
Business, Madison  
Eric Twerberg, Security Health Plan, Marshfield

#### **Injured Patients and Families Compensation Fund Board**

The board is created by s. 619.04 (3), Wis. Stat. The 13-member board consists of three insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, two members named by the Wisconsin Medical Society, a member named by the Wisconsin Hospital Association, four public members appointed by the Governor, and the Commissioner

who serves as the chair. The members as of December 31, 2018, were:

Theodore K. Nickel, Commissioner of Insurance  
(Board Chair)  
Gregory Banaszynski, Public Member  
Carla Borda, Public Member  
Clyde Chumbley, M.D., Wisconsin Medical Society  
M. Angela Dentice, Wisconsin Association for Justice  
Kim Hurtz, Public Member  
David Maurer, Industry Representative  
David Nelson, Industry Representative  
Linda Syth, Wisconsin Medical Society  
Ralph Topinka, Wisconsin Hospital Association  
Sridhar Vasudevan, M.D., Public Member  
John Walsh, State Bar of Wisconsin  
Vacant  
Vacant

#### **Insurance Security Fund Board**

This board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General and the State Treasurer, are members of this board and serve with representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

#### **Joint Survey Committee on Retirement Systems**

This committee performs duties mandated under s. 13.50, Wis. Stat. The committee is comprised of two majority party senators, one minority party senator, two majority party representatives to the assembly, one minority party representative to the assembly, an assistant attorney general, a member of the public selected by the Governor, the Commissioner or a designated experienced actuary in OCI, and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals that would create or modify any system of retirement for public officers or employees. No such legislative proposal (bill) may be acted upon by the legislature until it has been referred to this committee for preparation of a written report. The report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

#### **Property and Casualty Advisory Council**

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council consists of four insurance company members, three agent members, and one public member. The members in 2018 were:

Rick Parks, Society Insurance, Fond du Lac, Chair  
Jeffrey Thiel, R & R Insurance Services,  
Waukesha  
Trena Bond, Housing Resources, Inc., Milwaukee  
Janet Dettmann, American Family Mutual  
Insurance Company, Madison  
Gary Burton, Robertson Ryan & Associates,  
Milwaukee  
Aaron Perry, State Farm Insurance Agency,  
Madison  
Kellye Golden, Wisconsin Mutual Insurance  
Company, Madison  
Christopher Zwiygart, West Bend Mutual Insurance  
Company, West Bend

#### **Retirement Research Committee**

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and legislature.

#### **Wisconsin Insurance Plan Governing Committee**

The Wisconsin Insurance Plan is a risk-sharing plan for property insurance companies created by s. Ins 4.10, Wis. Adm. Code. The purpose of the plan is to help qualified property owners obtain insurance coverage if they are unable to find adequate coverage in the private market. The plan is overseen by a Governing Committee subject to the supervision of the Commissioner of Insurance. The Governing Committee consists of eight insurer representatives, two insurance agents, and five public members. The Commissioner of Insurance appoints the agents and the public members and selects a liaison to attend meetings. Seven of the insurer representatives are selected by trade

associations. One is elected by insurers who are not members of these trade associations.

#### **Wisconsin Retirement Board**

The nine-member board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. Six members represent employers or employees who participate in the Wisconsin retirement system, one is a participating state employee, one is a public member, and one is the Commissioner or an experienced actuary in OCI. The board studies and recommends alternative administrative policies, authorizes and terminates disability annuity payments, and considers administrative rules that relate to participants in the retirement system other than teachers.

#### **Wisconsin State Council on Alcohol and Other Drug Abuse**

The council was created in the Office of the Governor in August 1970 to provide leadership and coordination regarding alcohol and other drug abuse (AODA) issues confronting the state. Wisconsin Act 210 was enacted on April 6, 1994, merging the Citizens Council on Alcohol and Other Drug Abuse with the state council. The bill expanded the duties and the membership of the state council. The State Council on Alcohol and Other Drug Abuse recommends, coordinates, and reviews the efforts of state agencies to control and prevent alcohol and drug abuse. It evaluates program effectiveness, recommends improved programming, issues reports that educate people about the dangers of drug abuse, and allocates responsibility for various alcohol and drug abuse programs among state agencies.

The 22-member council consists of the Governor, the Attorney General, the Superintendent of the Department of Public Instruction, the Secretary of the Department of Health Services, the Commissioner

of Insurance, the Secretary of the Department of Corrections, the Secretary of the Department of Transportation, and the chairperson of the Pharmacy Examining Board, or their designees; a representative of the controlled substances board; a representative of any Governor's committee or commission created under subch. I of ch. 14 to study law enforcement issues; six members (one of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that association; and two members of each house of the legislature, representing the majority party and the minority party in each house.

#### **Worker's Compensation Research Institute (WCRI) CompScope™ Benchmark Study Advisory Committee for Wisconsin**

The CompScope™ WCRI's multistate benchmarking program measures and benchmarks the performance of a growing number of state worker's compensation systems. This program provides annually the opportunity both to examine the changes in performance of individual state systems and to make meaningful interstate comparisons. The CompScope™ program is funded by employers, insurers, state funds, state governments, rating organizations, and a labor organization seeking to help achieve a more stable and equitable worker's compensation system. OCI is a member of the advisory committee.

## National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates at NAIC. During 2018, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups, and subgroups.

### Committees and Subcommittees

Executive (EX) Committee  
Internal Administration (EX1) Subcommittee  
(Vice Chair)  
NAIC/Consumer Liaison Committee  
NAIC/American Indian and Alaska Native  
Liaison Committee  
NAIC/State Government Liaison Committee  
(Vice Chair)

### Task Forces

Financial Stability (EX) Task Force  
Health Actuarial (B) Task Force  
Regulatory Framework (B) Task Force (Chair)  
Senior Issues (B) Task Force  
Accounting Practices and Procedures (E) Task Force  
Examination Oversight (E) Task Force  
Reinsurance (E) Task Force  
Workers' Compensation (C) Task Force  
Producer Licensing (D) Task Force  
Capital Adequacy (E) Task Force  
Receivership and Insolvency (E) Task Force  
Valuation of Securities (E) Task Force

### Councils

Government Relations (EX) Leadership Council  
(Vice Chair)

### NAIC Working Groups and Subgroups

- *Innovation and Technology (EX) Task Force*  
Cybersecurity (EX) Working Group  
Speed to Market (EX) Working Group  
Operational Efficiencies (EX) Subgroup
- *Life Insurance and Annuities (A) Committee*  
Life Insurance Illustration Issues (A)  
Working Group (Chair)  
Annuity Suitability (A) Working Group
- *Health Insurance and Managed Care (B) Committee*  
Health Care Reform Regulatory Alternatives (B)  
Working Group (Chair)  
CO-OP Solvency and Receivership (B) Subgroup

- *Health Actuarial (B) Task Force (Member)*  
Health Care Reform Actuarial (B) Working Group
- *Regulatory Framework (B) Task Force (Chair)*  
Accident and Sickness Insurance Minimum  
Standards (B) Subgroup (Chair)  
ERISA (B) Working Group
- *Senior Issues (B) Task Force (Member)*  
Short Duration Long-Term Care Policies (B)  
Subgroup
- *Property and Casualty Insurance (C) Committee*  
Lender-Placed Insurance Model Act Review (C)  
Working Group  
Auto Insurance (C/D) Working Group
- *Market Regulation and Consumer Affairs (D)  
Committee*  
Market Analysis Procedures (D) Working Group  
Market Conduct Examinations Standards (D)  
Working Group  
Market Conduct Annual Statement Blanks (D)  
Working Group  
Market Information Systems Research and  
Development (D) Working Group  
Producer Licensing Uniformity (D) Working Group
- *Financial Condition (E) Committee*  
Mortgage Guaranty Insurance (E) Working Group  
(Chair)  
Financial Analysis (E) Working Group  
Group Solvency Issues (E) Working Group  
Health Reform Solvency Impact (E) Subgroup  
ORSA Implementation (E) Working Group  
Risk-Focused Surveillance (E) Working Group  
Valuation Analysis (E) Working Group
- *Accounting Practices and Procedures (E)  
Task Force (Member)*  
Statutory Accounting Principles (E) Working Group  
Blanks (E) Working Group  
Restricted Asset (E) Subgroup
- *Capital Adequacy (E) Task Force*  
Property and Casualty Risk-Based Capital (E)  
Working Group  
Health Risk-Based Capital (E) Working Group  
Investment Risk-Based Capital (E) Working Group  
Operational Risk (E) Subgroup

- *Examination Oversight (E) Task Force (Member)*
  - Financial Analysis Research and Development (E)  
Working Group
  - Financial Examiners Handbook (E) Technical  
Working Group
  - Financial Examiners Coordination (E)  
Working Group
  - Financial Analysis Handbook (E) Working Group
  - Analyst Team System Oversight (E) Working Group
  - Electronic Workpaper (E) Working Group
  - IT Examination (E) Working Group
- *Reinsurance (E) Task Force (Member)*
  - Reinsurance Financial Analysis (E) Working Group

## **Bulletins to Insurers**

OCI publishes bulletins to provide information or interpretations about insurance regulations. The bulletins are issued as the need arises to explain new regulations or discuss interpretations enforced by OCI. You can find all currently pending bulletins on the OCI website at <https://oci.wi.gov/Pages/Regulation/BulletinsPending.aspx>. We keep an extensive archive of bulletins at <https://oci.wi.gov/Pages/Regulation/BulletinsArchived.aspx>. You are also able to [subscribe to the bulletins to insurers](#) electronic mailing list to receive a notice when a bulletin is issued.

### **January 8, 2018**

To all insurers and interested parties regarding the promulgation of two administrative rules effective January 1, 2018; Chapter Ins 52, Wis. Adm. Code relating to credit for reinsurance and Ins 3, 6, 7, 8, 9, 16, and 50 relating to reporting requirements for new officers and directors of domestic insurers and other technical changes.

### **May 15, 2018**

To all insurers authorized to write health insurance in Wisconsin providing updated guidance regarding the coverage of equipment and supplies for treatment of diabetes.

### **May 29, 2018**

To all insurers authorized to write health insurance in Wisconsin regarding the extension of transitional health insurance plans through December 31, 2019. Policies may continue to be renewed as long as they do not extend past December 31, 2019, as outlined by the Centers for Medicare and Medicaid Services.

Insurers will also be permitted to extend an annual policy through December 31, 2019, so consumers are not left with a gap in coverage from the date of policy renewal to the end of the year.

### **May 31, 2018**

To all insurers, agents, and interested parties regarding a summary of the insurance statutory changes recently enacted in 2017, Wisconsin Acts 192, 241, 305, and 313.

### **June 29, 2018**

To all insurers, agents, and interested parties regarding 2017 Wisconsin Act 241 which defined new unfair marketing practices and imposed new restrictions surrounding the misuse of evidence of insurance, including certificates of insurance.

### **December 5, 2018**

To insurance companies with Wisconsin agent appointments regarding Wisconsin agent appointment renewal invoices for 2018.

## Legislation

In 2018, Governor Walker signed legislation affecting the business of insurance in Wisconsin. Legislative materials may be found online at <http://legis.wisconsin.gov> and may also be obtained from the Wisconsin Legislative Council at <http://lc.legis.wisconsin.gov> or by calling (608) 266-1307.

The list of Wisconsin laws and brief summaries follows:

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### 2017 WISCONSIN ACT 138

#### **Wisconsin Healthcare Stability Plan, reinsurance of health carriers, reallocating savings from health insurer fee**

*Repeal subchapter VI (title) of chapter 601 [precedes 601.93]; to amend 601.45 (1); and to create 16.5285, 20.145 (5), 49.45 (2p), subchapter VII (title) of chapter 601 [precedes 601.80], 601.80, 601.83, 601.85 and subchapter VIII (title) of chapter 601 [precedes 601.93], Wis. Stat.*

Act 138 creates a \$200 million reinsurance program called the Wisconsin Healthcare Stability Plan (WIHSP) to be established and administered by OCI, subject to approval of a Section 1332 waiver under the Affordable Care Act (ACA).

Under WIHSP, a health carrier may receive reinsurance payments to offset costs incurred for an enrolled individual's covered benefits in a benefit year, if the costs exceed an anticipated amount. For 2019, the program provides coverage for claims between \$50,000 and \$250,000. The state would pay between 50-80 percent of those costs up to \$200 million. Eligible health carriers must request payments in accordance with the requirements established by OCI.

Act 138 also requires the commissioner to submit a report to the Governor by December 31, 2018 on implementing other Section 1332 waivers.

(Effective February 29, 2018)

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### 2017 WISCONSIN ACT 192

#### **Life insurance and annuity benefits**

*Create 632.63, Wis. Stat.*

Act 192 requires insurers offering life insurance and annuity products to perform a comparison of those in-force policies and contracts against the social security administration death master file on at least a semi-annual basis. Act 192 also requires insurers complete a good faith effort to confirm potential matches and to locate beneficiaries where a match has been confirmed.

(Effective May 1, 2019)

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### 2017 WISCONSIN ACT 235

#### **Discovery of information in court proceedings; procedural requirements relating to class actions; the statute of limitations for certain civil actions; agreements by the secretary of revenue to allow third-party audits and estimates based on statistical sampling related to unclaimed property; and interest rates for overdue insurance claims**

*Renumber 802.06 (1), 804.01 (2) (e) 1., 893.93 (1) (a) and 893.93 (1) (b); to renumber and amend 804.09 (2) (a); to amend 218.0125 (7), 218.0126, 628.46 (1), 801.01 (2), 804.01 (1), 804.01 (2) (a), 804.01 (2) (e) 2., 804.01 (2) (e) 3., 804.01 (3) (a) 2., 804.01 (4), 804.09 (2) (b) 1., 804.12 (1) (a), 893.53, 893.89 (1) and 893.89 (3) (b); to repeal and recreate 803.08 (11); and to create 177.30 (6) and (7), 802.06 (1) (b), 804.01 (2) (am), 804.01 (2) (bg), 804.01 (2) (e) 1g., 804.045, 804.08 (1) (am), 804.09 (2) (a) 3., 893.93 (1) (cm) and 893.93 (1m) (intro.), Wis. Stat.*

The insurance related provision in Act 235 revises the interest rate for overdue insurance claim payments from 12 percent to 7.5 percent per year.

(Effective April 5, 2018)

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### 2017 WISCONSIN ACT 239

#### **Social and financial impact reports on health insurance mandates**

*Repeal 13.0966 (1) (a); to renumber and amend 601.423 (2); to consolidate, renumber and amend 13.0966 (1) (intro.) and (b); to amend 13.0966 (2) (title), 13.0966 (2) (b), 13.0966 (2) (c) 1., 13.0966 (2) (c) 2. and 601.423 (1) (bm); and to create 13.0966 (2) (c) (intro.) and 601.423 (2) (b), Wis. Stat.*

Act 239 makes a series of technical corrections for which OCI must prepare a social and financial impact report or statement for any introduced legislation that includes a health insurance mandate.

(Effective April 5, 2018)

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### 2017 WISCONSIN ACT 241

#### **Insurance policy renewal in an affiliate and the use and contents of certificates of insurance**

*Amend 631.36 (4) (b); and to create 628.34 (14) and 631.39, Wis. Stat.*

Act 241 specifies that an insurer may renew a property or casualty insurance policy with coverage to be provided by an affiliate. The affiliated insurer must be part of the same holding company system and hold a certificate of authority to write that line of business in Wisconsin. The terms of the policy must



be at least as advantageous as the insured's current policy or the insurer must provide a renewal with altered terms notice under Section 631.36(5). At least 60 days prior to the renewal date, the insurer must provide the policyholder notice of the renewal with an affiliate including information about the affiliated insurer, confirmation no interruption in coverage will take place, explanation of premium calculation using the rates of the affiliate, and the affiliate's A.M. Best or similar rating. Specific notice is also required if the premium will increase by 25 percent or more. If the policy is written by a mutual insurer, notice is required when the policy is being renewed in a stock company and that notice must alert the policyholder that they will no longer have the rights granted to them as a mutual policyholder.

Act 241 also adds to the list of prohibited practices ways to fraudulently use or furnish a certificate of insurance. Act 241 also clarifies that no person may prepare, issue, request or require a certificate of insurance that purports to alter, amend or extend insurance coverage.

(Effective April 5, 2018)

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#### **2017 WISCONSIN ACT 305**

##### **Coverage of prescription eye drop refills**

*Amend 609.83; and to create 632.895 (16t), Wis. Stat.*

Act 305 requires every health plan that provides coverage for prescription eye drops cover a refill of prescription eye drops when a refill is requested after 75 percent or more days have elapsed since the last prescription was distributed.

(Effective January 1, 2019)

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#### **2017 WISCONSIN ACT 313**

##### **Disclosures to the commissioner of insurance and other changes to the insurance laws**

*Amend 626.31 (1) (b); and to create 601.465 (1m) (d), 601.465 (2m) (e) to (i), 601.465 (3) (e), 610.80 and 645.31 (16), Wis. Stat.*

Act 313 eliminates the requirement for insurers to file annual medical malpractice data with the commissioner.

Act 313 amended Section 601.465 to clarify that privileged information under this Section is not subject to open records laws or to discovery in a private civil action, neither the commissioner nor any person acting under the commissioner's authority may be compelled to testify in any private civil action, and privilege is not waived if the commissioner shares information consistent with the Section.

Act 313 requires the filing of a corporate governance annual disclosure by an insurer or insurance holding company system every June 1. The disclosure and any related materials are confidential.

Act 313 also allows the commissioner to take action when an insurer has corporate governance deficiencies placing the insurer in a financially hazardous condition.

Act 313 revises the 10-member requirement for the Workers Compensation Rating Committee to allow for up to 12 members and not fewer than 8 members. For insurer members of the committee, there remains an even split between stock insurer and mutual insurer members.

(Effective April 18, 2018)

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#### **2017 WISCONSIN ACT 355**

##### **Audits performed by the Legislative Audit Bureau**

*Repeal 13.94 (1) (dL) and 13.94 (1s) (c) 6.; and to amend 13.94 (1) (de) and 13.94 (1) (mg), Wis. Stat.*

Act 355 requires Legislative Audit Bureau (LAB) to perform one final audit of the Local Government Property Insurance Fund after the cessation of all operations and the distribution of any moneys remaining in the fund. Act 355 also modifies the requirements for LAB to perform audits of the Read to Lead Development Fund and the Milwaukee County Mental Health Board and mental health programs and services in Milwaukee County.

(Effective April 18, 2018)

## Administrative Rules

In 2018, OCI promulgated the following changes in the Wisconsin Administrative Code. The full text of each promulgated rule change is available on the OCI website at <https://oci.wi.gov/Pages/Regulation/RulesPromulgated.aspx>.

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*Ins 25.13, Wis. Adm. Code—Relating to an exception to the annual privacy notice requirements and affecting small business*

The rule updates the financial requirements related to annual distribution on a licensee's privacy notice as required under the Gramm Leach Bliley Act (PL 102-106) in 12 U.S.C. § 6803. The rule updates the requirements to reflect changes under the Fixing America's Surface Transportation Act, (PL 114-94) in 15 U.S.C. § 6803 (f), that permitted an exception from providing consumers an annual privacy notice disclosing the licensee's practices for protecting consumer financial and health information. This rule created a narrow exception for insurers doing the business of insurance in this state only if the insurer can meet two requirements: (1) that the licensee does not share nonpublic personal information except as permitted in certain statutory exceptions and, (2) that the licensee's business practices with regards to their disclosure of nonpublic personal financial information have not changed since their most recent disclosure of their privacy policy sent to their customers. The exception from annual notification is permitted only until the insurer no longer meets either of the aforementioned requirements. This rule's narrow exception balances the need to keep Wisconsin's insurance market competitive, by ensuring regulatory consistency with federal privacy laws while also creating a clear set of conditions that protect consumers by requiring updated disclosure of privacy policies when business practices change.

(Effective March 1, 2018)

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In 2018, OCI had the following emergency rule in effect. The full text of each emergency rule change is available on the OCI website at <https://oci.wi.gov/Pages/Regulation/EmergencyRules.aspx>.

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*Chapter Ins 19, Wis. Adm. Code—Relating to the Wisconsin Healthcare Stability Plan and affecting small business.*

The proposed emergency rule implements the requirements for the Wisconsin Healthcare Stability Plan (WIHSP), a reinsurance program under a 1332 federal waiver that was created by 2017 Wis. Act

138. Chapter Ins 19, Wis. Adm. Code, is created to implement the two key components of the WIHSP: (1) to establish process to annually set the payment parameters for the following benefit years; and (2) to establish the reporting requirements for eligible carriers with paid claims during a given benefit year that are eligible for reinsurance payment from WIHSP.

Consistent with the authorizing statute, the emergency rule clarifies OCI's requirements for insurers offering individual comprehensive health insurance on the federally facilitated marketplace and offered generally in the state. The benefits covered by compliant plans must provide coverage consistent with the Patient Protection and Affordable Care Act of 2010, as amended, (PL 111-148), including coverage of preexisting conditions, essential health benefits, and Wisconsin health insurance mandates, that are provided without discrimination or imposition of annual or lifetime limitations.

The emergency rule delineates the claim submission process by establishing claim reporting requirements, timing and content of quarterly and annual reports, and final reconciliation of claims data. The rule also identifies the review and audit process of submitted claims and establishes timelines for submission of data and other information required by OCI. The information gathered by OCI will be used in aggregate to complete required reporting to the federal government and notices to eligible carriers. Claims eligible for reinsurance during the benefit year may be submitted to OCI for reinsurance payment in accordance with the payment parameters for that benefit year. Reinsurance payments to eligible carriers are to be issued by August 15 of the subsequent benefit year

(Effective December 3, 2018)

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*The Wisconsin Administrative Code - Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available for purchase from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the internet at: [http://docs.legis.wisconsin.gov/code/admin\\_code/ins](http://docs.legis.wisconsin.gov/code/admin_code/ins). Information regarding the status and text of OCI rules pending or promulgated is available at <https://oci.wi.gov/Pages/Regulation/RulesCurrentlyPending.aspx> and <http://docs.legis.wisconsin.gov/code/>*

## Administrative Actions

In some of the proceedings listed below, the respondent denied certain allegations but consented to the action taken. Copies of administrative actions taken by OCI against individual insurance agents and insurance companies since 1964 may be viewed and printed from OCI's website in PDF format at <https://ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci>. For older actions, contact [ocirecords@wisconsin.gov](mailto:ocirecords@wisconsin.gov).

### **Actions Against Agents:**

Adams, Gahan S.

753 Carlyse St., Akron, OH 44310

Had her insurance license revoked, was ordered to pay a forfeiture of \$1,000.00, and had all future scheduled administrative proceedings cancelled. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of Ohio, South Dakota, North Carolina, and California; failing to timely provide an answer to a Notice of Hearing; and failing to appear at a scheduled administrative proceeding. August 2018

Aguilar, Andrea

2905 N. Fairfield Ave., Chicago, IL 60618

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

Akinyi, Veravavilova

225 W. Sunny View Dr., Apt. T, Oak Creek, WI 53154

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Alessi, Dominic F.

6166 Riverwalk Ln., Unit 5, Jupiter, FL 33458

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Ohio, Washington, Virginia, South Dakota, Louisiana, Maine, Florida, Missouri, and Delaware on a licensing application. February 2018

Amstadt, Jeremy

N71 W23321 Good Hope Rd., Sussex, WI 53089

Agreed to the automatic denial of any future licensing applications and agreed to a six-month suspension of any other line of authority he holds at the time of application if required disclosures and supporting documentation are not provided. These actions were taken based on allegations of

failing to make required disclosures and failing to provide supporting documentation on a licensing application. November 2018

Anderson, Justin J.

2940 N. 38th St., Milwaukee, WI 53210

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Anthony, D'Juane A.

7054 Burcot Ave., Apt. 34, Las Vegas, NV, 89156

Had her application for an insurance license denied and her request for an administrative hearing dismissed. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and failing to appear at a scheduled administrative hearing. April 2018

Arkin, Andrew N.

N2860 Trevor Rdg., Unit 14, Lodi, WI 53555

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Arneson, Katelyn M.

R5833 Partridge Rd., Athens, WI 54411

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Austreng, Amanda R.

424 2nd St. N., Stevens Point, WI 54481

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Ballard, Sarah R.

304 Darling St., Berlin, WI 54923

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Ballard, Teresa A.

5131 W. North Ave., Apt. 2, Milwaukee, WI 53208

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Banks, Lori A.  
4703 W. Medford Ave., Milwaukee, WI 53216  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Baratki, Robert J.  
2125 West Lawn Ave., Racine, WI 53405  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the Wisconsin Office of Lawyer Regulation (OLR); failing to disclose the OLR actions on a licensing application; owing delinquent unemployment insurance contributions, client compensation, and child support payments; and demonstrating incompetence, untrustworthiness, and financial irresponsibility in the conduct of business. August 2018

Barrett, Craig M.  
P.O. Box 81, Hopewell, NJ 08525  
Had his application for an insurance license denied. This action was taken based on failing to disclose administrative actions on a licensing application and violating insurance laws in other states. August 2018

Barwick, Brian A.  
P.O. Box 925, Redgranite, WI 54970  
Agreed to the surrender of his Wisconsin insurance license and agreed to the imposition of a forfeiture assessment of \$3,500.00 to be paid at the time of his licensing reinstatement application. If one or more of the criminal convictions are overturned, or if satisfactory evidence showing that any or all involved criminal charges and convictions were timely reported to OCI, the forfeiture amount to be paid as a precondition for licensure may be reduced. These actions were taken based on allegations of failing to timely report criminal charges and convictions to OCI. May 2018

Bauer, Chad W.  
252 Harriman St., Somerset, WI 54025  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Baumler, Jessica M.  
211 E. June St., Adams, WI 53910  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Beall, Robert B.  
3004 Forest Ridge Dr., Bloomington, IN 47404  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida and failing to disclose two lawsuits on a licensing application. August 2018

Beauchamp, Bethany L.  
2423 Rivers Edge Dr., Altoona, WI 54720  
Had her application to add additional lines of authority to her insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to comply with the terms of a previous stipulation and order. February 2018

Belke, Paul G.  
P.O. Box 75, Princeton, WI 54968  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions and an administrative action taken by the Wisconsin Office of Lawyer Regulation (OLR) on a licensing application and demonstrating incompetence and untrustworthiness in the conduct of business. August 2018

Berenzweig, Blanche S.  
6945 N. Barnett Ln., Milwaukee, WI 53217  
Had her insurance license permanently revoked, was ordered to pay a forfeiture of \$3,000.00, was ordered to repay two insurance companies over \$1,000,000.00, and was voided by order as the beneficiary of two annuity contracts. These actions were taken based on allegations of engaging in prohibited unfair trade practices. See the press release at <https://oci.wi.gov/Pages/PressReleases/20180605Berenzweig.aspx> for details. August 2018

Bertler, James  
4750 Pine Ln., Suamico, WI 54313  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. March 2018

Beverstein, Richard S.  
5261 Edgewater Beach Rd., Green Bay, WI 54311  
Was ordered to pay a forfeiture of \$300.00. This action was taken based on allegations of making errors on a life insurance application. November 2018

Biermeier, Kevin A.

113 Main St., Elroy, WI 53929

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Bond, Shawne (aka Shawne Willis)

830 Preachers Mill Rd., Unit G93, Clarksville, TN 37042

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Bonds, Monique S.

10404 W. Hampton Ave., Apt. 3, Milwaukee, WI 53225

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Bonilla Salazar, Jorge

30 Braches Park, San Antonio, TX 78240

Had his insurance license revoked and had all future administrative proceedings cancelled. These actions were taken based on allegations of failing to respond to OCI information requests; failing to timely disclose administrative actions taken by the states of Kansas, North Dakota, Indiana, Washington, Maine, Louisiana, South Dakota, Minnesota, Virginia, Wyoming, and Ohio; having an employment termination for cause; and engaging in dishonest business practices. October 2018

Bradley, Marland N,

18818 Holden Dr., Spring Hill, FL 34610

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application. February 2018

Brammer, Richard A.

1030 S. 2nd St., Unit 309, Milwaukee, WI 53204

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Brantley, Sherika L.

1307B Bonnie Brae St., Austin, TX 78753

Had her insurance license revoked, was ordered to pay a forfeiture of \$1,000.00, and had all future scheduled administrative proceedings cancelled. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of Minnesota, Delaware, California, Wyoming, Virginia, South Dakota, Louisiana, and North Dakota; failing to answer a Notice of Hearing; and failing to appear at a scheduled administrative proceeding. August 2018

Brock, Donald E.

1025 E. Harding Dr., Appleton, WI 54915

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Brooks, Tarah L.

616A Pheasant Ct., Lodi, WI 53555

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. November 2018

Brown, Kevin E.

1428 Ridgeview Ln., Little Chute, WI 54140

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct; failing to disclose administrative actions taken by the states of North Carolina, Pennsylvania, Virginia, Kentucky, Utah, and Massachusetts on a licensing application; and having unpaid civil money judgments. August 2018

Caputa, Salvatore

116 E. Dodge St., Port Washington, WI 53074

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct; having involvement in a lawsuit containing allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty; failing to respond to inquiries from OCI; and failing to complete a licensing application. February 2018

Carpenter, Joseph P.

1125 S. 71st St., West Allis, WI 53214

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Chang, Pa Mee

532 Gilbert Ave., Eau Claire, WI 54701

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Cintron, Brandon

2704 Northview Rd., Unit 147, Waukesha, WI 53188

Had his application for an insurance license denied for 90 days. This action was taken based on allegations of providing misleading and incomplete information on a licensing application. July 2018

Clacks, Jr., Stanford L.

5132 Brandenburg Way, Madison, WI 53718

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Clark, Ashley

1128 Morraine View Dr., Apt. 306, Madison, WI 53719

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Cole, Rodney E.

8266 N. 50th St., Brown Deer, WI 53223

Had his application for an insurance license denied and his hearing request dismissed. These actions were taken based on allegations of owing delinquent child support, failing to respond to inquiries from OCI and its motion for summary judgment, and failing to comply with orders of the administrative law judge. June 2018

Connor, Derrell L.

639 Oliver Ct., Verona, WI 53593

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Coppersmith, Katherine A.

508 W. Lindbergh St., Appleton, WI 54911

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Costanzo, Peter

503 Wellesley Ct., Lititz, PA 17543

Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by FINRA and failing to disclose an employment termination for cause on a licensing application. July 2018

Courtney, Jabari J.

2541 N. 46th St., Milwaukee, WI 53210,

Was ordered to pay a forfeiture of \$500.00 and was ordered to respond promptly and in writing to all inquiries from OCI. These actions were taken based on allegations of failing to reply to information requests from OCI. March 2018

Cox, Chaz B.

709 W17th St., Marshfield, WI 54449

Had his application for an insurance license denied. This action was taken based on allegations of having a military warrant and criminal convictions that may be substantially

related to insurance marketing type conduct; failing to disclose an employment termination for cause and a bankruptcy filing on a licensing application; having an administrative action taken by the state of Wisconsin; and providing incorrect information on a licensing application. March 2018

Crandall, Rodney P.

1730 White Oak Dr., Algonquin, IL 60102

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Ohio on a licensing application. January 2018

Cripe, Annita

W440 Cty. Rd. Z, Arkansaw, WI 54721

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Criss, Sonda V.

3276 N. 53rd St., Milwaukee, WI 53216

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Criss, Sonda V.

3276 N. 55th St., Milwaukee, WI 53218

Had her insurance license revoked. This action was taken based on allegations of owing a required fee to OCI. August 2018

Cummings, Haley M.

765 S. Gibson St., Apt. 11, Medford, WI 54451

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application. June 2018

Deeslie, Jonathan J.

1471 Tullar Rd., Apt. 11, Neenah, WI 54956

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Diamond, Mark S.

8275 E. Wood Dr., Scottsdale, AZ 85260

Had his insurance license permanently revoked, was ordered to pay combined forfeitures of \$147,746.56, and was ordered to pay consumer restitution of \$130,021.12. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Iowa, Montana, and Nebraska; using misleading

advertising; and recommending unsuitable annuity transactions.  
November 2018

Drapes, Jason  
2941 Bimini Ct., Plover, WI 54467  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
January 2018

Dunmire, Devon C.  
3025 Cantabrian Dr., Killeen, TX 76542  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type activities. September 2018

Eldreth, Kevin B.  
211 Taylor St., Little Chute, WI 54140  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
April 2018

Eller, Jay E.  
P.O. Box 218, 3062 Long View Ln., Suamico, WI 54173  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; failing to respond promptly to inquiries from OCI; and failing to complete a licensing application. February 2018

Evans, Sr., Travis D.  
3476 N. Humboldt Blvd., Milwaukee, WI 53212  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
November 2018

Ferrici, Janet  
10936 N. Port Washington Rd., #218, Mequon, WI 53092  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. January 2018

Flatow, Michael R.  
116 W. Waukesha Rd., Eagle, WI 53119  
Had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose a pending criminal charge on a licensing application. July 2018

Fleming, Daimen  
801 Maple Tree Ln., Orlando, FL 32828  
Agreed to the revocation of his insurance license. This action was taken based on allegations of failing to timely disclose to OCI administrative actions taken by the states of Kansas, Missouri, Louisiana, North Carolina, Virginia, New Hampshire, and Florida. June 2018

Fleming, Jason J.  
11487 76th Ct. N.E., Albertville, MN 55301  
Agreed to pay a forfeiture of \$500.00 and agreed to timely and fully report to OCI all matters required to be disclosed. This action was taken based on allegations of failing to timely report to OCI an administrative action taken by the state of Minnesota and failing to disclose the action on a licensing renewal application. May 2018

Flood, Cheryl A.  
88 County Rd., 925 E., Montrose, IL 62445  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully report all required matters to OCI. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Indiana and failing to disclose it on a licensing renewal application.  
January 2018

Foley, Benjamin T.  
344 Elm St., Milton, WI 53563  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
June 2018

Fortino, Thomas R.  
c/o Ken Stern & Associates,  
747 Joyceil Dr., Waterford, MI 48328  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose administrative actions taken by FINRA and the states of California and Illinois and failing to accurately complete a licensing renewal application. February 2018

Fortino, Thomas R.  
c/o Ken Stern & Associates  
747 Joyceil Dr., Waterford, MI 48328  
Had his insurance license revoked, was ordered to pay an additional forfeiture of \$1,000.00, and had all future scheduled administrative proceedings cancelled. These actions were taken based on allegations of failing to timely disclose administrative actions taken by FINRA and the

states of California and Illinois, failing to answer a Notice of Hearing, failing to appear at a scheduled administrative proceeding, and owing a previous forfeiture as ordered. August 2018

Garcia, Mario J.  
150 SW 12th Ave., Ste. 310, Pompano Beach, FL 33069  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Oregon, California, and Pennsylvania. August 2018

Geiger, Lisa C.  
4710 Indian Hill Dr., Apt. 202, Mount Pleasant, WI 53406  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Giganti, Sr., Joseph R.  
2918 Blue Moon Dr., Green Bay, WI 54311  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Gillespie, Oghomwenorughaen E.  
688 110th Ave. NE, Apt. S-1407, Bellevue, WA 98004  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Washington on a licensing application. February 2018

Gonzalez Gonzalez, Jr., Jose E.  
960 Mary Ln., Apt. 7, Lomira, WI 53048  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Hagle, Christopher R.  
240 Lookout Pl., Maitland, FL 32751  
Agreed to the 45-day denial of his licensing application. This action was taken based on allegations of having administrative actions taken in other states. January 2018

Hale, Jeffrey C.  
1208 E. 4th Ave., Brodhead, WI 53520  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Hamel, Jamie L.  
1925 E. Lucille St., Appleton, WI 54915  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide

documentation to complete a licensing application, having unpaid civil money judgments, and exhibiting financial irresponsibility. March 2018

Hammel, Austin N.  
W330 N4135 Lakeland Dr., Nashotah, WI 53058  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Hampel, Dawn M.  
5740 Lochleven Ln., New Berlin, WI 53146  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Harris, Andre L.  
3021 Palmer Dr., Apt. 4, Janesville, WI 53546  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Hauber, Chad L.  
501 E. Jefferson St. E., Apt. 34, West Salem, WI 54669  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Henderson, Craig W.  
4607 152nd Ave., Kenosha, WI 53144  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Henderson, Martha R.  
41 Park Heights Ct., Apt. 1, Madison, WI 53711  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Herron, Arlo A.  
4442 N. 66th St., Milwaukee, WI 53218  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Hiemer, Julie E.  
N109 W16298 Hawthorne Dr., Germantown, WI 53022  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of forging a signature on a life insurance application. November 2018



Hill, Stacy L.  
N4961 750th St., Ellsworth, WI 54011  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Hively, Justin D.  
4303 Millsbrae Ave., Cincinnati, OH 45209,  
Was ordered to pay a \$1000.00 forfeiture and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky and failing to disclose it on a licensing renewal application. June 2018

Hughes, Brandon R.  
251 E. Main St., Unit 101, Omro, WI 54963  
Had his insurance license summarily suspended and was ordered to cease and desist from engaging in the business of insurance. He subsequently agreed to the permanent surrender of his insurance license. These actions were taken based on allegations of consumer misrepresentation, committing acts of forgery and document falsification, having an employment termination for cause, and failing to respond to OCI information requests. October 2018

Hughes, James K.  
123 Winding Hollow Ln., Coppell, TX 75019  
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Virginia, Washington, and North Carolina. May 2018

Hutchison, Dana  
13430 N. Black Canyon Hwy., Ste. 290, Phoenix, AZ 85029  
Was ordered to pay a forfeiture of \$3,000.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Indiana, Oregon, Delaware, Maine, and California. May 2018

Idonije, Kunle  
9100 W. Forest Home, Greenfield, WI 53228  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

James-Jones, Desmond L.  
2010 Tommy Ln., Missouri City, TX 77489  
Had his insurance license revoked. This action was taken

based on allegations of owing delinquent Wisconsin taxes. April 2018

Janisch, Katherine L.  
P.O. Box 7581, Madison, WI 53707  
Agreed to the six-month denial of her licensing reinstatement application and agreed to provide certain documentation upon her licensing reapplication. These actions were taken based on allegations of failing to accurately complete a licensing application, failing to respond timely and completely to information requests from OCI, and exhibiting evidence of financial irresponsibility. March 2018

Jarvis, Diane A.  
19155 Hi View Dr., Brookfield, WI 53045  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Johnson, Joseph J.  
4851 N. 58th St., Milwaukee, WI 53218  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; providing false and misleading information on a licensing application; and conducting insurance business without a license. February 2018

Johnson, Lee T.  
1688 N. Franklin Pl., Apt. 3, Milwaukee, WI 53202  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. March 2018

Johnson, Stephen M.  
316 Northway Dr., Sun City Center, FL 33573  
Agreed to the 60-day denial of his insurance licensing application and agreed to certain OCI reporting, licensing application, and response requirements. These actions were taken based on allegations of having administrative actions taken by the states of Arizona, Minnesota, and the National Association of Securities Dealers (NASD) and failing to accurately complete a licensing application. April 2018

Johnson, Van E.  
7900 W. Denver Ave., Milwaukee, WI 53223  
Agreed to the 30-day denial of his application for an insurance license and agreed to work under the direct

supervision of a licensed intermediary for a period of one year. These actions were taken based on allegations of providing false information on a licensing application and owing delinquent taxes and civil money judgments. September 2018

Jones, Frank A.  
324 Hillcrest Ave., Blackwood, NJ 08012  
Had his application for an insurance license denied. This action was taken based on allegations of having a history of administrative actions and failing to disclose administrative actions taken by the states of New Jersey, Delaware, Indiana, Ohio, North Carolina, and New York on a licensing application. March 2018

Kanngieser, Kevin  
8225 W. Burnham St., West Allis, WI 53219  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Kersey, Jeremy  
1608 Diana Dr., Round Rock, TX 78664  
Had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Texas on a licensing application. January 2018

King, Alexis M.  
7114 W. Appleton Ave., Lower, Milwaukee, WI 53216  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Klein, Kimberly A.  
6441 Sun Valley Pkwy., Belleville, WI 53508  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Klein, Mckenzie  
2485 Pinto Tr., McFarland, WI 53558  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Klitzka, Alex M.  
2807 S. 19th St., Sheboygan, WI 53081  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Klitzka, Elizabeth A.  
2078 Memorial Dr., Apt. 207, Green Bay, WI 54303  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Klug, Edward A.  
100 W. Lawrence St., Ste. 106, Appleton, WI 54911  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Kneebone-Kucera, Margaret M.  
8550 Greenway Blvd., Apt. 415, Middleton, WI 53562  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Kolf, James P.  
1701 Mulberry St., Sauk City, WI 53583  
Agreed to the revocation of his insurance license and agreed not to reapply for licensure in the future. These actions were taken based on allegations of committing financial fraud, having an administrative action taken by the Wisconsin Department of Financial Institutions, and having criminal convictions substantially related to insurance marketing type conduct. March 2018

Krueger, Angela M.  
1801 W. Pershing St., Apt. 603, Appleton, WI 54914  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. January 2018

Krugh, Charles I.  
c/o Doctor Disability Insurance, 1271 Puerta Del Sol, Ste. 100, San Clemente, CA 92673  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully report all matters requiring disclosure to OCI. These actions were taken based on allegations of failing to timely report a criminal conviction. January 2018

Kuhnmuensch, Patrick K.  
1733 N. Cambridge Ave., Apt. 207, Milwaukee, WI 53202  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Kunz, Corrine S.  
4348 W. Tarrytown Ln., Mequon, WI 53092  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Kurtz, Darrel L.  
217 St. Albans Ave., Madison, WI 53714  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an insurance company employment termination for cause on a licensing application, failing to disclose an administrative action taken by FINRA on a licensing application, and having an administrative action that may be substantially related to insurance marketing type conduct. January 2018

Kusssmaul, Daniel J.  
1109 S. 13th St., Prairie du Chien, WI 53821  
Agreed to permanently surrender his insurance license, agreed to pay a civil forfeiture of \$10,000.00, and agreed to pay consumer restitution of \$13,500.00. These actions were taken based on allegations of obtaining power of attorney over a client's finances, knowingly being named a beneficiary of a client's insurance policies, misrepresenting insurance policies, and soliciting the sale of unsuitable insurance products. September 2018

Kusssmaul, Delores A.  
1109 S. 13th St., Prairie du Chien, WI 53821  
Agreed to permanently surrender her insurance authority to sell life insurance and agreed to pay a civil forfeiture of \$5,000.00. These actions were taken based on allegations of obtaining power of attorney over a client's finances and knowingly being named a beneficiary of a client's insurance policies. September 2018

Laboy, Jose E.  
722 S. 26th St., Milwaukee, WI 53204  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Lavoi, Andrew  
22225 Hillcrest Dr., Waukesha, WI 53186  
Agreed to the permanent surrender of his Wisconsin insurance license. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type activities. May 2018

Lee, Heina P.  
7811 N. 64th Ct., Milwaukee, WI 53223  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Lenz, Angela (aka Angela Sampone and Angela Bani)  
1312 W. Walnut Dr., Sturgeon Bay, WI 54235  
Had her insurance license revoked. This action was taken

based on allegations of owing delinquent Wisconsin taxes. June 2018

Lewis, Jeffery  
2700 Philadelphia Rd., Edgewood, MD 21040  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of Idaho, Delaware, and South Dakota. April 2018

Lewis, Ryan  
1324 S.W. Surrey Trace, Lee's Summit, MO 64081  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Virginia and failing to disclose the action on a licensing renewal application. April 2018

Lewis, Ryan N.  
1324 S.W. Surrey Trace, Lees Summit, MO 64081  
Agreed to the revocation of his insurance license and agreed to pay a forfeiture of \$1,000.00. These actions were taken based on allegations of failing to comply with a previous OCI order, failing to timely report an administrative action taken by the state of Virginia, and failing to disclose an administrative action taken by the state of Virginia on a licensing renewal application. September 2018

Ludwig, James P.  
723 Bertha St., Wausau, WI 54403  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Luebke, Brent W.  
2300 10th St., Two Rivers, WI 54241  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Lyght, Derek F.  
9315 Fortunate Pl., Apt. 307, Verona, WI 53593  
Had his application for an insurance license denied. This action was taken based on allegations of providing false information on an insurance licensing application and owing delinquent Wisconsin taxes. January 2018

Manivong, Heidi E.  
2560 62nd Ave. N., Lot 314, Saint Petersburg, FL 33702  
Was ordered to pay a forfeiture of \$1,000.00 and was

ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose a criminal proceeding on original and renewal licensing applications. February 2018

Marable, Morrelia D.  
2604 N. Murray Ave., Apt. 107, Milwaukee, WI 53211  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Martin, Christopher D.  
8424 N. Fox Croft Ln., Fox Point, WI 53217  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Martin, Christopher D.  
3133 E. Hampshire St., Milwaukee, WI 53211  
Agreed to the issuance of a two-year probationary insurance license with certain reporting requirements. This action was taken based on allegations of owing delinquent child support, failing to report an administrative action taken by the state of Wisconsin on a licensing application, and failing to complete a licensing application. October 2018

Martin, Jesse O.  
8405 Greene Ave. S., Cottage Grove, MN 55016  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Maszak, Kevin J.  
N33 W29256 Millridge Rd., Pewaukee, WI 53072  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Mathison, Roger A.  
5024 178th St., Chippewa Falls, WI 54729  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

McCarthy, Colleen K.  
W7069 E. South Shore Dr., Pardeeville, WI 53954  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

McKenzie, David E.  
1365 Lucerne Dr., Apt. 7, Menasha, WI 54952  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Meinen, Brent E.  
N161 W20733 Kami Ln., Jackson, WI 53037  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. March 2018

Messman, Brian R.  
639 Constitution Ln., DeForest, WI 53532  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. April 2018

Meyer, Tiffany R.  
342 Joseph St., Neenah, WI 54956  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Michaud, Mark A.  
P.O. Box 14, Eagle, WI 53119  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Michaud, Mark A.  
P.O. Box 14, Eagle, WI 53119  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Miller, Craig D.  
330 E. North Ave., P.O. Box 577, Luck, WI 54853  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Moravec, Dena R.  
541 Harris Ln., Wabeno, WI 54566  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Moreno, Maria B.  
6307 Donely Pl., San Antonio, TX 78247  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Colorado and Oklahoma on a licensing application. February 2018

Morgan, Clifford D.  
1064 Laurel Creek Dr., Chesterton, IN 46304  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by FINRA and by the state of California. April 2018

Morman, Michael R.  
26254 W. Silver Stream Dr., Channahon, IL 60410,  
Had his insurance license summarily suspended and was ordered to cease and desist acting as an insurance intermediary. He then agreed to immediately surrender his insurance license, agreed not to reapply for licensure for a minimum period of five years, and agreed to OCI's reservation of rights to seek forfeitures and restitution. These actions were taken based on allegations of misappropriating insurance premiums. June 2018

Morrell, Garrett P.  
150 S.W. 12th Ave., Ste. 310, Pompano Beach, FL 33069  
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Idaho, North Dakota, and Delaware. May 2018

Morrow, Michael D.  
c/o Aspen Creek Wealth Strategies, 7222 Commerce Ctr. Dr., Ste. 245, Colorado Springs, CO 80919  
Agreed to the issuance of a two-year conditional insurance license with certain restrictions and reporting requirements. This action was taken based on allegations of failing to disclose a lawsuit on a licensing application; having administrative actions taken by the states of Colorado and Texas; exhibiting evidence of financial irresponsibility; having employment with an insurance company terminated for cause; and having involvement in lawsuits alleging fraud, misrepresentation, and unsuitable investment advice. January 2018

Moua, Ge  
715 Jefferson St., Wausau, WI 54403  
Agreed to the issuance of a two-year probationary

insurance license having certain reporting and business activity requirements. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. March 2018

Moua, Molly P.  
7459 N. Chadwick Rd., Milwaukee, WI 53217  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Neuhaus, Matthew J.  
740 Poplar Way, Verona, WI 53593  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Newes, Jillian A.  
1601 Heggen St., Apt 210, Hudson, WI 54016  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Nice, Remy J.  
413 Sacramento St., Berlin, WI 54923  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Nissen, Kristen A.  
N8440 North St., Apt. 6, Ixonia, WI 53036  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, and providing misleading information to OCI. June 2018

Nix, Grayson  
927 Harrington Dr., Unit 302, Madison, WI 53718  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. February 2018

Norris, Ian J.  
c/o Sabal Insurance Group, Inc., 1000 E. Broward Blvd., Fort Lauderdale, FL 33301  
Had his application for an insurance license denied. This action was taken based on allegations of failing to timely disclose criminal charges, lawsuits, and administrative actions while licensed and failing to accurately disclose them on a licensing application;

failing to respond promptly to inquiries from OCI; having multiple administrative actions taken by the states of Florida, Washington, Louisiana, Ohio, Virginia, Indiana, and California; and demonstrating incompetence, untrustworthiness, and financial irresponsibility in the conduct of business. August 2018

Norwood, David J.  
2025 Bark River Ct., De Pere, WI 54115  
Agreed to the voluntary surrender of his Wisconsin insurance license and agreed to pay a forfeiture of \$500.00 if he reappplies for licensure. These actions were taken based on allegations of failing to timely report to OCI felony charges and convictions, as well as an administrative action taken by the state of California, and failing to disclose them on a licensing renewal application. April 2018

Olson, Jessica J. (aka Jessica J. Dombrowski)  
691 104th St., Roberts, WI 54023  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Olson, Keith R.  
1326 Columbia Ave., South Milwaukee, WI 53172  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Olson, Nathan D.  
N6872 Tara Rd., Pardeeville, WI 53954  
Had his insurance license revoked and had all future administrative proceedings cancelled. These actions were taken based on allegations of unfair marketing practices, failing to respond to OCI information requests, failing to notify OCI of a change in his residence or mailing address, and lacking competence and trustworthiness. November 2018

O'Rourke, Ryan P.  
3562 S. 86th St., Milwaukee, WI 53228  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

Pabon, Azriel R.  
722 S. Hoskins, Charlotte, NC 28208  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; failing to comply with the terms of a deferred prosecution agreement and failing

to timely pay the related money judgment; and failing to respond promptly to inquiries from OCI. January 2018

Page, Daniel L.  
711 Martin St., Merrill, WI 54452  
Agreed to a five-year suspension of his insurance license and agreed to pay a forfeiture of \$2,500.00. These actions were taken based on allegations of misrepresenting the terms of insurance policies. August 2018

Panzer, Matthew  
8585 Watercrest Cir. E., Parkland, FL 33076  
Was ordered to pay a \$500.00 forfeiture and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report to OCI criminal convictions and administrative actions taken by the states of Louisiana, Virginia, North Carolina, and Ohio, and failing to disclose the information on a licensing renewal application. June 2018

Parker, Makala S. (aka Makala S. Dalcanton)  
800 Vista Valet, Apt. 2108, San Antonio, TX 78216  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Parkinson, Valencia  
6209 W. Port Ave., Milwaukee, WI 53223  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Parkinson, Valencia  
6209 W. Port Ave., Milwaukee, WI 53223  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Pearson, William R.  
300 S. Duncan Ave., Ste. 190, Clearwater, FL 33755  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the state of Florida and FINRA, failing to disclose the administrative action taken by FINRA on a licensing application, and failing to provide a complete address and other information on a licensing application. February 2018

Perra, Kimberly L.  
N3203 Cty. Rd. K, Merrill, WI 54452  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

Peterman, Jonathan M.  
1226 West Lawn Ave., Racine, WI 53405  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Peters, Gregory E.  
586 Hamilton Ct., River Falls, WI 54022  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Pfeiffer, Emily A.  
709 W. Olin Ave., Apt. 4, Madison, WI 53715  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

Phillip, Andrea D.  
2601 Buchanan St., Appleton, WI 54913  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Poe, Kristy S.  
10751 Retreat Ln., Apt. 202, Woodbury, MN 55129  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Poetzl, Jesse T.  
W8014 Floral Ln., Beaver Dam, WI 53916  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to timely disclose a criminal charge to OCI while previously licensed. April 2018

Polselli, Michael V.  
260 Jimmy Ann Dr., Daytona Beach, FL 32114  
Had his application for an insurance license denied and his hearing request dismissed. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to respond promptly to inquiries from OCI, failing to complete a licensing application, failing to disclose criminal convictions on a licensing application, and failing to appear at a scheduled administrative hearing. June 2018

Popp, Denise L.  
3821 S. 76th St., Apt. 4, Milwaukee, WI 53220  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Powell, Amanda E.  
4007 45th St., Kenosha, WI 53144  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, misrepresenting information on a licensing application, and having unpaid money judgments. April 2018

Puga, Daymay (aka Daymay Garcia Sanchez)  
1725 Debra Ln., Green Bay, WI 54302  
Agreed to the automatic cancellation of her insurance license upon the termination of her employment authorization and agreed to comply with certain reporting and documentation requirements. These actions were taken based on allegations of having a limited period of employment authorization issued by the U.S. Department of Homeland Security. August 2018

Pupp, Carrie  
7650 County Rd. II, Fremont, WI 54940  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and providing materially untrue information on a licensing application. October 2018

Qualls-May, Marishia Y.  
1020 E. Pleasant St., Apt. 210, Milwaukee, WI 53202  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Raasch, Kimberly L.  
110 Frances St., Rothschild, WI 54474  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Raasch, Timothy C.  
2941 Popplewood Ct., Suamico, WI 54173  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes and failing to appear at an administrative hearing. October 2018

Rainey, Jirran  
2100 W. Pierce St., Apt. 119, Milwaukee, WI 53204  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Ramirez, Sandro

319 Parsons Woods Dr., Seffner, FL 33584

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Florida, Louisiana, and South Carolina on a licensing application; failing to disclose a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty and financial irresponsibility on a licensing application; and having a history of administrative actions substantially related to insurance marketing type conduct. January 2018

Ramirez, Sandro

319 Parsons Woods Dr., Seffner, FL 33584

Had his application for an insurance license denied. This action was taken based on allegations of involvement in a lawsuit containing allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty and having administrative actions taken by the states of Florida, Louisiana, South Carolina, and Wisconsin. July 2018

Ramos, Jr., Desiderio

10 E. Doty St., Ste. 800, Madison, WI 53703

Had his insurance license summarily suspended and was ordered to cease and desist acting as an insurance intermediary. He then agreed to immediately surrender his insurance license, agreed not to reapply for licensure for a minimum period of five years, and agreed to OCI's reservation of rights to seek forfeitures and restitution. These actions were taken based on allegations of misappropriating insurance premiums. June 2018

Rivera, Corina M.

9017 W. Crown King Rd., Tolleson, AZ 85353

Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct; having administrative actions taken by the states of Arizona, Oregon, and Wisconsin; and failing to respond promptly and completely to inquiries from OCI. August 2018

Rodas, Mario A.

716 Jacobs Ladder Pl., Las Vegas, NV 89138

Had his insurance license revoked, was ordered to pay a forfeiture of \$5,000.00 and had a previously scheduled administrative hearing cancelled. These actions were taken based on allegations of making material misrepresentations on a licensing application, having an insurance company appointment terminated for cause, failing to timely report administrative actions to OCI while licensed, failing to respond to inquiries from OCI, and failing to respond to a Notice of Hearing and scheduled administrative proceedings. March 2018

Rogers, Laurie L.

120 Lamp Lighter Dr., Apt. 5, Kaukauna, WI 54130

Agreed to the revocation of her insurance license. This action was taken based on allegations of misappropriating insurance premiums and having a criminal conviction that may be substantially related to insurance marketing type conduct. August 2018

Rosemond, Nathanael

1225A School Ave., Oshkosh, WI 54901

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Rosen, David S.

130 Country View Dr., Freehold, NJ 07728

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of New Jersey and South Dakota on a licensing application and failing to disclose a license surrender to the state of Wisconsin and a license revocation by the state of Maine. March 2018

Rosencutter, Katherine K.

6826-53rd St., Unit 28, Kenosha, WI 53144

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Ross, Travis J.

204 S. 4th St., Delavan, WI 53115

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Rowe, Shanette

5533 W. Cheyenne Ave., Unit B, Las Vegas, NV 89108

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. January 2018

Ruben, Stephen D.

2011 Ashleigh Woods Ct., Rockville, MD 20851

Agreed to the 31-day denial of his insurance license and agreed to carefully read and accurately complete future licensing applications. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Maryland on a licensing application. August 2018

Ryan, Thomas J.

201 California St., San Francisco, CA 94111

Agreed to pay a forfeiture of \$500.00 and was ordered to timely and fully report to OCI all matters required to be



disclosed. These actions were taken based on allegations of failing to timely disclose an administrative action taken by the state of Delaware and failing to disclose the administrative action on a licensing renewal application. February 2018

Sahs, Jeanine M.  
517 W. Mohawk Trl., DeForest, WI 53532  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Santo Johnson, Senetta K.  
8420 Clearbrook Dr., Fort Worth, TX 76123  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose a criminal conviction on a licensing application, and failing to respond promptly to inquiries from OCI. December 2018

Santucci, Eric  
3205 S. Kimbrough Ave., Apt. 1, Springfield, MO 65807  
Had his application for an insurance license denied and his administrative hearing request dismissed. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose criminal charges and convictions on a licensing application, and failing to make a required appearance at a hearing. July 2018

Sawyer, Andrew R.  
1926 Manhattan Dr., Waukesha, WI 53186  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. July 2018

Sawyer-Freeland, Leslie R.  
N3877 Brosig Ln., Fort Atkinson, WI 53538  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Scanlan, Maryellen F.  
2408 Springdale Rd., Apt. 102, Waukesha, WI 53186  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Schnick, Mary J.  
1717 W. Broadway, Madison, WI 53713  
Had her insurance license revoked. This action was taken

based on allegations of owing delinquent Wisconsin taxes. August 2018

Schoenwalder, Todd M.  
2950 Idaho Ave. N., Crystal, MN 55427  
Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by FINRA. October 2018

Schutkin, Richard D.  
11343 N. Glenbrook Ln., Mequon, WI 53092  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Schwartz, Jerome H.  
14 S. Chicago Ave., Freeport, IL 61032  
Agreed to the 30-day denial of his licensing application and agreed to timely and accurately disclose required information to OCI and other states as required by law. These actions were taken based on allegations of failing to disclose administrative actions taken by the states of Illinois and Missouri on a licensing application. August 2018

Scurlock, Creona D.  
737 Vincent Ave., Brooklyn Park, MN 55444  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and providing incomplete information on a licensing application. November 2018

Seabern, Karen L.  
W343 Pape Dr., Fountain City, WI 54629  
Had her insurance license revoked. This action was taken based on allegations of obtaining licensure without meeting examination requirements and failing to respond promptly to inquiries from OCI. August 2018

Seelig, Jennifer L.  
4828 Vista Park Ct., Apt. 8, Nashotah, WI 53058  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Shadel, Ryan S.  
711 Beach Blvd., Apt. 1316, Jacksonville Beach, FL 32250  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Shoenberger, Kristi M.  
1207 Balsam Dr., Imperial, PA 15123  
Was ordered to pay a forfeiture of \$1,500.00 and was

ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of Ohio, Delaware, and North Carolina to OCI. February 2018

Silverstein, Steven P.  
1873 Hidden Trail Ln., Weston, FL 33327  
Had his application for an insurance license denied. This action was taken based on allegations of repeatedly failing to disclose an insurance employment termination for cause on licensing applications, providing untrue information on licensing applications, having administrative actions taken by the states of Virginia and Wisconsin, and engaging in fraudulent activity in the insurance business. October 2018

Simmons, Chelsea R.  
2718 Northview Rd., Unit 21, Waukesha, WI 53188  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to apply for and obtain a federal crime waiver. March 2018

Simmons, Chelsea R.  
N34 W23716 Five Fields Rd., Apt. C102, Pewaukee, WI 53072  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2018

Simonovic, Steven S.  
12322 87th Ave., Pleasant Prairie, WI 53158  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Sims, Jada L.  
789 Hammond Dr., Apt. 2609, Sandy Springs, GA 30328  
Was ordered to pay a forfeiture of \$3,500.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of Georgia, Louisiana, North Carolina, Virginia, and Ohio. May 2018

Sixta, Robert J.  
425 15th Ave. SW, Rochester, MN 55902  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully report all matters required to be disclosed. These actions were taken based on allegations

of failing to timely report an administrative action taken by the state of Minnesota and failing to disclose it on a licensing renewal application. December 2018

Smith, Fiona S.  
P.O. Box 269006, Plano, TX 75026  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of North Dakota, Indiana, Louisiana, and North Carolina. August 2018

Smith, Fiona S.  
P.O. Box 259015, Plano, TX 75025  
Agreed to voluntarily surrender her insurance license and agreed to pay a forfeiture of \$1,000.00 before reapplying for licensure. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of North Dakota, Indiana, Louisiana, and North Carolina. November 2018

Smith, Lanysia S.  
1341 N. 36th St., Milwaukee, WI 53208  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Spaeth, Jordan M.  
9786 103rd Pl. N., Maple Grove, MN 55369  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions and administrative actions taken by the state of North Dakota on a licensing application. August 2018

Spano, Kirk  
W205 S8313 Pasadena Dr., Muskego, WI 53150  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Sperry, Robin J.  
796 Quinnell Ave. N., Lakeland, MN 55043  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Sprague, Timothy J.  
11167 Brazeau Town Hall Ln., Pound, WI 54161  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Steen-Wilson, Carl M.

1513 Farnam St., La Crosse, WI 54601

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Steers, Jeffrey B.

N96 W6601 Aspen St., Cedarburg, WI 53012

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. September 2018

Storm, Leda B.

2001 Texas Ave., Stevens Point, WI 54481

Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and exhibiting evidence of financial irresponsibility. August 2018

Stronczek, Jr., Gregory F.

4640 Adamson Ln., Unit 2, Machesney Park, IL 61115

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Stych, Jill M.

1961 S. 80th St., Milwaukee, WI 53219

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Tahir, Farhan

700 College St., Beloit, WI 53511

Agreed to the automatic termination of his insurance license effective August 21, 2018, unless evidence of employment authorization for an extended period is provided to OCI. This action was taken based on allegations of having restricted dates of employment authorization issued by the U.S. Department of Homeland Security. June 2018

Tan, Virginia L.

2210 NW Everett St., Unit 415, Portland, OR 97210

Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. February 2018

Taylor, Joshua A.

908 Seymour St., Reedsburg, WI 53959

Had his application for an insurance license denied and his request for an administrative hearing dismissed.

These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to appear for a scheduled hearing. January 2018

Terens, Joshua

624 6th St., Menasha, WI 54952

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. June 2018

Terry, Sheryl L.

1233 Jenifer St., Apt. 2, Madison, WI 53703

Agreed to the temporary denial of her licensing application and agreed to the issuance of a one-year probationary license with certain reporting, disclosure, and response requirements. These actions were taken based on allegations of owing delinquent financial obligations, failing to complete a licensing application, and failing to respond promptly to inquiries from OCI. February 2018

Thomas, Deron J.

1405 Forest Village, Fredericksburg, VA 22401

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to complete a licensing application. July 2018

Thompson, Dale R.

P.O. Box 1112, Cumberland, WI 54829

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Thompson, Dale R.

P.O. Box 1112, Cumberland, WI 54829

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI; providing false information and failing to disclose previous administrative actions taken by the state of Wisconsin on a licensing application; and having involvement in a lawsuit or arbitration containing allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. August 2018

Thompson-Smith, Zabrina

1002 N. Pine St., Sun Prairie, WI 53590

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Tries, Nikolas J.

P.O. Box 494, Lac du Flambeau, WI 54538

Agreed to certain reporting requirements and agreed to the immediate revocation of his insurance license upon failure to comply with the terms of the stipulation and order. These actions were taken based on allegations of failing to timely respond to OCI, failing to timely pay an ordered forfeiture, failing to timely notify OCI of criminal charges and convictions, and failing to notify OCI of address changes. June 2018

Tromello, Daniel J.

c/o Transamerica Financial Advisors, 31330 Oak Crest Dr., Ste. 101, Westlake Village, CA 91361

Had his insurance license revoked, was ordered to pay an additional forfeiture of \$1,000.00, and had a scheduled administrative hearing cancelled. These actions were taken based on allegations of failing to timely report to OCI administrative actions taken by the state of California and FINRA, failing to respond to inquiries and a Notice of Hearing from OCI, and failing to comply with a previous order from OCI. March 2018

Trumbower, Douglas M.

232 Demilo Way, Madison, WI 53718

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Tucker, Kenya

5029A N. 28th St., Milwaukee, WI 53209

Agreed to the issuance of a one-year probationary insurance license having certain reporting requirements and other restrictions. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to respond promptly and completely to inquiries from OCI. February 2018

Turner, Hannah R.

1130 Weather Ridge Rd., Unit 4, Chippewa Falls, WI 54729

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Turner, Kaonjaletta

1586 Hillside Rd., Cambridge, WI 53523

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Turner, Traci A.

455 Overlook Dr., Ellsworth, WI 54011

Had her insurance license revoked. This action was taken

based on allegations of owing delinquent Wisconsin taxes. August 2018

Underwood, Lisa M.

2523 Deerfield Dr., West Bend, WI 53090

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Unger, Robert T.

275 Nekimi Ave., Oshkosh, WI 54902

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Vanclef, Jason B.

8107 Loyola Blvd., Los Angeles, CA 90045

Was ordered to pay a civil forfeiture of \$500.00 and was ordered to fully report all matters required to be disclosed to OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by FINRA. September 2018

Vang, Peter

2628 Meadowlark Dr., Kronenwetter, WI 54455

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2018

Varona-Camara, Angelica T.

9500 N. Maura Ln., Brown Deer, WI 53223

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Vernosh, Tamara L.

235 S. Henry St., Green Bay, WI 54302

Agreed to apply for and obtain a federal crime waiver before the issuance of a two-year conditional probationary insurance license, agreed to certain employment and reporting requirements, and agreed not to apply for additional lines of insurance authority during the probationary period. These actions were taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having a history of unpaid civil money judgments, and failing to complete a licensing application. August 2018

Victor, David

18 Emory St., Attleboro, MA 02703

Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of providing inaccurate information and failing to report two administrative actions taken by the states

of Washington and Louisiana on a licensing application.  
July 2018

Villagrana, Jerry A.  
4955 Montebello Dr., Colorado Springs, CO 80918  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to respond to OCI requests for information, failing to provide a federal crime waiver, and failing to comply with the terms of a plea agreement.  
October 2018

Villani, Barbara A.  
8129 Broadmoor St., Madison, WI 53719  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
November 2018

Vogl, Yolanda  
5930 N. 75th St., Milwaukee, WI 53218  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and providing misleading and incomplete information on a licensing application. October 2018

Vora, Avani A.  
c/o Northwestern Mutual, 1600 Aspen Commons, Ste. 800, Middleton, WI 53562  
Agreed to the automatic cancellation of her insurance license upon the termination of her employment authorization and agreed to comply with certain reporting and documentation requirements. These actions were taken based on allegations of having a limited period of employment authorization issued by the U.S. Department of Homeland Security. August 2018

Walker, Mark S.  
c/o Contemporary Solutions-USA, Inc., 103 W. McDermott Dr., Allen, TX 75013  
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of New York, Virginia, Delaware, and Louisiana and failing to disclose them on a licensing renewal application. June 2018

Walker, Tia B.  
9838 Lychee Loop, Apt. 202, Riverview, FL 33569  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing

to disclose administrative actions taken by the states of Florida and North Dakota on a licensing application.  
September 2018

Washington, Devarius K.  
1167 W. Pleasant, Freeport, IL 61032  
Had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to accurately complete a licensing application.  
January 2018

Washington, Jamal J.  
2033 N. 32nd St., Milwaukee, WI 53208  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
April 2018

Weber, Joseph A.  
8468 E. Ridge Dr., Pleasant Prairie, WI 53158  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
May 2018

Webler, Chad J.  
805 Anchorage Ct., Unit B, Oshkosh, WI 54901  
Had his application for an insurance license denied and his hearing request dismissed. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type activities, exhibiting evidence of financial irresponsibility, and failing to appear at a scheduled administrative proceeding. September 2018

Wedan, Adam J.  
2944 W. Point Rd., Green Bay, WI 54313  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.  
May 2018

Welch, Chad M.  
1403 Orlando Dr., Green Bay, WI 54313  
Had his applications for an insurance license and a federal crime waiver denied. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct.  
April 2018

Wells, Samantha K.  
313 E. Columbia St., Colorado Springs, CO 80907  
Had her application for an insurance license denied. This action was taken based on having a criminal conviction that may be substantially related to insurance marketing type conduct. November 2018

Wesson, Donald  
3024 S. Washington St., Tacoma, WA 98409  
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of South Dakota, Louisiana, and North Carolina. June 2018

Westcott, Karla K.  
1312 Sherwood Cir., Wausau, WI 54403  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

Westcott, Michael E.  
1312 Sherwood Cir., Wausau, WI 54403  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Wilson, Drucilla C. (aka Drucilla C. Mason)  
c/o Sutherland Global Services, Inc., 8725 W. Sahara Ave., Las Vegas, NV 89117, had her application for an insurance license denied. This action was taken based on allegations of having criminal arrests, judgments, and convictions that may be substantially related to insurance marketing type conduct; providing incomplete, false, and misleading information on a licensing application; and having unpaid civil money judgments and restitution orders exhibiting financial irresponsibility. July 2018

Winter, Andrea L.  
N58 W23861 Hastings Ct., Apt. 504, Sussex, WI 53089  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2018

Wirth, Kenneth P.  
111 Sleepy Hollow Rd., New Canaan, CT 06840  
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to timely and fully report to OCI all matters required to be disclosed. These actions were taken based on allegations of failing to timely disclose administrative actions taken by the states of New York, Massachusetts, and North Carolina, and failing to accurately complete licensing renewal applications. February 2018

Wynveen, Neil G.  
2535 Northern Rd., Ste. B, Appleton, WI 54914  
Agreed to the three-year suspension of his insurance license, agreed to pay a forfeiture of \$9,000.00, and

agreed to pay consumer restitution of \$202,194.25. These actions were taken based on allegations of making misrepresentations and failing to properly consider suitability in selling life insurance and annuities. March 2018

Yager, Scott M.  
116 W. 80th Ter., Kansas City, MO 64105  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct; having administrative actions taken by the states of Missouri, Alabama, Louisiana, and Mississippi; and failing to provide a federal crime waiver. November 2018

Yang, Blong  
811 George St., La Crosse, WI 54603  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2018

Yishi, Michele  
1280 Greenway Terr., Apt. 5, Brookfield, WI 53005  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2018

Young, James O.  
7316 Bay View Rd., Lake Tomahawk, WI 54539  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. October 2018

Zangari, Michael A.  
5 Paddock Ct., Etters, PA 17319  
Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Pennsylvania related to misrepresentation in the sale of insurance products. October 2018

Zicarelli, Jason K.  
10314 Wake Robin Dr., Grand Blanc, MI 48439  
Had his application for an insurance license denied. This action was taken based on allegations of being named in a lawsuit alleging fraud and misrepresentation. September 2018

Zicarelli, Jason K.  
10314 Wake Robin Dr., Grand Blanc, MI 48439  
Agreed to notify OCI in writing within 10 days of any order, decision, or settlement issued related to a

pending lawsuit; agreed to the immediate revocation of his insurance license if found liable for any allegations contained in the lawsuit; and agreed to disclose administrative actions on future licensing applications and to other states as required. These actions were taken based on allegations of failing to disclose an administrative action on a licensing application and being involved in a pending lawsuit containing allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. December 2018

Zimdars, Anthony

c/o Van Horn Ford, 410 S. Grandview Blvd., Waukesha, WI 53188

Had his application for an insurance license denied until the submission and approval of an application for a federal crime waiver. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. July 2018

Zurawski, Stanley L.

2015 N. 119th St., Milwaukee, WI 53226

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. November 2018

Zwick, Lauren K.

1241 E. Gift Ave., Peoria, IL 61603

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose pending felony charges on a licensing application, failing to maintain Wisconsin residency status, being ineligible to apply for a federal crime waiver, and failing to provide administrative hearing documentation. October 2018

### ***Actions Against Companies***

Action Powersports, Inc.

202 Travis Ln., Waukesha, WI 53189

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Adair, MacClellen, Alexandria & Associates, LLC

85 NE Loop 410, Ste. 415, San Antonio, TX 78216

Agreed to rescind its Employee Benefit Plan Administrator (EBPA) licensing renewal application, agreed to the cancellation of its Wisconsin insurance license, agreed to not re-apply for licensure for a period of five years, and agreed to fully comply with all OCI requests for

documentation. These actions were taken based on allegations of failing to respond to information requests from OCI and failing to provide evidence of financial solvency. April 2018

Allstate Insurance Company

2775 Sanders Rd., Northbrook, IL 60062

Agreed to pay a forfeiture of \$500.00 and agreed to pay a consumer claim of \$3,222.69. These actions were taken based on allegations of an improper claim denial. November 2018

American Risk Services, LLC

75 E. Fountain Ave., Glendale, OH 45246

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Braeger Auto Sales of Franklin, LLC

4100 S. 27th St., Milwaukee, WI 53221

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Braeger Chevrolet, Inc.

4100 S. 27th St., Milwaukee, WI 53221

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Braeger Ford, Inc.

3804 S. 27th St., Milwaukee, WI 53221

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Breaman Merrill Ford Mercury, Inc.

1301 N. Center Ave., Merrill, WI 54452

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Contemporary Solutions USA, Inc.  
103 W. McDermott Dr., Ste. 100, Allen, TX 75013  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2018

Continental Indemnity Company  
10805 Old Mill Rd., Omaha, NE 68154  
Agreed to pay a forfeiture of \$1,000.00 and agreed to cooperate with OCI's scheduled market conduct examination of the company. These actions were taken based on allegations of failing to timely provide OCI with requested information, failure to notify OCI of the company's designated examination coordinator and contact information and forcing a rescheduled examination date. April 2018

Diedrich Insurance Agency, LLC  
506 W. Main St., Carbondale, IL 62901  
Agreed to the 90-day denial of its licensing application and agreed to accurately complete future licensing applications. These actions were taken based on allegations of failing to disclose on a licensing application administrative actions taken against the agency and its designated responsible licensed producer by the states of Colorado, New York, Massachusetts, and Kentucky. July 2018

FASCore, LLC  
8515 E. Orchard Rd., Greenwood Village, CO 80111  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2018

Gentry Partners, Ltd.  
67 Holly Hill Ln., Ste. 303, Greenwich, CT 06830  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. August 2018

George Vetesnik Motors, Inc.  
27475 Hwy. 14, Richland Center, WI 53581  
Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. August 2018

Glenn Curtis Motorsports, Inc.  
4345 Hwy. 33, West Bend, WI 53095  
Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Homan Ford, Inc.  
1036 W. Fond du Lac St., Ripon, WI 5497  
Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

International Motor Sports, Inc.  
7518 Hwy. 60, Cedarburg, WI 53012  
Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Lone Rock Capital Partners, LLC, dba Ascension Risk Services  
10 E. Doty St., Ste. 800, Madison, WI 53703  
Had its insurance license summarily suspended and was ordered to cease and desist insurance operations. It then agreed to immediately surrender its intermediary firm license, agreed not to reapply for licensure for a minimum period of five years, and agreed to OCI's reservation of rights to seek forfeitures and restitution. These actions were taken based on allegations of misappropriating insurance premiums. June 2018

Mad City Power Sports, Inc.  
4246 Daentl Rd., DeForest, WI 53532  
Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Maritime Ford-Lincoln, Inc.  
1305 Franklin St., Manitowoc, WI 54220  
Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Northridge Chevrolet, Inc.  
8715 W. Hwy. 2, Ashland, WI 54806  
Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. August 2018



Power-Pac, Inc.

3802 S. Central Ave., Marshfield, WI 54449

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. July 2018

Proven Power, Inc

N68 W36046 County Rd. K, Oconomowoc, WI 53066

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Reo Motors, Inc.

2777 S. 27th St, Milwaukee, WI 53215

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018

Road, Track & Trail, LLC

W228 S. 6932 Enterprise Dr., Big Bend, WI 53103

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required. June 2018

RTC2 Partners, LLC

13455 Noel Rd., Ste. 2300, Dallas, TX 75240

Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Texas on a licensing application and having an administrative action that may be substantially related to insurance marketing type conduct. March 2018

Sears Protection Company

3333 Beverly Rd. A4-258A, Hoffman Estates, IL 60179

Was ordered to cease and desist writing new business and renewing existing business; was ordered to continue servicing existing business to expiration; was ordered to file its annual statement, interim financial statements, and any other reports required by OCI; and was ordered not to make any further form filings. These actions were taken based on allegations of filing for bankruptcy protection and lacking financial resources to adequately protect Wisconsin policyholders. December 2018

Sequoia Reinsurance Services, LLC

700 County Rd. 6, Wayzata, MN 55391

Had its application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit regarding fraud, misrepresentation, misappropriation, or breach of fiduciary duty. October 2018

Synergistic Life Services, Inc.

5512 W. Lawrence Ave., Chicago, IL 60630

Agreed to withdraw its licensing application. This action was taken based on allegations of being involved in a pending lawsuit containing allegations of accounting fraud, sales of unregistered securities, and non-disclosure violations. August 2018

Team Winnebagoland, LLC

5827 Green Valley Rd., Oshkosh, WI 54904

Was ordered to pay a fee and was ordered to provide required information to OCI. These actions were taken based on allegations of failing to timely pay annual licensing fees and failing to provide current financial security and other requested documentation. August 2018

Unos Auto Sales & Service, Inc.

823 Oklahoma Ave., Milwaukee, WI 53215

Was ordered to pay its annual licensing fee and was ordered to timely and fully report all required information to OCI. These actions were taken based on allegations of failing to pay a fee when due and failing to provide current financial security and other information required by OCI. June 2018



### **III. Legislative Relations and Communications**



The Legislative Liaison/Public Information Officer oversees OCI's public information and communication (PIC) section. PIC provides advice on executive matters affecting the agency's goals and initiatives, directs the agency's legislative initiatives and communication activities, and provides advice on technical insurance-related issues.

## **Public Information and Communications**

This section has primary responsibility in developing and maintaining OCI's consumer publications, providing information and materials on OCI's website, engaging in education and outreach, and providing basic and essential services such as forms management.

In accordance with the agency's communication plan, OCI's website, [oci.wi.gov](http://oci.wi.gov), and Twitter account, @wisconsinoci, are managed within PIC. Industry and constituents readily utilize information and support available via this interface. OCI has an internal review process to ensure OCI's website is consistently reviewed to ensure users are accessing the most up-to-date information.

OCI is required by statute to administer and maintain a Forms Management program. All office forms and brochures, regardless of format or method of delivery, are reviewed for statutory requirements and agency standards. An inventory and history file is kept for each form, brochure, and special report. This material is composed, distributed, and made available via digital and paper means.

### **Insurance Education and Outreach**

The mission of OCI is to lead the way in informing and protecting the public and responding to their insurance needs. A key component to fulfill the mission is to engage and empower individuals with knowledge of insurance laws. OCI understands the value of insurance education and fosters communication to raise awareness while understanding the needs of different audiences. Education and outreach efforts serve as a vital link between OCI and the people it serves. In-person activities are routinely conducted by the Commissioner, Deputy Commissioner, Legislative Liaison/Public Information Officer, and the Education and Outreach Specialist. In addition to the formal speaking requests, OCI finds value in outreach activities to identify how OCI can effectively respond to the public regarding their insurance needs.

OCI recognizes the state of Wisconsin has many unique populations and strives to establish meaningful relationships that will inform and motivate the public

interest in the value of the agency and Wisconsin's insurance laws. Outreach activities occur at various levels and include communities, government organizations, non-profit groups, tribes, veterans, youth organizations, and others. Additionally, OCI aids industry professionals and educators through presentations and educational materials.

### **Major Accomplishments**

PIC's strategic plan and goals resulted in thousands of consumer contacts over the course of 2018. Other accomplishments included:

- Continued to study the impact and issues of state insurance regulation on individual consumers and populations that have unique needs including senior citizens, tribal members, veterans, residents impacted by disasters, low income, k-12 students, and educators.
- Provided insurance education to underserved populations, including those in urban and rural locations.
  - » Developed working relationships with community support organizations on tribal, county, and federal levels.
  - » Provided outreach and education to veterans and those organizations that provide services to current veterans and those transitioning from the military.
  - » Lent technical expertise to organizations that promote financial literacy.
- Presented consumer information on changes to administrative rules and consumer buying tips.
- Expanded consumer education by updating major publications. Thousands of consumers download OCI's publications each year.
- Continued to study the issues surrounding major health insurance reform plans and continued efforts to preserve state regulatory authority. Discussed the health insurance landscape including issues and problems facing consumers, providers, legislators, and the industry.

- Issued 34 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Maintained a Twitter account, @wisconsinoci, for updates on consumer publications, insurance bulletins, press releases, insurance news, and events attended by OCI. In 2018, OCI's Twitter account earned over 132,507 impressions.

## Consumer Publications

The following consumer publications are available from OCI and posted on OCI's website at <https://oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx>. Consumer publications can also be ordered online in hard copy format at <https://public.oci.wi.gov/forms/public/gBgAgAKA>.

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### Auto

- **Consumer's Guide to Auto Insurance (PI-057)**  
Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- **Frequently Asked Questions—Auto Insurance (PI-233)**
- **Teenagers and Auto Insurance (PI-200)**  
Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Tips for Saving on Auto Insurance (PI-218)**

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### Health

#### *Long-Term Care*

- **Companies Offering Long-Term Care Insurance Policies or Riders in Wisconsin (PI-046)**  
Lists insurance companies indicating that they offer in Wisconsin long-term care insurance policies or riders.
- **Guide to Long-Term Care (PI-047)**  
Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.

#### *Medicare Supplement*

- **Medicare Advantage in Wisconsin (PI-099)**  
Explains options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible disabled individuals under age 65, who are looking for information about the Medicare Advantage program.
- **Medicare Part D—Things to Know Before Signing Up (PI-222)**  
Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Supplement Insurance Approved Policies List (PI-010)**  
Lists policies available in Wisconsin including benefits and current premiums.

- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**  
Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

#### *General*

- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**  
Provides information about health insurance and limitations for work-related injuries.
- **A Shopper's Guide to Cancer Insurance (PI-001)**  
Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Health Insurance Grievances and Complaints (PI-217)**  
Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**  
Provides information on all Health Maintenance Organization and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation Rights in Health Insurance Policies (PI-023)**  
Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on Filing a Complaint About Health Plans (PI-231)**  
Provides information on how to file a complaint and the complaint process.
- **Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**  
Describes a consumer's right to appeal a health plan's decision to an independent medical expert.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)**  
Summarizes required coverages in group health insurance policies.
- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**  
Gives a brief description of current mandated benefits.
- **Frequently Asked Questions on Mandated Coverage for Autism Services (PI-234)**

- **Guide to Health Care Insurance (PI-225)**  
Provides information on comprehensive health insurance and many of the Affordable Care Act changes.
- **Health Insurance for Small Employers and Their Employees (PI-206)**  
Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates.

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## Homeowner's

- **After a Storm Hits – Insurance Tips (PI-237)**  
Offers a quick reference list as you deal with the aftermath of severe weather.
- **A Brief Guide to Renter's Insurance (PI-017)**  
Explains the basic coverages included in a renter's insurance policy and gives tips on how to purchase renter's insurance.
- **Buying a Home and Your Insurance Needs (PI-100)**  
Provides information on homeowner's, flood, private mortgage, and title insurance and discusses other insurance options to consider when buying a home.
- **Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)**
- **Condominium Insurance (PI-068)**  
Explains the basic coverages included in a condominium unit owner's policy.
- **Consumer's Guide to Homeowner's Insurance (PI-015)**  
Explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, and the Wisconsin Insurance Plan.
- **Flood Damage – Frequently Asked Questions (PI-240)**
- **Frequently Asked Questions—Homeowner's Insurance (PI-232)**
- **Insurance Tips for Farm Owners (PI-239)**
- **Manufactured Home Insurance (PI-066)**  
Explains the basic coverages included in a manufactured home insurance policy.
- **Personal Property Home Inventory (PI-224)**  
A personal property home inventory guide to list all the items that you have in your home.
- **Settling Property Insurance Claims (PI-084)**  
Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.

- **Tips for Saving on Homeowner's Insurance (PI-219)**
- **Understanding Home-Sharing in Wisconsin (PI-235)**  
Provides information to potential guests and hosts on important insurance considerations for home-sharing.

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## Liability

- **Consumer's Guide to Commercial Liability Insurance (PI-045)**  
Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- **Consumer's Guide to Day Care Liability Insurance (PI-054)**  
Answers questions about liability insurance coverage for day care facilities.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**  
Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**  
Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Fact Sheet on Foster Parent Liability Insurance (PI-048)**  
Answers questions about liability insurance coverage for foster children.
- **Surplus Lines Insurers and Agents (PI-026)**  
Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- **Warranties (PI-069)**  
Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

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## Life Insurance and Annuities

- **Life Insurance Coverage and AIDS (PI-064)**  
Summarizes rules regarding life insurance coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- **NAIC Life Insurance Buyer's Guide**  
A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling 1-800-236-8517 (in state only) or 608-266-3585 (bulk copies may be obtained by calling NAIC at 816-783-8301).



- **State Life Insurance Fund**  
Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
  - **Understanding Annuities (PI-214)**  
Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
  - **NAIC Buyer's Guide to Annuities**  
The buyer's guides provide consumer information about the different types of annuities. ([http://www.naic.org/prod\\_serv\\_publications.htm](http://www.naic.org/prod_serv_publications.htm))
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- Other**
- **Documents and Records (PI-223)**  
Provides information on whom to contact for a list of documents that will need to be replaced if they have been destroyed.
  - **Fact Sheet on Credit Insurance (PI-205)**  
Provides information on credit insurance.
  - **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**  
Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
  - **Frequently Asked Questions About C.L.U.E. (PI-207)**  
Tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
  - **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**  
Provides information about the types of insurance college students should consider when going away to school.
  - **Insurance Complaints and Administrative Actions (PI-030)**  
An annual report summarizing complaint activity and enforcement actions.
  - **Other Sources of Help (OCI 51-051)**  
Provides information on Small Claims Court.
  - **Tips for Buying Insurance Online (PI-220)**
  - **Understanding How Insurance Companies Use Credit Information (PI-204)**  
Tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
  - **Volunteers and Insurance (PI-236)**  
Tips for understanding volunteer insurance for volunteers and organizations. This also provides a list of insurance carriers offering volunteer driver coverages.



## **IV. Funds and Program Management**



Funds and Program Management is responsible for information technology, project management, budget, accounting, facilities management, records management, and support services. This section has program responsibilities for the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund, and acts as liaison between OCI and the Department of Administration for procurement, staff development, and human resource services.

## **Management Analysis and Planning**

The Management Analysis and Planning section supports the mission of OCI through oversight of the agency's business planning processes in the areas of financial management, project management, records management, and mail and reception.

### **Financial Management**

This section provides accounting, budgeting, contract management, internal control, procurement, risk management, and vendor payment services for OCI. The section produces the annual operating budgets for all units of OCI, external financial reports at the fund and agency level, GAAP reports, and required statutory reports, e.g., the minority contracting reports, as well as annual contract justification for continued contract renewals.

The staff is responsible for providing technical budget assistance and guidance to OCI managers and staff, tracking expenditures and revenues, collecting accounts receivables, calculating and billing the annual examination assessment, calculating and billing the annual care management organization examination charges, administering the state purchasing card program, cashiering, and serving as liaison with the Department of Administration (DOA) Procurement.

Some of the accomplishments in this section include:

- Member of the State Agency Purchasing Council
- Continued meeting requirements for obtaining IT contract services through the vendor-managed IT services contract
- Implemented OCI's 2017-2019 Biennial Budget Request
- Prepared GAAP information for general fund and the insurance liquidation account pursuant to DOA guidelines and requirements
- Certified that the internal controls have been reviewed and no material weaknesses in the controls were reported
- Developed and prepared the complex cost allocations of administering the insurance company examination program for annual assessment

- Continued OCI's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.

### **Project Portfolio Management**

This section is responsible for coordinating projects with OCI's Project Governance Board (PGB). The Portfolio Manager ensures projects are aligned with OCI's strategic business plan, facilitates the PGB meetings, provides project status reports to PGB, and works with OCI's Lean Point-of-Contact to ensure projects are meeting the goals identified by the Governor's Lean Government Program. This section also provides mentoring to staff interested in working on projects as project managers and assists staff in completing project idea statements and business case documents.

Some of the accomplishments include:

- Managed the Financial Modernization Phase 1 project
- Managed the Company Renewal Payments through NAIC OPTins project
- Provided project management assistance with the IPFCF Financial Re-write project
- Managed the ACD Migration Project (Genesys)
- Facilitated the review and updates to the agency's project list with the PGB
- Revised the Project Portfolio Management site on OCI's Intranet

### **Records Management**

This section is responsible for OCI's records management, front desk, mailroom, and central records. The Records Manager is a liaison to OCI business areas as well as outside agencies including the State Historical Society and Department of Administration's Records Management, attends Public Records Board meetings with other state agency records officers, and tracks and responds to open records requests.

## Information Services Section

The Information Services Section provides new applications, IT project management, architecture, design work and programming; network administration, database operations and security; maintenance support for all in-house computer applications and interfaces for all external applications; hardware and software testing and acquisitions; and help desk support for desktop and laptop computers, printers, scanners, and multi-function devices. The section is also responsible for OCI's data management, which aids in the Business Intelligence initiatives as well as coordination of telecommunication services with OCI, DOA, and third-party vendors.

### Applications

- Updated Market Regulation forms to streamline data collection from companies.
- Enhanced the Rate Review and Complaints systems.

### Business Intelligence (BI)

- Developed advanced market analysis analytical models for 10 lines of business.
- Completed development of analytical models for four Market Conduct Annual Statement lines of business.
- Trained staff on the use of the models.
- Researched and acquired data management tool for data Extract, Load and Transform (ETL).

### Infrastructure

- Upgraded critical systems for the State Life Insurance Fund.
- Performed updates and testing for Oracle database upgrade.

### Management

- Continued to evaluate technologies used in IT and made recommendations for consolidating technologies and implementing process improvements.
- Continued work to update OCI's disaster recovery plan.
- Partnered with DET/DOA on Security, Telephony and IT training initiatives.

### Security

- Implemented Internet monitoring tool for the agency.
- Performed network vulnerability scan and piloted new enterprise security solutions.
- Participated on State Cyber Security Team.
- Implemented new security measures to harden endpoint devices.

### **Injured Patients and Families Compensation Fund (Fund)**

The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) which is chaired by the Commissioner of Insurance. The Board is comprised of four public members appointed by the Governor, three insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, two members named by the Wisconsin Medical Society, and a member named by the Wisconsin Hospital Association.

The following committees and council support the Fund's governance and typically meet each quarter:

- Actuarial and Underwriting Committee
- Legal Committee
- Claims Committee
- Finance/Investment/Audit Committee
- Risk Management and Patient Safety Committee
- Peer Review Council

The Fund operates on a fiscal year basis – July 1 through June 30. Administrative costs, operating costs, and claim payments are funded through assessments on participating health care providers. The Fund's administrative staff is provided by OCI, there are seven full-time employees working for the Fund. Actuarial and claims services are contracted out to third party vendors: AMI Risk Consultants provides actuarial services, and Wausau MedMal Management provides the Fund's claim management.

As of December 31, 2018, there were a total of 16,965 Fund participants comprised of 142 hospitals with 19 affiliated nursing homes, 14,712 physicians, 834 nurse anesthetists, 19 hospital-owned or controlled entities, 73 ambulatory surgery centers, one cooperative, 15 partnerships, and 1,150 corporations actively participating in the Fund.

As of December 31, 2018, Fund participants consisted of 87% physicians, 7% corporations, and the remaining 6% included all other participants.

From July 1, 1975, through December 31, 2018, the Fund was named in 6,216 claims filed. During this period, the Fund's total number of paid claims was 675, totaling \$873,279,174. Of the total number of claims in which the Fund has been named, 5,441 claims have been closed with no indemnity payment.

*Wisconsin Insurance Report Business of 2018*  
*Funds and Program Management, Injured Patients and Families Compensation Fund*

Following are financial statements—statement of net position and statement of revenues, expenses and changes in Fund position—for the Fund for the fiscal year ending June 30, 2018.

**Injured Patients and Families Compensation Fund**  
**Unaudited Statement of Net Position**  
**June 30, 2018**

<b>Assets</b>	<b>Liabilities</b>
<p><b>Current Assets</b></p> <p>Cash \$ 8,325,794</p> <p>State Investment Fund Shares 12,863,844</p> <p>Short-Term Investments (Market Value) 20,709,173</p> <p>Bond Investment Income Receivable 9,523,242</p> <p>Securities Sold Receivable 12,503,776</p> <p>Investments and Security Lending Receivable 4,582</p> <p>Prepaid Items 60</p> <p>Supplies Inventory and Other Assets <u>1,372</u></p> <p><b>Total Current Assets</b> <u>63,931,843</u></p> <p><b>Noncurrent Assets</b></p> <p>Restricted Cash—Liability for FME Account 31,401,156</p> <p>Long-term Investments (market value) 1,295,108,314</p> <p>Interfund Receivable 50,000</p> <p>Capital Assets, Net of Accumulated Depreciation <u>913,529</u></p> <p>Restricted Assets 99,545</p> <p><b>Total Noncurrent Assets</b> <u>1,327,572,544</u></p> <p><b>Total Assets</b> <u>\$1,391,504,387</u></p> <p>Deferred Outflows of Resources <u>\$ 175,864</u></p> <p><b>Total Assets and Deferred Outflows of Resources</b> <u>\$1,391,680,251</u></p>	<p><b>Current Liabilities</b></p> <p>Future Benefits and Loss Liabilities—</p> <p>Short Term \$ 68,822,000</p> <p>Assessments Received in Advance 1,234,881</p> <p>Provider Refunds Payable 1,202,725</p> <p>Medical Mediation Panels Payable 142,234</p> <p>Securities Purchases Payable 12,497,055</p> <p>Due to Other Funds 6,036</p> <p>Compensated Absences 5,057</p> <p>Accounts Payable and Other</p> <p>Accrued Liabilities <u>115,436</u></p> <p><b>Total Current Liabilities</b> <u>84,025,424</u></p> <p><b>Noncurrent Liabilities</b></p> <p>Loss liabilities:</p> <p>Liability for IBNR 275,826,058</p> <p>Liability for Reported Losses 16,995,486</p> <p>Liability for LAE <u>65,863,113</u></p> <p>Estimated Loss Liabilities 358,684,657</p> <p>Less: Amount Representing Interest <u>(23,536,220)</u></p> <p>Discounted Loss Liabilities 335,148,437</p> <p>Liabilities for Future Medical Expenses 31,401,156</p> <p>Future Benefits and Loss Liabilities <u>(68,822,000)</u></p> <p>Noncurrent Loss Liabilities 297,727,593</p> <p>Compensated Absences—Long Term 41,105</p> <p>Net Pension Liability <u>152,104</u></p> <p><b>Total Noncurrent Liabilities</b> <u>297,920,802</u></p> <p><b>Total Liabilities</b> <u>381,946,226</u></p> <p><b>Deferred Inflows of Resources</b> <u>206,257</u></p> <p><b>Total Liabilities and Deferred Inflows of Resources</b> <u>382,152,483</u></p> <p><b>Net Position</b></p> <p>Invested in Capital Assets, Net of Related Debt 913,529</p> <p>Restricted for Injured Patients and Families <u>1,008,514,694</u></p> <p>Restricted for Other Purposes <u>99,545</u></p> <p><b>Total Net Position</b> <u>1,009,527,768</u></p> <p><b>Total Liabilities, Deferred Inflows of Resources and Net Position</b> <u>\$1,391,680,251</u></p>



**Injured Patients and Families Compensation Fund  
Statement of Revenues, Expenses  
and Changes in Fund Net Position for the  
Fiscal Year Ended June 30, 2017**

<b>Operating Revenues:</b>	
Assessments	\$ 11,399,860
Assessment Interest Income	4,719
Administrative Fee Income	<u>25,729</u>
<b>Total Operating Revenues</b>	<u>11,430,308</u>
<b>Operating Expenses:</b>	
Underwriting Expenses:	
Net Losses Paid	6,816,493
Loss Adjustment Expense Paid	3,591,301
Risk Management Expenses	65,159
Medical Expenses Paid	1,341,575
Change in Liability for IBNR	(27,647,199)
Change in Liability for Reported Losses	2,298,826
Change in Liability for Loss Adjustment Expense	11,230,855
Change in Amount Representing Interest	25,178,299
Change in Liability for Future Medical Expense	<u>(624,236)</u>
<b>Total Underwriting Expenses</b>	22,251,073
General and Administrative Expenses	890,716
Depreciation Expense	<u>524,023</u>
<b>Total Operating Expenses</b>	<u>23,665,812</u>
Operating Income (Loss)	<u>(12,235,504)</u>
<b>Nonoperating Revenues (Expenses):</b>	
Investment Income	22,345,190
Miscellaneous Revenue	<u>6,755</u>
Total Nonoperating Revenues and Expenses	22,351,945
Interfund Transfers Out	<u>13,643</u>
Change in Net Position	10,102,798
<b>Net Position</b>	
Net Position—Beginning of Period	<u>999,496,722</u>
Prior Period Adjustment	<u>(71,752)</u>
<b>Net Position—End of Period</b>	<b><u>\$1,009,527,768</u></b>

### **Local Government Property Insurance Fund (Fund)**

The Fund is established by ch. 605, Wis. Stat. The purpose of the Fund was to make property insurance available for local government units. The Commissioner of Insurance, by law, is designated as the Fund's manager. The Fund had one state employee who supervised day-to-day operations of the Fund by contracting for specialized services. 2017 Wisconsin Act 59 allowed for the closure of the Local Government Property Insurance Fund.

Please note the following important dates:

- No coverage may be renewed after **December 31, 2017**.
- No coverage may terminate later than **December 31, 2018**.
- All claims must be filed with the property fund by no later than **July 1, 2019**.
- No claim filed after **July 1, 2019** will be covered by the Fund.

### State Life Insurance Fund (Fund)

The Fund is a segregated fund located within OCI. The Fund offers a maximum of \$10,000 of life insurance to state residents. Operating as a mutual insurance company, the Fund has a manager and is supervised by the Commissioner.

Section 607.15, Wis. Stat., requires the Fund to distribute annually among the policyholders its net profits and to the extent practicably possible, maintain a ratio of surplus to assets between 7% and 10%. In 2018, a distribution of \$2.1 million was paid to policyholders in the form of dividends.

Wisconsin is the only state in the nation that offers a life insurance program to residents. All policies issued are participating and there is no marketing of the Fund. The lapse rate on Fund policies is a low 0.004%. As of December 31, 2018, there were 23,860 policies in force.

Following are financial statements – balance sheet and income statements – for the Fund for the year ending December 31, 2018.

<b>State Life Insurance Fund Balance Sheet December 31, 2018</b>	
<b>Assets</b>	
Bonds	\$104,628,532
Policy Loans	3,024,870
Cash and Bank Deposits	2,514,468
Premiums Deferred and Uncollected	54,611
Investment Income Due and Accrued	1,294,587
Recoverable Reins.	<u>0</u>
<b>Total Assets</b>	<b><u>\$111,517,068</u></b>
<b>Liabilities and Surplus</b>	
Reserves for Life Policies and Contracts	\$66,316,735
Interest Maintenance Reserve	8,216,113
Policy Claims	361,000
Dividends Due and Unpaid (2018)	15,806
Dividends - Provision for 2018	2,163,968
Deposit Type Contracts	25,400,770
Unclaimed Property	65,624
Taxes, Licenses, Fees Accrued	832
Suspense and Cancelled Drafts	44,976
Expenses Due and Accrued	88,138
Back Up Withholding	959
Premiums Received in Advance	47,172
Asset Valuation Reserve	<u>351,740</u>
<b>Total Liabilities</b>	<b>\$103,073,833</b>
Surplus	<u>8,443,235</u>
<b>Total Liabilities and Surplus</b>	<b><u>\$111,517,068</u></b>

<b>State Life Insurance Fund Income Statement December 31, 2018</b>	
<b>Income</b>	
Premiums	\$1,154,981
Investment Income	4,356,090
Amortization of Interest Maintenance Reserve	893,371
Miscellaneous Income	<u>7,359</u>
<b>Total Income</b>	<b>\$6,411,801</b>
<b>Expenses</b>	
Death Benefits	\$1,504,212
Matured Endowments	242,500
Other Policy Benefits	1,315,235
Increase in Reserve	162,863
General Operating Expense	<u>605,699</u>
<b>Expenses before Dividends</b>	<b><u>3,830,509</u></b>
Net Gain before Dividends	<u>2,581,292</u>
Dividends to Policyholders	<u>2,087,217</u>
<b>Net Gain (Loss) from Operations</b>	<b><u>\$ 494,075</u></b>



## **V. Division of Regulation and Enforcement**



The Division of Regulation and Enforcement, through its Bureau of Financial Analysis and Examinations, Bureau of Market Regulation, and Rate Review Team, and in conjunction with OCI's Legal Unit, is responsible for enforcing the state's insurance laws. In addition, it assists with OCI's consumer education program by providing technical expertise in the development and publication of OCI's consumer education publications. In compliance with s. 601.01 (5), Wis. Stat., the Division works with other state and federal regulatory agencies in carrying out the purposes of Wisconsin's insurance laws and the agency's mission.

## **Bureau of Financial Analysis and Examinations**

The principal function of the Bureau of Financial Analysis and Examinations (Bureau) is to monitor the financial condition of all insurers licensed to do business in Wisconsin and determine whether their financial condition meets the minimum requirements for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of insurance companies organized under Wisconsin law and the analysis of financial statements of all insurers licensed to do business in the state of Wisconsin, the review of CPA audit reports, and updates to the company profile database. The Bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, administers insurer applications for admission to Wisconsin, and processes merger and acquisition plans. The Bureau also collects and processes all premium taxes submitted by insurers.

### **2018 Major Accomplishments**

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 42 domestic insurers.
- Analyzed the financial statements of over 1,914 insurers.
- Continued oversight of 1 company in liquidation until the liquidation was closed on October 18, 2018.
- Continued oversight of 1 company in rehabilitation. The company exited rehabilitation on June 22, 2018.
- Licensed 1 new domestic insurer and 1 domestic insurer changed company type.
  - 8 property service contract providers
- Approved 2 domestic insurers to dissolve.
- Issued permits to 5 Care Management Organizations, under ch. 648, Wis. Stat.
- Licensed 14 nondomestic insurers
  - 3 warranty plans
  - 15 property service contract providers
  - 1 life settlement provider
  - 1 motor club
  - 3 vehicle protection product providers
- Permitted 4 licensed entities to withdraw from Wisconsin.

- Reviewed and approved 2 mergers involving 2 domestic insurers.
- Reviewed and approved 1 mutual holding company merger involving 1 domestic mutual holding company.
- Reviewed changes of control involving 7 domestic insurers, pursuant to holding company regulations.
- Performed 3 anti-trust reviews
- Redomiciled 6 licensed insurers out of Wisconsin.
- Participated in NAIC task forces and working groups, including:
  - Accounting Practices and Procedures Task Force
  - Blanks Working Group
  - Capital Adequacy Task Force
  - Electronic Workpaper Working Group
  - Examination Oversight Task Force
  - Financial Analysis Handbook Working Group
  - Financial Analysis Research and Development Working Group
  - Financial Analysis Working Group
  - Financial Examiners Coordination Working Group
  - Financial Examiners Handbook Technical Group
  - Financial Stability Task Force
  - Group Solvency Issues Working Group
  - Health Reform Solvency Impact Subgroup
  - Health Risk-Based Capital Working Group (Vice Chair)
  - Information Technology Examination Working Group
  - Investment Risk-Based Capital Working Group
  - Mortgage Guaranty Insurance Working Group (Chair)
  - Operational Risk RBC Subgroup
  - ORSA Implementation Subgroup
  - P&C Risk-Based Capital Working Group
  - Reinsurance Financial Analysis Working Group
  - Reinsurance Task Force
  - Risk-Focused Surveillance Working Group
  - Statutory Accounting Principles Working Group
  - Valuation Analysis Working Group
  - Valuation of Securities Task Force
- Participated in the Financial Stability Board Workstream on Other Shadow Banking Entities

**Companies Examined in 2018**

American Sterling Insurance Company	Network Health Plan
Artisan and Truckers Casualty Company	Northwestern Long Term Care Insurance Company
Bankers Reserve Life Insurance Company of Wisconsin	Northwestern Mutual Life Insurance Company, The
Blue Cross Blue Shield of Wisconsin	Physicians Plus Insurance Corporation
Church Mutual Insurance Company	Progressive Classic Insurance Company
CM Select Insurance Company	Progressive Northern Insurance Company
CM Vantage Specialty Insurance Company	Progressive Universal Insurance Company
Compcare Health Services Insurance Corporation	Regent Insurance Company
General Casualty Company of Wisconsin	Security Health Plan of Wisconsin, Inc.
General Casualty Insurance Company	Southern Fire & Casualty Company
Group Health Cooperative of Eau Claire	Southern Guaranty Insurance Company
Gundersen Health Plan, Inc.	Southern Life & Health Insurance Company
Harken Health Insurance Company	Southern Pilot Insurance Company
John Alden Life Insurance Company	Unigard Indemnity Company
Madison National Life Insurance Company, Inc.	Unigard Insurance Company
Managed Health Services Insurance Corp.	Unimerica Insurance Company
Medica Health Plans of Wisconsin	UnitedHealthcare of Wisconsin, Inc.
Municipal Property Insurance Company	Unity Health Plans Insurance Corporation
National Farmers Union Property and Casualty Company	Wisconsin Collaborative Insurance Company
Network Health Insurance Corporation	Wisconsin Lawyers Mutual Insurance Company
	Wisconsin Municipal Mutual Insurance Company
	Wisconsin Mutual Insurance Company



**Wisconsin Insurance Corporations Organized and Licensed**

January 1, 2018 – December 31, 2018

AccessCare General Wisconsin Insurance, Inc.	Madison, WI
Capital Warranty Services, Inc.	Middleton, WI
Eagle Asset Protection, Inc.	Hazelhurst, WI
Legacy Warranty Company	Fond Du Lac, WI
Medica Health Plans of Wisconsin	Minnetonka, MN
Midwest Warranty Corp.	Marinette, WI
North Central Warranty Company, Inc.	Waupun, WI
ProTect Administration Corp.	Madison, WI
ProvenAuto Protection Corp.	Antigo, WI
Service Contract Specialists, Inc.	Woodstock, GA

**Insurance Corporations Domiciled in Other States Admitted**

January 1, 2018 – December 31, 2018

Advantage Plus, Inc.	Kennesaw, GA
Affinity Insurance Services, Inc.	Fort Washington, PA
Amica Property and Casualty Insurance Company	Lincoln, RI
BrickStreet Mutual Insurance Company	Charleston, WV
Care Improvement Plus South Central Insurance Company	Little Rock, AR
D & P Holdings, Inc.	Spring, TX
Dent Wizard Warranty Company, LLC	Wilmington, DE
Everest Denali Insurance Company	Wilmington, DE
Everest Premier Insurance Company	Wilmington, DE
Fortress Warranty Corporation	Flower Mound, TX
Freedom Warranty of America, LLC	Chattanooga, TN
Gamestop Service Company, LLC	Grapevine, TX
Guardsman US LLC	Grand Rapids, MI
HSB Secure Services, Inc.	Hartford, CT
Integrity Warranty LLC	Ooltewah, TN
Lemonade Insurance Company	New York, NY
MAG Mutual Insurance Company	Atlanta, GA
Matrix Financial Services, LLC	Dallas, TX
MetroTech Chemicals, Inc.	Charlotte, NC
Mid-Continent Assurance Company	Cincinnati, OH
Mid-Continent Casualty Company	Cincinnati, OH
Montage Financial Group, Inc.	San Juan Capistrano, CA
MutualAid eXchange	Overland Park, KS
National Home Repair Warranty, Inc.	Cleveland, OH
Nobilis Administrative Services, Inc.	Irving, TX
OAK SERVICES II LLC	Lombard, IL
Old Guard Insurance Company	Westfield Center, OH
Prime Reserve Plus, Inc.	Grapevine, TX
Protect My Car LLC	Tallahassee, FL
SilverRock Automotive, Inc.	Tempe, AZ
Siskin Enterprises, Inc.	Salt Lake City, UT
Starr Specialty Insurance Company	Dallas, TX
Tower Hill Prime Insurance Company	Gainesville, FL
United Casualty and Surety Insurance Company	Omaha, NE
United Service Contract Group LLC	Red Bank, NJ
United States Warranty Corp.	Pompano Beach, FL
Vehicle Protection, Inc.	Lees Summit, MO

**Organizations Licensed as Care Management Organizations**

January 1, 2018 – December 31, 2018

None

**Organizations Licensed as Service Contract Providers**

January 1, 2018 – December 31, 2018

Capital Warranty Services, Inc.	Middleton, WI
Dent Wizard Warranty Company, LLC	Maryland Heights, MO
Eagle Asset Protection, Inc.	Hazelhurst, WI
Fortress Warranty Corporation	Flower Mound, TX
Freedom Warranty of America, LLC	Chattanooga, TN
Gamestop Service Company, LLC	Grapevine, TX
HSB Secure Services, Inc.	Hartford, CT
Integrity Warranty LLC	Ooltewah, TN
Legacy Warranty Company	Fond Du Lac, WI
Matrix Financial Services, LLC	Dallas, TX
MetroTech Chemicals, Inc.	Charlotte, NC
Midwest Warranty Corp.	Marinette, WI
National Home Repair Warranty, Inc.	Cleveland, OH
North Central Warranty Company, Inc.	Waupun, WI
Prime Reserve Plus, Inc.	Grapevine, TX
ProTect Administration Corp.	Madison, WI
Protect My Car LLC	St. Petersburg, FL
ProvenAuto Protection Corp.	Antigo, WI
Service Contract Specialists, Inc.	Woodstock, GA
SilverRock Automotive, Inc.	Tempe, AZ
United Service Contract Group LLC	Red Bank, NJ
United States Warranty Corp.	Pompano Beach, FL
Vehicle Protection, Inc.	Lees Summit, MO

**Changed Company Type**

Medica Health Plans of Wisconsin*	09/25/2018
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\* Became Health Maintenance Organization

**Insurance Corporation Mergers, Consolidations, Dissolutions,  
Withdrawals, Rehabilitations, Liquidations, or Redomestications**  
January 1, 2018 – December 31, 2018

**Withdrawals**

Aioi Nissay Dowa Insurance Company of America	10/01/2018
Landcar Agency, Inc.	08/28/2018
Landcar Casualty Company	08/28/2018
Physicians' Benefits Trust Life Insurance Company	11/12/2018

**Dissolutions**

Legacy Vision Insurance, Inc.	08/27/2018
Partnership Health Plan, Inc	10/18/2018

**Rehabilitations**

None

**Liquidations**

Insurance Company of the Americas	01/24/2018
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### Mergers

Company Name	Merged Into	Date
Ambac Assurance Corporation Segregated Account	Ambac Assurance Corporation	02/12/2018
American Modern Life Insurance Company	Securian Life Insurance Company	12/31/2018
General American Life Insurance Company	Metropolitan Tower Life Insurance Company	04/27/2018
Hamilton Mutual Insurance Company	Employers Mutual Casualty Company	01/01/2018
Kanawha Insurance Company	Continental General Insurance Company	08/09/2018
Little Black Mutual Insurance Company	Farmington Mutual Insurance Company	12/31/2018
Nebraska Life Assurance Company	American Family Life Assurance Company of Columbus	04/01/2018
United Guaranty Mortgage Indemnity Company	United Guaranty Residential Insurance Company	09/30/2018
Victoria Automobile Insurance Company	Victoria Fire & Casualty Company	10/01/2018

### Redomestications

Company Name	From	To	Effective Date
@Home Insurance Company	PA	NJ	12/07/2018
5 Star Life Insurance Company	LA	NE	12/18/2017*
Acadia Insurance Company	NH	IA	12/31/2018
Berkley Regional Insurance Company	DE	IA	12/31/2018
Blue Ridge Indemnity Company	WI	DE	06/01/2018
BlueShore Insurance Company	CO	TX	11/30/2018
Colonial American Casualty and Surety Company	MD	IL	12/31/2018
Elips Life Insurance Company	DE	MO	11/30/2018
Empire Fire and Marine Insurance Company	NE	IL	12/31/2018
Fidelity and Deposit Company of Maryland	MD	IL	12/31/2018
InsureMax Insurance Company	IN	NE	05/23/2018
Integrity Insurance Company	WI	OH	04/16/2018
Integrity Property and Casualty Insurance Company	WI	OH	04/16/2018
Integrity Select Insurance Company	WI	OH	04/16/2018
Kanawha Insurance Company	SC	TX	08/09/2018
Metropolitan Tower Life Insurance Company	DE	NE	04/27/2018
Munich Re US Life Corporation	MN	GA	12/11/2017*
Starmount Life Insurance Company	LA	ME	12/20/2018
StarNet Insurance Company	DE	IA	12/31/2018
Time Insurance Company II	WI	PR	12/05/2018
Transamerica Casualty Insurance Company	OH	IA	09/30/2018
United Casualty and Surety Insurance Company	MA	NE	12/31/2018
Wilson Mutual Insurance Company	WI	OH	12/27/2018
Yosemite Insurance Company	IN	OK	10/01/2018

\* Information not available in prior Wisconsin Insurance Report

**Insurance Corporations Which Changed Their Names**

January 1, 2018 – December 31, 2018

<b>Previous Name</b>	<b>New Name</b>
21st Century National Insurance Company	Plymouth Rock Assurance Preferred Corporation
21st Century Security Insurance Company	@Home Insurance Company
Affinion Benefits Group, LLC	FRANKLIN MADISON GROUP LLC
Allianz Life and Annuity Company	Munich Re US Life Corporation
American Healthcare Indemnity Company	Service American Indemnity Company
Arlington Mutual Fire Insurance Company	Arlington Mutual Insurance Company
Central Reserve Life Insurance Company	Cigna National Health Insurance Company
Clearwater Select Insurance Company	Greystone Insurance Company
Computer Insurance Company	Digital Advantage Insurance Company
First Catholic Slovak Union, U.S.A.	First Catholic Slovak Union of the United States of America & Canada
Greyhawk Insurance Company	Ascot Insurance Company
Hamilton Insurance Company	Blackboard Insurance Company
Hartford Life and Annuity Insurance Company	Talcott Resolution Life and Annuity Insurance Company
Hartford Life Insurance Company	Talcott Resolution Life Insurance Company
Health Tradition Health Plan	Health Tradition Health Plan, Inc.
House of Harley-Davidson, Inc.	One Headlight Power Sports, LLC
MAPFRE Life Insurance Company	Elips Life Insurance Company
MII Life, Incorporated	MII Life Insurance, Incorporated
National Motor Club of America, The	National Motor Club of America, Inc.
Omaha Indemnity Company, The	Glencar Insurance Company
Phoenix Life and Annuity Company	Nassau Life & Annuity Company
Phoenix Life Insurance Company	Nassau Life Insurance Company
Red Auto Administration, Inc.	Red Shield Administration, Inc.
San Francisco Reinsurance Company	Allianz Reinsurance America, Inc.
SeaBright Insurance Company	Clear Spring Property and Casualty Company
Smart Insurance Company	Greenhouse Life Insurance Company
Time Insurance Company	Time Insurance Company II
Zale Life Insurance Company	Langhorne Reinsurance (Arizona) Ltd

## **Companies in Liquidation or Rehabilitation**

### **Ambac Assurance Corporation Segregated Account, in Rehabilitation**

Ambac Assurance Corporation Segregated Account was placed in rehabilitation on March 24, 2010. This rehabilitation was under the supervision of Judge Richard G. Niess of the Circuit Court for Dane County, Wisconsin.

Ambac Assurance Corporation (“Ambac”), headquartered in New York, New York, is the successor to American Municipal Bond Assurance Corporation, which was incorporated in Wisconsin on September 29, 1970. The company operates as a financial guaranty insurer, and its principal business is the guaranty of timely payment of principal and periodic interest when due on credit obligations. The company is licensed in all U.S. states, the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands.

In the mid-1990s, Ambac began offering financial guaranty insurance on riskier, higher-margin private “structured finance” investments, including residential mortgage-backed securities (“RMBS”) and collateralized debt obligations of asset-backed securities (“CDOs of ABS”). When the riskier insured structured finance investments began to deteriorate en masse during the economic crisis of 2008, Ambac’s projected future liabilities grew while its credit ratings and statutory surplus plummeted. Consequently, its prospects for writing new business evaporated, it stopped writing new policies, and it initiated an informal run-off.

These events created a hazard for policyholders. At the time of rehabilitation, Ambac’s investment portfolio assets had a market value of approximately \$8 to \$9 billion, plus an estimated \$1.5 to \$2 billion in future unearned premiums discounted to present value. The inopportune sale of Ambac’s long-term, then undervalued assets would have resulted in a “fire sale” as opposed to a fair and equitable distribution for the benefit of all policyholders.

Absent restructuring efforts, there was an increasing risk that policyholders who presented short-tail claims in the early years would have received payment for a larger percentage of their claims than policyholders who presented claims in the more distant future.

As part of the restructuring and with the approval of the Office of the Commissioner of Insurance, Ambac established an optional segregated account pursuant to s. 611.24, Wis. Stat., effective March 24, 2010

for the purpose of segregating certain segments of its liabilities and consenting to the subsequent rehabilitation of the Segregated Account under Chapter 645 of the Wisconsin Statutes. Policies allocated to the Ambac Assurance Corporation Segregated Account (“Segregated Account”) are primarily those policies with material projected impairments, including the books of RMBS, most of which were expected to mature within approximately four years, and certain CDOs of ABS policies, most of which were not expected to mature for twenty or more years, as well as certain other policies with provisions that could result in loss of control rights or demands to pay non-economic, accelerated damages at the expense of other policyholders of Ambac. Ambac allocated to the Segregated Account all liabilities assumed as reinsurer under reinsurance agreements. To support the Segregated Account, Ambac also allocated to it a \$2 billion secured note (which has now been fully paid) and a last-dollar reinsurance policy limited only by the assets of, and a minimum surplus as regards policyholders of \$100,000,000 in the General Account of Ambac. Ambac also allocated to the Segregated Account its limited liability interest in Ambac Credit Products, LLC, Ambac Conduit Funding LLC, Aleutian Investments LLC, and Juneau Investments LLC.

Ambac was appointed as a Management Services Provider to the Segregated Account under a Management Services Agreement for so long as such agreement is in effect. Nothing prevented the Segregated Account from retaining additional service providers. In addition, pursuant to the terms of a Cooperation Agreement, Ambac and the Segregated Account have agreed on certain matters related to decision making, information sharing, tax compliance, and allocation of expenses.

On April 21, 2014, following receipt of certain favorable rulings from the IRS, the Rehabilitator filed a motion in the Circuit Court of Dane County, Wisconsin for approval of certain proposed amendments (the “Amendments”) to the plan of rehabilitation, which were approved by the Rehabilitation Court on June 11, 2014. These Amendments modified the mechanism for handling claims under the rehabilitation plan. Instead of a combination of cash payments and interest-bearing surplus notes pursuant to the original plan, holders of Permitted Policy Claims received a combination of cash payments (“Interim

Payments”) and deferred amounts established equal to the remaining balance of such claims (“Deferred Amounts”). Payments of Deferred Amounts were to be made at such times as the Rehabilitator deemed appropriate, in his sole discretion, based on an analysis of estimated liabilities, available claims-paying resources and other considerations relevant to equitable treatment of claims and the best interests of policyholders. With the exception of adjustments for certain under-collateralized transactions, Deferred Amounts accreted at an effective annual rate of 5.1%. Permitted General Claims were entitled to receive Junior Deferred Amounts accreting at 5.1% per year, instead of junior surplus notes bearing interest at 5.1%, as specified by the original rehabilitation plan.

In conjunction with amending the rehabilitation plan, the Rehabilitator increased Interim Payments. The 25% level specified in the original rehabilitation plan was increased to the level of 45%. Hence, the rehabilitation plan, as amended, provided that, (i) holders of Permitted Policy Claims will receive Interim Payments in cash equal to 45% of their claims, and (ii) the Segregated Account will record Deferred Amounts on its books in favor of the respective holders in an amount equal to 55% of such claims, which will accrete at an effective annual rate of 5.1%.

On July 19, 2017, Ambac Financial Group, Inc. and Ambac Assurance Corporation reached a consensual agreement (hereinafter also Transaction) with certain creditors holding large positions in Ambac Assurance Corporation’s outstanding senior surplus notes and deferred payment obligations of the Segregated Account.

Wisconsin’s Office of the Commissioner of Insurance believed the Transaction was in the best interests of all policy beneficiaries and stakeholders and provided for a durable exit from rehabilitation for the Segregated Account, which would merge with and into the General Account of Ambac Assurance Corporation. The Rehabilitator believed this Transaction, including the consideration to be provided to the deferred payment obligation holders and the senior surplus note holders, was superior to maintaining the status quo and continuing the rehabilitation over many years in the hope of achieving a better result. Ambac Assurance Corporation’s General Account had paid all valid General Account

policy claims in full. This treatment was expected to continue following the Segregated Account’s exit from rehabilitation and merger with and into the General Account.

Through his counsel, the Wisconsin Commissioner of Insurance, in his capacity as Rehabilitator, filed a motion with the Circuit Court for Dane County, Wisconsin for approval of the Transaction and the final order and discharge in the matter of the rehabilitation of the Segregated Account on September 25, 2017. A hearing on this motion was scheduled for January 4 and 5, 2018. On January 22, 2018 the Circuit Court of Dane County, Wisconsin, approved the second amended plan of rehabilitation for the Segregated Account. On February 12, 2018, the Transaction was consummated with 99% participation of the creditors and on the same date the Segregated Account merged with and into the General Account of Ambac Assurance Corporation. Judge Richard G. Niess of the Circuit Court of Dane County, Wisconsin issued a final order and discharge effective June 22, 2018.

The Transaction provided a settlement of claims incurred on or before September 30, 2017 that consisted of the following: 40% cash, 41% senior secured notes, 12.5% recycled senior surplus notes, and a 6.5% discount. All future claims are to be paid in full, in cash, and on time. In order to improve the terms of the settlement for claimants generally, Ambac Financial Group, Inc. received a settlement consisting of 52.2% senior secured notes, 42.9% recycled senior surplus notes, and a 4.9% discount.

As of February 12, 2018, the Segregated Account had disbursed approximately \$6,366,000,000 to policyholder trustees and claim submitting agents, and approximately another \$606,000,000 in commutation payments, including the issuance of \$53,000,000 in surplus notes at par value, on \$6,971,569,560 of permitted policy claims and amounts paid or permitted to bondholders under commutations.

### **Partnership Health Plan, Inc., in Liquidation**

Partnership Health Plan, Inc. (Partnership Health Plan), a Wisconsin health maintenance organization insurer, was placed into rehabilitation by Dane County Circuit Court, State of Wisconsin, on January 18, 2013. The rehabilitation proceeding was commenced against Partnership Health Plan after it lost its contract with the Wisconsin Department of Health Services (DHS) to provide Family Care Partnership services.

Partnership Health Plan was headquartered in Eau Claire, Wisconsin, and had business in force only in Wisconsin. Partnership Health Plan contracted with the Department of Health Services to provide managed health and long-term care support to participants in the Family Care Partnership Program, a comprehensive program of services for older adults and people with physical disabilities. The 1,394 members were transitioned into either another partnership program or another long-term care program overseen by DHS effective January 1, 2013.

The insurer was ordered to be liquidated by Dane County Circuit Court, State of Wisconsin, on July 25, 2013.

The Court appointed Richard A. Hinkel as Special Deputy Liquidator of Partnership Health Plan, Inc.

On July 29, 2013, 450 notices were mailed to members, creditors, and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was January 31, 2014. There were 49 proof-of-claim forms filed and they were reviewed to determine amounts payable, if any. To date payments totaling \$1,718,542 have been made to creditors.

All claims have been reviewed, and those that have been allowed have been paid. On October 2, 2018, a final distribution of \$4,064,730.67 was made and the liquidation was closed on October 18, 2018.



## **Bureau of Market Regulation**

In 2017 the Bureau of Market Regulation (Bureau) underwent a reorganization. The Bureau formed new units to specifically provide for market analysis and review of rate and form filings. Additionally, the three lines of insurance were consolidated into one Consumer Affairs unit to investigate consumer complaints. Under the new structure the Bureau consists of five sections: Consumer Affairs, Rates & Forms, Market Analysis, System Support and Agent Licensing. Agent licensing activities are described in a separate section.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to complete its duties, the Bureau conducts market analysis and targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; form review; and policyholder services and grievances. In 2018, the Bureau investigated and resolved 3,562 written consumer complaints and inquiries and answered over 18,000 telephone inquiries. The Bureau also received 2,919 rate and rule filings and 4,761 form filings and well as 627 advertising material filings.

### **Market Conduct Annual Statement**

The Market Conduct Annual Statement (MCAS) was developed through the National Association of Insurance Commissioners (NAIC) with the input of state regulators and representatives from the industry. The MCAS is an analysis tool that states can use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges. The project collects data on an industry-wide basis and is comprised of four major components: a Life & Annuity statement, a Property & Casualty statement, a Long-Term Care statement, and a Health statement. The Life & Annuity statement is further divided into four lines of business: Individual Life Cash Value Products, Individual Life Non-Cash Value Products, Individual Fixed Annuities, and Individual Variable Annuities. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section. The Long-Term Care statement is divided into three lines of business: Stand-Alone, Life Hybrid, and Annuity Hybrid. The Health MCAS was adopted on August 29, 2016 during the NAIC Summer National Meeting. Health MCAS data was collected for the first time beginning with the 2017 data year. For the

2018 Life & Annuity MCAS, licensed companies with at least \$50,000 in subject life premium and/or annuity considerations were required to participate in the project in Wisconsin. OCI received 453 life statements and 257 annuity statements. For the 2018 Property & Casualty MCAS, licensed companies with at least \$50,000 in subject homeowner's and/or private passenger automobile premium were required to participate in the project in Wisconsin. OCI received 270 private passenger automobile statements and 258 homeowner's statements. For the 2018 Long-Term Care MCAS, licensed companies with any in-force LTC Stand-Alone, Life LTC Hybrid, or Annuity LTC Hybrid business were required to participate in the project in Wisconsin. A total of 178 companies participated in the project by filing statements with OCI.

### **Level 1 and Level 2 Market Analysis**

Wisconsin conducted analysis on seven insurance companies for 11 lines of business: credit, group accident and health, group annuity, group life, homeowner's, individual accident and health, individual annuity, individual life, long-term care, Medicare supplement, and private passenger auto. The analysis followed a uniform process that included the review of information collected in the financial statements and other NAIC databases to identify companies for additional review. Examiners conducted the additional reviews, identified companies for further action, and recorded the results of the reviews in the NAIC Market Analysis Review System (MARS). Examiners then used a comprehensive guide to complete a more detailed analysis of the identified companies in up to 21 areas of review. This process was used to identify companies for further review up to and including market conduct examinations.

### **2018 Major Accomplishments**

- Provided over 150 domestic company market regulation analysis reports for the Bureau of Financial Analysis and Examinations.
- Signed participation agreements to assist in two multi-state collaborative Market Conduct Exams by providing state-specific information and assistance to the lead states. Acted as a lead state in one multi-state collaborative Market Conduct Exam.
- Increased participation in the company complaint access portal to 670 companies. The system has significantly streamlined our complaint process for both consumers and companies. Companies can view, track, and respond to their consumer

complaints online. This portal increased efficiencies within the agency by reducing mailing and printing costs as well as reduced the response time for consumers to an average 7.4 days.

- Continued to work closely with the Centers for Medicare & Medicaid Services (CMS) to facilitate insurer, agent, and consumer questions regarding ongoing changes to the Federal Affordable Care Act.
- Participated in the NAIC Market Certification Working Group to help facilitate the development of market conduct certification standards.
- Reviewed comprehensive health insurance policy form filings and performed health insurer desk audits in order to ensure they are complying with both federal and state requirements.
- Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims, complaints, and underwriting in life, annuities, homeowner's and auto insurance and using the data in our market analysis process.
- Provided technical assistance and support in the updating and revision of a variety of consumer publications available from OCI.
- Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings, quarterly meetings with the Worker's Compensation Rating Bureau and the Department of Workforce Development, and provided technical assistance to Wisconsin Emergency Management.
- Served on the following NAIC committees, task forces and working groups: Market Information Systems Task Force, Producer Licensing Working Group, the Interstate Insurance Product Regulation Commission, the Market Analysis Procedures Working Group, the Certification Pilot Working Group, and the Market Conduct Examination Standards Working Group.

### Form Submissions and Rate Filings

The following tables summarize the form submission data for 2017 and 2018. Table I shows the number of form submissions received in 2017 and 2018 by line of business for each type of insurance. Table II shows the number of rate filings received for each type of insurance.

**Table I**  
**Number of Form Submissions Received**  
**By Line of Business in 2017 and 2018**

<b>Product Category</b>	<b>Total for 2017</b>	<b>Total for 2018</b>
<b>Health and Life</b>		
Continuing Care Retirement Community	4	0
Credit Accident and Health	0	0
Credit Life	2	7
Group Accident and Health	323	354
Group Annuity	56	71
Group Life	58	48
Health and Life – Other	311	155
Health Maintenance Organization	327	284
Individual Accident and Health	179	112
Individual Annuity	90	93
Individual Life	51	77
Group Long-Term Care		7
Individual Long-Term Care		12
Individual LTC – Nursing Home and Home Health		1
Long-Term Care – Other		1
Annuities – Other	36	26
<b>Total Health and Life</b>	<u>1,437</u>	<u>1,288</u>
<b>Property and Casualty</b>		
Aviation	30	8
Bonds	137	125
Commercial Property and Multiperil	377	340
Commercial Motor Vehicle	192	201
Credit Property	10	6
Homeowner's	196	192
Inland Marine	218	232
Liability	1,111	1,171
Mortgage Guaranty	4	4
Other Lines	747	685
Personal Farmowner's	49	38
Personal Motor Vehicle	101	111
Property	244	264
Title	18	21
Worker's Compensation	26	35
<b>Total Property and Casualty</b>	<u>3,460</u>	<u>3,473</u>
<b>Grand Total</b>	<u>4,897</u>	<u>4,761</u>

**Table II**  
**Rate Filings Received**  
**By Product Category for 2018**

<b>Accident and Health Section</b>	
Credit Accident and Health	0
Credit Life	1
Health Maintenance Organization	47
Health – Other	166
Group Long-Term Care	0
Individual Long-Term Care	16
Individual LTC – Nursing Home and Home Health	2
Long Term Care – Other	<u>4</u>
<b>Total Accident and Health Section</b>	<b><u>236</u></b>
<b>Property and Casualty Section</b>	
Aviation	2
Bonds	101
Commercial Property and Multiperil	381
Commercial Motor Vehicle	331
Credit Property	7
Homeowner's	248
Inland Marine	80
Liability	658
Mortgage Guaranty	24
Other Lines	144
Personal Farmowner's	61
Property	279
Personal Motor Vehicle	305
Title	6
Worker's Compensation	<u>26</u>
<b>Total Property and Casualty Section</b>	<b><u>2,653</u></b>
<b>Grand Total</b>	<b><u>2,899</u></b>

**Table III**  
**Form/Rate Filings Received**  
**By Product Category for 2018**

Individual Health – Dental	4
Individual Health – Disability Income	3
Individual Health – Hospital Indemnity	8
Individual Long-Term Care	1
Long-Term Care – Other	3
Medicare Supplement – Other	1
Indiv. Medicare Supp. – Standard Plans 2010	1
Medicare Supp – Other 2010	<u>9</u>
<b>Total Form/Rate Filings</b>	<b><u>30</u></b>

**Table IV**  
**Advertising Filings**  
**By Product Category for 2018**

Group Long-Term Care	4
Individual Long-Term Care	13
Indiv. LTC – Nursing Home/Home Health	1
Long-Term Care – Other	11
Indiv. Med. Supp. – Medicare Select	1
Med. Supp. – Other	253
Indiv. Med. Supp. – Medicare Select 2010	10
Indiv. Med. Supp. – Standard Plan 2010	1
Medicare Supplement – Other 2010	<u>333</u>
<b>Total Advertising Filings</b>	<u>627</u>

## **Trends in Complaints**

In 2018, the greatest number of inquiries and complaints received by OCI were related to property and casualty insurance, closely followed by health insurance. Among property and casualty inquiries and complaints received, the majority were related to automobile insurance. Among health insurance inquiries and complaints received, the majority were related to group and individual accident and health insurance coverage. The most common topics across all product lines were claim handling and policyholder service. Other topics of note were Medicare Advantage products, short-term medical policies with limited coverage, and limited benefit plans. Additionally, consumers contacted OCI regarding self-funded employer health plans, over which OCI has limited jurisdiction. Complaints and inquiries related to life insurance and annuity products were less frequent, and generally concerned consumer dissatisfaction with, or confusion regarding, universal life insurance policies. As in prior years, OCI also continued to receive complaints and inquiries related to premium increases for long-term care insurance coverage.

The following tables summarize the Bureau's complaint data. Table I shows a comparison of complaint

activity over the last six years. A complaint is defined as a written expression of dissatisfaction with an insurance company or agent. Contact may initially be received either in person, by telephone, by e-mail, or in writing, but to be considered a formal complaint that initiates an investigation, a complaint must be in writing. The data presented is based upon formal complaints.

In addition to the formal complaints, the Bureau also handled over 18,000 general inquiries or requests for information in 2018. Most inquiries were by telephone, the remainder were written communications, including e-mail, and in person.

Table II shows 2017 and 2018 complaints by type of insurance. When reviewing this information, it is important to note that a complaint may involve more than one type of insurance.

Table III shows the area of insurance operations that generated the complaint. As with Table II, a complaint may involve more than one area of insurance operations. Just less than 50% of the complaints involved claim problems. Policyholder service was the second most common reason for filing a complaint.

**Table I**  
**Total Complaint Files**

<b>Year</b>	<b>Received</b>	<b>Closed</b>
2013	4,144	4,634
2014	3,801	4,100
2015	3,508	3,780
2016	3,756	4,014
2017	3,568	4,085
2018	3,188	3,562

**Table II**  
**Complaints Filed By Type of Insurance\***

	<b>2017</b>	<b>2018</b>
<b>Accident and Health</b>		
Group Accident and Health	742	603
Individual Accident and Health	644	463
Medicare Supplement	110	121
Long-Term Care	<u>90</u>	<u>103</u>
<b>Total Accident and Health</b>	<b><u>1,586</u></b>	<b><u>1,290</u></b>
<b>Property and Casualty</b>		
Automobile	708	646
Homeowner's, Tenant's, Farmowner's	384	384
Fire, Allied Lines, Other Property	74	75
General Liability/Liability	41	66
Worker's Compensation	98	81
All Other Lines	<u>164</u>	<u>161</u>
<b>Total Property and Casualty</b>	<b><u>1,469</u></b>	<b><u>1,413</u></b>
<b>Life, Including Credit and Annuities</b>	<u>512</u>	<u>483</u>
<b>Grand Total</b>	<b><u>3,567</u></b>	<b><u>3,186</u></b>

\* A complaint may involve more than one type of insurance.

**Table III**  
**Reasons for Complaints\***

<b>Basis for Complaint</b>	<b>Through 4th Quarter 2017</b>	<b>Percent of Total</b>	<b>Through 4th Quarter 2018</b>	<b>Percent of Total</b>
Claim Handling	2,220	51.5%	2,018	49.85%
Policyholder Service	1,135	26.3	1,170	28.9
Marketing and Sales	462	10.7	463	11.4
Underwriting	493	11.4	403	9.9

\* A complaint may have more than one basis.

The Bureau keeps track of the amount of money recovered by complainants who filed a complaint with our office. From January 1 through the 4th quarter of 2018, the office assisted complainants in recovering \$3,881,197 from insurers as follows:

**Table IV**  
**Amounts Recovered for Complainants by Types of Coverage and Complaint Reason**

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Total
Group Health	\$ 769,365	\$ 8,860	\$ 6,686	\$ 360	\$ 795,271
Ind. Accident and Health	1,017,904	103,217	13,947	16,430	1,151,498
Automobile	409,297	5,818	9,517	1,084	425,716
Life, Including Credit and Annuities	190,653	133,969	201,936	20,030	546,588
Homeowner's, Tenant's, Farmowner's	683,463	2,346	195	0	686,004
Fire, Allied Lines, Other Property	85,628	0	0	0	85,628
General Liability/Liability	54,763	0	97	0	54,860
All Other Lines	<u>110,172</u>	<u>18,560</u>	<u>6,800</u>	<u>100</u>	<u>135,632</u>
<b>Total</b>	<u><u>\$3,321,245</u></u>	<u><u>\$282,770</u></u>	<u><u>\$239,178</u></u>	<u><u>\$38,004</u></u>	<u><u>\$3,881,197</u></u>

Complainants may request an additional complaint review following the outcome of the Bureau's initial complaint investigation if the complaint was not resolved to the complainant's satisfaction or if the complainant would like new information to be considered. The additional complaint review also gives the complainant an opportunity to have their complaint reviewed by advanced level staff or a supervisor. Table V below reflects the number of requests for additional complaint review. Due to the low number of such requests, trend analysis is difficult. However, one goal of this review process is to ensure consumers are provided a complete and detailed explanation of the outcome surrounding their complaint.

**Table V**  
**\*\*2018 Complaint Additional Reviews by Line of Business**

	Accident & Health	Property & Casualty	Life & Annuities	Total
Number of Additional Reviews in 2018*	35	69	16	120

\* Additional Review status regarding complaints received in the period of review.



**Table VI**  
**Complainant Survey**  
**2018**

Survey Cards Sent	556
Survey Cards Returned	174
Response Rate	31.29%

**Results**

1. How did you hear about the Office of the Commissioner of Insurance?				
Word of Mouth	41	(23.56%)		
Insurance Agent	21	(12.07%)		
Insurance Company	6	(3.45%)		
Internet	24	(13.79%)		
Phone Book	3	(1.72%)		
Lawyer	9	(5.17%)		
Health Care Provider	6	(3.45%)		
Other	64	(36.78%)		
	<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
2. How satisfied are you with the response from our office regarding your complaint?	130	74.71%	44	25.29%
3. How satisfied are you that your complaint was handled fairly/thoroughly by our staff?	136	78.16%	38	21.84%
4. How do you feel about the explanation given by our office regarding your complaint investigation?	123	70.69%	51	29.31%
5. If you called or had correspondence with our office, did you find the interaction with OCI staff positive and professional?	135	77.59%	39	22.41%
6. If you had another insurance matter, what is the likelihood you would contact OCI again?	145	83.33%	29	16.67%
7. How satisfied are you regarding the outcome of your complaint investigation?	164	94.25%	10	5.75%
8. If you are not satisfied with the outcome of your complaint investigation, was the explanation given by our staff sufficient and clear?	145	83.33%	29	16.67%
9. Would you recommend OCI to anyone else regarding their insurance matter?	145	83.33%	29	16.67%
10. How would you rate your overall experience with the complaint process with OCI?	138	79.31%	36	20.69%

### Independent Review Process

Under Wisconsin law, individuals have a right to an independent review of their health insurer's adverse determination or an experimental treatment determination. These reviews are carried out by Independent Review Organizations (IROs) registered with OCI. Wisconsin's independent review program began in 2002. Beginning in 2012, most health plans were required to follow the independent review process outlined in federal law. All health plans subject to Wisconsin law are required to submit a report to OCI for the prior calendar year that summarizes the insurer's experience under both the Wisconsin and the federal law. The results from the reports for calendar year 2018 are summarized below.

The chart below summarizes the total number of IRO Determinations and the percent of insurers' decisions that were upheld, and the percent reversed in whole or in part by the IROs.

	<b>Total</b>	<b>Upheld</b>	<b>Reversed</b>
2016	181	78.5%	21.5%
2017	274	73.0%	27.0%
2018	314	63.1%	36.9%

For more information on the independent review process, see the consumer brochure *Fact Sheet on the Independent Review Process in Wisconsin*, available on OCI's website at <https://oci.wi.gov/Documents/Consumers/PI-203.pdf>.

	IRO's Determination			Annual Total
	Reversed	Reversed In Part	Upheld	
Adverse Determination	98	4	162	264
Experimental	13	1	34	48
Rescission	0	0	0	0
Pre-existing	0	0	2	2
<b>Total</b>	111	5	198	314

## Agent Licensing Section

Agent Licensing is responsible for reviewing and issuing insurance licenses to individual intermediaries, brokers, navigators, business entities, managing general agents, employee benefit plan administrators, and registration of certified application counselors. Agent Licensing provides oversight of the professional licensing testing services and administration of prelicensing and continuing education programs.

Agent Licensing licensee counts as of December 31, 2018:

Employee Benefit Plan Administrator	362
Intermediary Agent Individual	152,724
Resident	37,682
Nonresident	115,042
Intermediary Firm	6,450
Life Settlement Broker	34
Life Settlement Firm	16
Managing General Agent Firm	53
Managing General Agent Individual	69
Navigator Business Entity	3
Navigator Individual	16
Reinsurance Intermediary Broker	24
Reinsurance Intermediary Firm	20
Reinsurance Intermediary Manager	6
Surplus Lines	1,773
Temporary Insurance Intermediary	1
Travel Insurance Firm	27

- Administrative actions taken by the Agent Licensing department for 2018 can be found via the following link <https://oci.wi.gov/Pages/PressReleases/AdminActions.aspx>.

- Agent Licensing continued to enhance the transmission and processing of information and notifications using the National Insurance Producer Registry (NIPR) which benefited both individuals and business entities in processing applications, appointments, and licensing updates.
- Agent Licensing continued to enhance electronic services to allow licensees access to manage and maintain their license electronically, providing the most accurate, up-to-date information available.
- Agent Licensing continued the comprehensive review and updating of all business rules to ensure that the automated licensing systems utilize current and correct business rules and are functioning properly.
- Agent Licensing staff worked with our examination provider for our annual Exam Review Workshop in order to provide up to date and quality examinations for candidates. We also continued to work with our examination vendor to monitor capacity needs in the state to ensure ease and availability for candidates.
- Agent Licensing continued to review and update information available for consumers, industry, and other regulators in order to provide clear direction and guidance <https://oci.wi.gov/Pages/AgentsHome.aspx>.
- Agent Licensing staff participated in the NAIC's Producer Licensing Task Force committee and the Producer Licensing Uniformity (D) Working Group in order to assist in improving the effectiveness, efficiency, and uniformity of state licensing processes.

## **Rate Review**

The Office of the Commissioner of Insurance is responsible for enforcing the Wisconsin health insurance laws and thereby regulating the commercial health insurance market in Wisconsin. Rooted in the Wisconsin insurance laws is an approach to insurance regulation that supports functional competition. Functional competition is defined as competition wherein all participants, including consumers, have access to the market on a level playing field. Functional competition in the marketplace supports the pricing of health insurance products at premium rates that reasonably reflects the medical costs, demographics and utilization patterns of health care delivery in Wisconsin, and is therefore critical to a well-functioning market. In keeping with the mission of OCI to protect Wisconsin's insurance consumers and fulfill its obligation to enforce the Wisconsin insurance laws, OCI is committed to support the many strengths of the market as it exists today and facilitate continued competition in the market in the years to come.

Prior to September 1, 2011, Wisconsin required that individual health insurance rates used to develop premiums for individual policies be filed with OCI. There was no standard filing format in place. Rates used to develop premiums for group policies were

not required to be filed. Beginning September 1, 2011, Wisconsin required that health insurance rates used to develop premiums for individual policies, including individually underwritten policies sold through associations, and fully insured group policies issued to employers with 2-50 employees (small group policies) be filed with OCI. Filings are required to be submitted in a standardized format. Filings are reviewed for compliance with all applicable laws and regulations, as well as to determine whether there is any indication the premium rates filed are unreasonable. The Wisconsin insurance laws provide that rates are not unreasonable if a sufficient level of functional competition exists in the market. Rate filings made with OCI are generally available for public viewing on the OCI website at [www.oci.wi.gov](http://www.oci.wi.gov).

The OCI Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace. In 2018, Wisconsin had a competitive comprehensive health insurance market with 15 companies offering individual coverage, 26 companies offering small group coverage, and 25 companies offering large group coverage.

## **VI. Financial and Statistical Data**



## **Notes to Tables**

The financial information was obtained from NAIC database downloaded on May 10, 2019, for those companies filing electronically with NAIC and annual statements filed with OCI for those companies not filing electronically with NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2018, and the results of their 2018 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes individual entities which may possess multiple licenses. An example would be entities which have a Service Contract Provider, Warranty Plan Administrator, and Vehicle Protection Plan license. Risk Retention Groups are required to register with this office pursuant to the Federal Liability Risk Retention Act of 1986. They are not issued a license to write direct business in Wisconsin.

Tables B-I do not contain financial data for the Other Entities Subject to Limited Regulation.

Direct premiums and deposits for life business reported in Tables B and D include direct premiums written; annuity, deposit and other considerations; and policyholder dividends used for renewals and paid-up additions.

Direct premiums written reported in Table E excludes dividends and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid, and dividends paid or applied during the year.

Direct business written in Wisconsin by Domestic Surplus Lines insurers on an unauthorized basis is excluded from Tables B, D, E, and the Wisconsin portion of the Table F. These premiums were included in the nationwide amounts reported in Tables C and F. The total direct business written by Domestic Surplus Lines insurers excluded in the amounts reported in Tables B, D, E, and the Wisconsin portion of Table F was \$1,423,274.

Tables B, D, and G include non-health premiums written and benefits paid reported for Life insurers filing on the health blank. In Table D, the premiums written were included in Other and benefits paid were included in All Other Benefits due to lack of detail of the information filed. Life premiums totaling \$3,349,565 were not included in Table E due to the lack of detail in the information provided.

Direct premiums written in Table E include insurers with negative premiums written. This may result in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

The amounts in Tables F-I, except ratio amounts, have been rounded to thousands. Ratios in excess of 999% were reported as "999" and ratios less than 0 were reported as "0." Ratio results outside these thresholds are meaningless.

### Explanation of Terms Used in Tables

**Wisconsin Operations** columns report the direct premiums and losses for Wisconsin-only business for 2018.

**Nationwide Operations** columns report the net premiums and losses for all operations for 2018.

**Direct Business** refers to business for which the insurer issued an insurance policy and accepted the premium. **Net** business is direct business plus reinsurance assumed and less reinsurance ceded.

**Reinsurance** is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer a portion of the risk associated with its direct policies. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies specialize in providing reinsurance to other companies versus writing business directly.

**Premium Written** is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity for the year.

**Premium Earned** is the result of premiums written in the current and previous years and, in some instances, premiums to be written in the future for current coverages. It is approximately the pro rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

**Losses Incurred** equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss adjustment expenses are also included in the losses incurred for nationwide operations of title companies.

**Annuity Considerations** is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

**Deposits** are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

**Other Considerations** are annuity considerations or other deposits which are not allocated to a specific policy but include an insurable risk.

**Net Loss Ratio** is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned.

**Expense Ratio** is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

**Wisconsin Direct Loss Ratio** is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.



**TABLE A**  
**Summary of Insurers Authorized to Write Insurance in Wisconsin**  
**as of December 31, 2018**  
**Counts by Type and Domicile**

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
<b>REGULATED ENTITIES</b>			
STOCK LIFE AND HEALTH	24	378	402
MUTUAL LIFE AND HEALTH	3	21	24
FRATERNALS	5	36	41
HEALTH MAINTENANCE ORGANIZATIONS	24	0	24
OTHER HEALTH INSURERS	16	0	16
DOMESTIC SURPLUS LINES	2	0	2
STOCK PROPERTY AND CASUALTY	78	765	843
MUTUAL PROPERTY AND CASUALTY	30	64	94
RECIPROCAL EXCHANGES	0	17	17
TOWN MUTUALS	54	0	54
SUBTOTAL	236	1,281	1,517
<b>OTHER ENTITIES SUBJECT TO LIMITED REGULATION *</b>			
CARE MANAGEMENT ORGANIZATIONS	5	0	5
CONTINUING CARE RETIREMENT COMMUNITIES	22	1	23
LIFE SETTLEMENT PROVIDER	0	12	12
MOTOR CLUBS	0	27	27
SERVICE CONTRACT PROVIDER	56	115	171
VEHICLE PROTECTION PLANS	0	36	36
WARRANTY PLANS	10	106	116
SUBTOTAL	93	297	390
<b>GRAND TOTAL</b>	<b>329</b>	<b>1,578</b>	<b>1,907</b>

**TABLE B**  
**2018 Summary of Wisconsin Operations of All Insurers by Type of Company**

TYPE OF COMPANY	DIRECT PREMIUM WRITTEN *	DIRECT BENEFITS PAID *	
STOCK LIFE AND HEALTH	\$14,937,386,021	\$18,390,327,010	
MUTUAL LIFE AND HEALTH	1,742,132,190	1,929,962,150	
FRATERNALS	1,011,547,307	935,722,988	
<b>TOTALS</b>	<b>\$17,691,065,518</b>	<b>\$21,256,012,148</b>	
TYPE OF COMPANY	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$10,075,079,779	\$ 8,684,626,429	86
OTHER HEALTH INSURERS	1,833,027,413	1,447,824,683	79
STOCK PROPERTY AND CASUALTY	7,621,285,693	4,282,921,889	56
MUTUAL PROPERTY AND CASUALTY	3,116,025,850	1,764,701,696	57
RECIPROCAL EXCHANGES	362,727,692	227,567,200	63
TOWN MUTUALS	58,543,205	27,136,947	46
<b>TOTALS</b>	<b>\$23,066,689,632</b>	<b>\$16,434,778,844</b>	<b>71</b>

\* See Notes to Tables.

**TABLE C**  
**2018 Summary of Nationwide**  
**Financial Operations of Wisconsin Insurers**

<b>LIFE AND HEALTH INSURERS</b>	
ASSETS	\$396,407,040,767
CAPITAL AND SURPLUS	38,577,427,421
NET PREMIUMS AND ANNUITY CONSIDERATIONS	55,224,556,105
NET BENEFITS INCURRED	52,224,311,627
NET INCOME	3,618,980,587
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	57,142,179,873
<b>PROPERTY AND CASUALTY INSURERS</b>	
ASSETS	\$90,230,029,978
CAPITAL AND SURPLUS	33,945,302,515
NET EARNED PREMIUMS	30,756,538,301
NET LOSSES INCURRED	17,212,035,357
NET INCOME	3,334,407,384
DIRECT PREMIUMS WRITTEN	32,256,717,218
<b>HEALTH MAINTENANCE ORGANIZATIONS AND OTHER HEALTH INSURERS</b>	
ASSETS	\$ 5,669,425,303
CAPITAL AND SURPLUS	2,804,604,266
NET EARNED PREMIUMS	18,675,431,295
NET LOSSES INCURRED	15,535,994,052
NET INCOME	734,388,596
DIRECT PREMIUMS WRITTEN	18,612,034,847
<b>ALL INSURERS COMBINED</b>	
ASSETS	\$492,306,496,048
CAPITAL AND SURPLUS	75,327,334,202
NET PREMIUMS AND ANNUITY CONSIDERATIONS	55,224,556,105
NET BENEFITS INCURRED	52,224,311,627
NET EARNED PREMIUMS	49,431,969,596
NET LOSSES INCURRED	32,748,029,409
NET INCOME	7,687,776,567
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	108,010,931,938

**TABLE D**  
**2018 Summary of Wisconsin Operations**  
**of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,673,240,506
CREDIT	8,917,554
GROUP	644,526,874
INDUSTRIAL	2,512,247
TOTAL	\$3,329,197,181
ANNUITIES	\$5,887,784,836
DEPOSITS	726,570,372
OTHER	1,200,306,808

BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*
DIVIDENDS	\$ 538,659,013
DEATH BENEFITS	2,019,012,394
ANNUITY BENEFITS	2,112,640,361
ALL OTHER BENEFITS	11,448,512,263

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$10,178,713,674	\$ 8,735,746,150	86
CREDIT	10,613,969	5,752,759	54
INDIVIDUAL	8,799,759,159	7,028,238,301	80
TOTAL	\$18,989,086,802	\$15,769,737,210	83
MULTIPLE PERIL			
FARMOWNERS	\$ 187,274,838	\$ 134,153,113	72
HOMEOWNERS	1,448,041,641	751,679,781	52
COMMERCIAL	711,538,575	496,207,304	70
TOTAL	\$2,346,855,054	\$1,382,040,198	59
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$3,206,287,970	\$1,956,142,290	61
COMMERCIAL VEHICLES	612,346,112	339,727,838	55
TOTAL	\$3,818,634,082	\$2,295,870,128	60

\* See Notes to Tables.

**TABLE D (continued)**

<b>LINE OF INSURANCE</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES INCURRED</b>	<b>LOSS RATIO</b>
ALL OTHER LINES			
FIRE	\$ 173,466,523	\$ 286,954,483	165
MEDICAL MALPRACTICE	64,534,278	13,286,685	21
WORKERS COMPENSATION	1,978,760,173	1,026,173,594	52
EXCESS WORKERS COMPENSATION	9,619,834	(1,104,146)	-11
OTHER LIABILITY	836,481,050	377,054,931	45
FIDELITY	22,666,347	4,040,825	18
SURETY	64,089,492	3,043,826	5
CREDIT	18,741,248	7,005,323	37
TITLE	183,409,363	988,859	1
MORTGAGE GUARANTY	114,629,230	2,916,515	3
ALL OTHER	936,936,547	472,658,100	50
<b>TOTAL</b>	<b>\$4,403,334,085</b>	<b>\$2,193,018,995</b>	<b>50</b>

**Table E**

**Wisconsin Market Shares  
(Business of 2018)**



*Wisconsin Insurance Report Business of 2018*  
*Financial and Statistical Data, Table E*

**ORDINARY LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	19.2	\$ 435,723,622
2	THRIVENT FINANCIAL FOR LUTHERANS	7.8	177,730,166
3	LINCOLN NATIONAL LIFE INS CO THE	5.0	112,748,755
4	PRUCO LIFE INS CO	3.3	75,906,476
5	AMERICAN FAMILY LIFE INS CO	3.1	71,283,443
6	JOHN HANCOCK LIFE INS CO (USA)	2.8	62,929,166
7	STATE FARM LIFE & ACCIDENT ASSUR CO	2.7	61,471,521
8	MASSACHUSETTS MUTUAL LIFE INS CO	2.1	48,438,844
9	NEW YORK LIFE INS CO	2.0	44,841,258
10	PACIFIC LIFE INS CO	1.8	40,429,146
11	AMERICAN GENERAL LIFE INS CO	1.6	36,665,519
12	AXA EQUITABLE LIFE INS CO	1.5	34,895,724
13	MINNESOTA LIFE INS CO	1.5	34,564,847
14	PROTECTIVE LIFE INS CO	1.4	32,652,272
15	BRIGHTHOUSE LIFE INS CO	1.4	31,280,448
16	PRIMERICA LIFE INS CO	1.2	26,915,537
17	GUARDIAN LIFE INS CO OF AMER THE	1.2	26,600,645
18	UNITED OF OMAHA LIFE INS CO	1.2	26,352,777
19	CATHOLIC FINANCIAL LIFE	1.1	26,122,371
20	AMERICAN INCOME LIFE INS CO	1.1	25,188,517
<b>TOTALS FOR 20 RANKED INSURERS</b>		63.0	\$1,432,741,054
<b>TOTALS FOR 339 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$2,274,410,926

**CREDIT LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN HEALTH & LIFE INS CO	27.9	\$ 2,490,875
2	CMFG LIFE INS CO	26.7	2,379,788
3	MINNESOTA LIFE INS CO	13.3	1,184,998
4	PEKIN LIFE INS CO	9.9	884,936
5	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	8.7	777,557
6	AMERICAN REPUBLIC INS CO	4.6	408,942
7	MERIT LIFE INS CO	2.2	200,465
8	AMERICAN NATIONAL INS CO	2.1	191,312
9	PROTECTIVE LIFE INS CO	1.4	126,614
10	SECURIAN LIFE INS CO	1.1	102,158
11	PLATEAU INSURANCE CO	1.0	89,019
12	PAVONIA LIFE INS CO OF MI	0.6	49,080
13	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.5	47,402
14	CENTURION LIFE INS CO	0.0	1,397
15	AMERICAN GENERAL LIFE INS CO	0.0	1,195
16	UNITED STATES LIFE INS CO IN THE CITY OF NY THE	0.0	11
17	FINANCIAL AMERICAN LIFE INS CO	0.0	(17)
18	LANGHORNE REINSURANCE (ARIZONA) LTD	0.0	(82)
19	TRANSAMERICA LIFE INS CO	0.0	(1,185)
20	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.0	(2,647)
<b>TOTALS FOR 20 RANKED INSURERS</b>		100.2	\$ 8,931,818
<b>TOTALS FOR 22 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 8,917,554

*Wisconsin Insurance Report Business of 2018*  
*Financial and Statistical Data, Table E*

**GROUP LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	15.5	\$ 99,607,282
2	METROPOLITAN LIFE INS CO	12.5	80,171,827
3	PRUDENTIAL INSURANCE CO OF AMER THE	8.3	53,261,732
4	NATIONAL GUARDIAN LIFE INS CO	5.3	34,367,496
5	UNUM LIFE INS CO OF AMER	4.7	29,972,575
6	NEW YORK LIFE INS CO	4.1	26,560,559
7	HARTFORD LIFE & ACCIDENT INS CO	3.8	24,561,977
8	LIFE INSURANCE CO OF NORTH AMER	2.9	18,797,869
9	SECURIAN LIFE INS CO	2.9	18,689,372
10	RELIASTAR LIFE INS CO	2.7	17,207,034
11	LINCOLN NATIONAL LIFE INS CO THE	2.6	16,545,255
12	STANDARD INSURANCE CO	2.5	16,231,431
13	HOMESTEADERS LIFE CO	2.5	15,865,547
14	PHYSICIANS LIFE INS CO	2.2	14,126,474
15	SUN LIFE ASSUR CO OF CN	2.2	13,843,432
16	RELIANCE STANDARD LIFE INS CO	2.0	12,695,361
17	PEKIN LIFE INS CO	1.9	12,494,063
18	LIBERTY LIFE ASSUR CO OF BOSTON	1.7	10,752,949
19	PRINCIPAL LIFE INS CO	1.6	10,179,763
20	UNITED OF OMAHA LIFE INS CO	1.4	8,894,892
<b>TOTALS FOR 20 RANKED INSURERS</b>		83.2	\$ 534,826,890
<b>TOTALS FOR 155 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 642,963,248

**ANNUITIES**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	LINCOLN NATIONAL LIFE INS CO THE	7.5	\$ 436,359,885
2	THRIVENT FINANCIAL FOR LUTHERANS	7.3	427,592,828
3	JACKSON NATIONAL LIFE INS CO	7.1	413,562,673
4	PACIFIC LIFE INS CO	4.8	280,774,552
5	VOYA RETIREMENT INS & ANNUITY CO	4.5	265,837,322
6	ALLIANZ LIFE INS CO OF NORTH AMER	4.1	237,575,383
7	AMERICAN GENERAL LIFE INS CO	3.7	215,983,168
8	PRINCIPAL LIFE INS CO	3.0	176,901,331
9	AXA EQUITABLE LIFE INS CO	2.9	167,183,267
10	FORETHOUGHT LIFE INS CO	2.4	141,011,930
11	NORTHWESTERN MUTUAL LIFE INS CO THE	2.4	138,467,958
12	WESTERN-SOUTHERN LIFE ASSUR CO	2.4	138,241,884
13	ATHENE ANNUITY & LIFE CO	2.3	134,204,492
14	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	2.3	133,367,537
15	PRUDENTIAL INSURANCE CO OF AMER THE	2.3	133,070,831
16	PRUCO LIFE INS CO	2.3	132,523,440
17	AMERICAN UNITED LIFE INS CO	2.0	118,774,709
18	BRIGHTHOUSE LIFE INS CO	1.9	112,168,902
19	NEW YORK LIFE INS & ANNUITY CORP	1.9	108,481,499
20	GREAT-WEST LIFE & ANNUITY INS CO	1.8	105,588,005
<b>TOTALS FOR 20 RANKED INSURERS</b>		68.7	\$4,017,671,596
<b>TOTALS FOR 228 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$5,851,793,904



*Wisconsin Insurance Report Business of 2018  
Financial and Statistical Data, Table E*

**F I R E**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AUTO-OWNERS INSURANCE CO	8.9	\$ 15,381,161
2	WEST BEND MUTUAL INS CO	7.6	13,166,307
3	FOREMOST INSURANCE CO GRAND RAPIDS MI	5.4	9,359,270
4	ACUITY A MUTUAL INS CO	5.2	8,916,978
5	FACTORY MUTUAL INS CO	4.3	7,341,560
6	ZURICH AMERICAN INS CO	3.4	5,899,637
7	TRAVELERS INDEMNITY CO THE	3.1	5,427,854
8	TRAVELERS PROPERTY CSLTY CO OF AMER	2.8	4,776,886
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.6	4,572,925
10	AFFILIATED F M INS CO	2.0	3,531,299
11	MUNICIPAL PROPERTY INS CO	1.9	3,306,719
12	EMPLOYERS MUTUAL CSLTY CO	1.8	3,039,706
13	CINCINNATI INSURANCE CO THE	1.7	2,965,815
14	XL INSURANCE AMER INC	1.6	2,837,780
15	CONTINENTAL CASUALTY CO	1.6	2,782,812
16	STANDARD GUARANTY INS CO	1.6	2,748,112
17	ALLIANZ GLOBAL RISKS US INS CO	1.6	2,699,130
18	GERMANTOWN MUTUAL INS CO	1.4	2,463,771
19	LIBERTY MUTUAL FIRE INS CO	1.3	2,191,873
20	EMPLOYERS INSURANCE CO OF WAUSAU	1.2	2,131,860
<b>TOTALS FOR 20 RANKED INSURERS</b>		61.1	\$ 105,541,455
<b>TOTALS FOR 274 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 172,710,272

**F A R M O W N E R S M U L T I P L E P E R I L**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	35.2	\$ 66,577,991
2	AMERICAN FAMILY MUTUAL INS CO SI	11.7	22,161,416
3	HASTINGS MUTUAL INS CO	8.2	15,500,628
4	SECURA INSURANCE A MUTUAL CO	8.1	15,219,440
5	MT MORRIS MUTUAL INS CO	5.3	10,065,782
6	STATE FARM FIRE & CSLTY CO	3.9	7,344,501
7	WISCONSIN MUTUAL INS CO	3.5	6,652,414
8	MCMILLAN-WARNER MUTUAL INS CO	3.3	6,290,302
9	WILSON MUTUAL INS CO	3.0	5,682,066
10	AUTO-OWNERS INSURANCE CO	2.8	5,268,457
11	NATIONWIDE AGRIBUSINESS INS CO	2.5	4,779,264
12	MUTUAL OF WAUSAU INS CORP	2.0	3,710,350
13	MAPLE VALLEY MUTUAL INS CO	1.5	2,876,080
14	OWNERS INSURANCE CO	1.2	2,233,407
15	GERMANTOWN MUTUAL INS CO	1.2	2,190,131
16	AMERICAN FAMILY INS CO	1.1	2,143,247
17	FARMINGTON MUTUAL INS CO	1.1	2,085,775
18	EAGLE POINT MUTUAL INS CO	0.6	1,059,560
19	HOMESTEAD MUTUAL INS CO	0.6	1,048,740
20	ELLINGTON MUTUAL INS CO	0.5	961,170
<b>TOTALS FOR 20 RANKED INSURERS</b>		97.3	\$ 183,850,721
<b>TOTALS FOR 48 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 188,947,545

*Wisconsin Insurance Report Business of 2018*  
*Financial and Statistical Data, Table E*

**H O M E O W N E R S M U L T I P L E P E R I L**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO SI	17.5	\$ 258,898,157
2	STATE FARM FIRE & CSLTY CO	16.5	244,182,687
3	ACUITY A MUTUAL INS CO	4.7	70,276,033
4	WEST BEND MUTUAL INS CO	4.2	62,891,845
5	AUTO-OWNERS INSURANCE CO	4.0	59,379,649
6	ERIE INSURANCE CO	3.3	48,404,106
7	WAUSAU GENERAL INS CO	2.0	29,810,421
8	ALLSTATE VEHICLE & PROP INS CO	1.9	28,670,180
9	AMERICAN FAMILY INS CO	1.9	27,589,225
10	SECURA SUPREME INS CO	1.8	27,426,662
11	WISCONSIN MUTUAL INS CO	1.6	23,686,832
12	AUTO CLUB INS ASSN	1.5	22,198,209
13	BADGER MUTUAL INS CO	1.4	20,686,543
14	UNITED SERVICES AUTOMOBILE ASSN	1.4	20,364,035
15	RURAL MUTUAL INS CO	1.3	18,722,337
16	ERIE INSURANCE EXCHANGE	1.2	17,820,709
17	FARMERS INSURANCE EXCHANGE	1.2	17,284,490
18	SAFECO INSURANCE CO OF AMER	1.1	16,518,673
19	HOMESITE INSURANCE CO	1.1	16,476,428
20	GERMANTOWN MUTUAL INS CO	1.1	16,110,973
<b>TOTALS FOR 20 RANKED INSURERS</b>		70.6	\$1,047,398,194
<b>TOTALS FOR 174 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,483,428,283

**C O M M E R C I A L M U L T I P L E P E R I L**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO SI	6.0	\$ 43,383,891
2	SOCIETY INSURANCE A MUTUAL CO	5.7	41,136,250
3	SECURA INSURANCE A MUTUAL CO	4.5	32,410,786
4	RURAL MUTUAL INS CO	4.4	31,364,584
5	ACUITY A MUTUAL INS CO	4.2	30,402,543
6	ERIE INSURANCE EXCHANGE	3.4	24,062,375
7	OWNERS INSURANCE CO	3.3	23,463,403
8	CINCINNATI INSURANCE CO THE	3.1	22,354,018
9	STATE FARM FIRE & CSLTY CO	3.0	21,235,666
10	FEDERAL INSURANCE CO	2.9	20,486,916
11	WEST BEND MUTUAL INS CO	2.6	18,586,317
12	GERMANTOWN MUTUAL INS CO	2.1	14,990,421
13	AUTO-OWNERS INSURANCE CO	2.0	14,255,649
14	TRAVELERS PROPERTY CSLTY CO OF AMER	2.0	14,133,326
15	CHURCH MUTUAL INS CO	1.9	13,582,401
16	CHARTER OAK FIRE INS CO THE	1.8	12,689,473
17	GENERAL CASUALTY CO OF WI	1.7	12,073,006
18	INTEGRITY MUTUAL INS CO	1.6	11,810,830
19	PHILADELPHIA INDEMNITY INS CO	1.6	11,350,171
20	GREAT NORTHERN INS CO	1.3	9,355,030
<b>TOTALS FOR 20 RANKED INSURERS</b>		58.9	\$ 423,127,056
<b>TOTALS FOR 277 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 717,921,574

*Wisconsin Insurance Report Business of 2018  
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**MEDICAL MALPRACTICE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	PROASSURANCE CASUALTY CO	29.3	\$ 18,937,633
2	MMIC INSURANCE INC	18.0	11,603,798
3	CONTINENTAL CASUALTY CO	14.8	9,580,455
4	MEDICAL PROTECTIVE CO THE	12.0	7,763,529
5	PROSELECT INSURANCE CO	6.0	3,851,871
6	NCMIC INSURANCE CO	3.2	2,055,102
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	3.2	2,050,324
8	AMERICAN CASUALTY CO OF READING PA	3.2	2,045,272
9	PREFERRED PROFESSIONAL INS CO	1.4	935,813
10	CINCINNATI INSURANCE CO THE	1.2	797,960
11	PODIATRY INSURANCE CO OF AMER	1.2	794,172
12	LIBERTY INSURANCE UNDERWRITERS INC	1.1	699,050
13	PHARMACISTS MUTUAL INS CO	1.0	666,337
14	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	1.0	639,103
15	ACE AMERICAN INS CO	0.8	516,604
16	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.4	270,148
17	ASPEN AMERICAN INS CO	0.4	251,935
18	ZURICH AMERICAN INS CO	0.3	226,045
19	CHURCH MUTUAL INS CO	0.3	167,686
20	GREAT DIVIDE INS CO	0.2	158,540
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.0	\$ 64,011,377
<b>TOTALS FOR 41 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 64,630,956

**GROUP ACCIDENT & HEALTH**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE INSURANCE CO	11.0	\$ 1,128,769,968
2	UNITY HEALTH PLANS INS CORP	10.6	1,081,723,519
3	DEAN HEALTH PLAN INC	9.0	915,835,629
4	BLUE CROSS BLUE SHIELD OF WI	7.2	737,713,487
5	WEA INSURANCE CORP	5.9	607,993,333
6	SECURITY HEALTH PLAN OF WI INC	5.3	546,760,918
7	HUMANA INSURANCE CO	4.3	438,678,426
8	COMPCARE HEALTH SERVICES INS CORP	4.2	428,084,941
9	SIERRA HEALTH & LIFE INS CO INC	3.8	383,655,357
10	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.4	348,084,702
11	CHILDRENS COMMUNITY HEALTH PLAN INC	2.4	240,814,759
12	NETWORK HEALTH PLAN	2.2	221,292,708
13	MEDICA INSURANCE CO	2.1	216,319,739
14	DELTA DENTAL OF WI INC	2.1	211,936,930
15	WISCONSIN PHYSICIANS SERVICE INS CORP	2.0	203,854,767
16	PHYSICIANS PLUS INS CORP	1.8	181,206,731
17	HEALTHPARTNERS INSURANCE CO	1.2	124,003,642
18	MANAGED HEALTH SERVICES INS CORP	1.2	121,001,915
19	UNITEDHEALTHCARE OF WI INC	1.1	114,107,599
20	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.1	111,489,766
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.8	\$ 8,363,328,836
<b>TOTALS FOR 239 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$10,220,581,010

*Wisconsin Insurance Report Business of 2018*  
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**CREDIT ACCIDENT & HEALTH**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	CMFG LIFE INS CO	41.9	\$ 3,697,689
2	AMERICAN HEALTH & LIFE INS CO	23.3	2,058,157
3	MINNESOTA LIFE INS CO	11.3	995,860
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	9.2	813,253
5	PEKIN LIFE INS CO	7.0	615,095
6	AMERICAN REPUBLIC INS CO	4.1	359,301
7	AMERICAN NATIONAL INS CO	2.7	242,697
8	PROTECTIVE LIFE INS CO	1.7	148,624
9	CENTRAL STATES INDEMNITY CO OF OMAHA	1.2	101,917
10	PLATEAU INSURANCE CO	0.8	71,754
11	SECURIAN LIFE INS CO	0.8	68,127
12	AMERICAN SECURITY INS CO	0.6	55,461
13	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.5	40,964
14	PAVONIA LIFE INS CO OF MI	0.3	29,203
15	AMERICAN BANKERS INS CO OF FL	0.2	20,996
16	STATE FARM MUTUAL AUTOMOBILE INS CO	0.1	7,573
17	CENTURION LIFE INS CO	0.0	2,398
18	TRANSAMERICA CASUALTY INS CO	0.0	2,230
19	AMERICAN GENERAL LIFE INS CO	0.0	1,185
20	FINANCIAL AMERICAN LIFE INS CO	0.0	(21)
<b>TOTALS FOR 20 RANKED INSURERS</b>		105.7	\$ 9,332,463
<b>TOTALS FOR 26 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 8,831,196

**INDIVIDUAL ACCIDENT & HEALTH**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	UNITEDHEALTHCARE OF WI INC	22.0	\$1,921,465,796
2	SECURITY HEALTH PLAN OF WI INC	9.1	791,620,936
3	NETWORK HEALTH INS CORP	6.7	585,291,795
4	COMMON GROUND HEALTHCARE COOPERATIVE	6.4	559,828,141
5	HUMANA INSURANCE CO	5.4	469,175,937
6	DEAN HEALTH PLAN INC	5.2	456,491,800
7	COMPCARE HEALTH SERVICES INS CORP	3.6	312,478,999
8	INDEPENDENT CARE HEALTH PLAN	3.3	286,174,637
9	CARE IMPROVEMENT PLUS WI INS CO	2.8	244,289,595
10	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.4	207,872,494
11	CHILDRENS COMMUNITY HEALTH PLAN INC	2.3	199,871,986
12	UNITY HEALTH PLANS INS CORP	2.2	190,048,683
13	NETWORK HEALTH PLAN	2.1	183,258,077
14	WISCONSIN PHYSICIANS SERVICE INS CORP	2.0	177,581,212
15	MOLINA HEALTHCARE OF WI INC	1.8	157,591,012
16	GUNDERSEN HEALTH PLAN INC	1.8	154,570,652
17	CARE WISCONSIN HEALTH PLAN INC	1.7	150,814,076
18	AETNA LIFE INS CO	1.4	122,988,176
19	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.4	119,640,951
20	MEDICA HEALTH PLANS OF WI	0.9	77,515,522
<b>TOTALS FOR 20 RANKED INSURERS</b>		84.4	\$7,368,570,477
<b>TOTALS FOR 307 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$8,732,475,942

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**WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.9	\$ 154,682,542
2	ACUITY A MUTUAL INS CO	4.8	94,244,050
3	ACE FIRE UNDERWRITERS INS CO	4.7	92,033,458
4	TRAVELERS PROPERTY CSLTY CO OF AMER	4.3	83,114,200
5	TRAVELERS INDEMNITY CO OF CT THE	3.6	69,591,192
6	SOCIETY INSURANCE A MUTUAL CO	3.5	67,654,094
7	ZURICH AMERICAN INS CO	3.4	66,277,991
8	SENTRY CASUALTY CO	3.3	64,127,118
9	SECURA INSURANCE A MUTUAL CO	2.9	56,991,150
10	UNITED WISCONSIN INS CO	2.8	53,877,254
11	EMCASCO INSURANCE CO	2.2	43,304,239
12	OLD REPUBLIC INS CO	1.8	35,458,116
13	TWIN CITY FIRE INS CO	1.8	34,957,108
14	SENTRY INSURANCE A MUTUAL CO	1.8	34,954,836
15	RURAL MUTUAL INS CO	1.7	33,805,360
16	ACCIDENT FUND INS CO OF AMER	1.7	33,038,747
17	SFM MUTUAL INS CO	1.6	32,075,195
18	EMPLOYERS MUTUAL CSLTY CO	1.5	29,676,665
19	NEW HAMPSHIRE INS CO	1.4	27,894,224
20	AMERICAN ZURICH INS CO	1.3	25,970,312
<b>TOTALS FOR 20 RANKED INSURERS</b>		58.0	\$1,133,727,851
<b>TOTALS FOR 319 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,954,438,106

**EXCESS WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	33.5	\$ 3,327,795
2	ACE AMERICAN INS CO	19.5	1,939,557
3	TRAVELERS PROPERTY CSLTY CO OF AMER	14.4	1,428,789
4	WISCONSIN MUNICIPAL MUTUAL INS CO	11.6	1,154,049
5	ZURICH AMERICAN INS CO	6.2	616,591
6	ARCH INSURANCE CO	5.3	524,939
7	OLD REPUBLIC INS CO	3.8	375,590
8	SENTRY INSURANCE A MUTUAL CO	3.1	306,470
9	HARTFORD CASUALTY INS CO	2.3	224,987
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.4	42,110
11	LM INSURANCE CORP	0.0	1,857
<b>TOTALS FOR 11 RANKED INSURERS</b>		100.0	\$ 9,942,734
<b>TOTALS FOR 11 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 9,942,734

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**OTHER LIABILITY**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.5	\$ 62,457,838
2	FEDERAL INSURANCE CO	4.9	40,590,233
3	AMERICAN FAMILY MUTUAL INS CO SI	4.7	39,261,718
4	ACUITY A MUTUAL INS CO	4.0	33,200,646
5	ZURICH AMERICAN INS CO	3.5	29,493,657
6	TRAVELERS PROPERTY CSLTY CO OF AMER	3.4	28,038,252
7	CUMIS INSURANCE SOCIETY INC	2.8	23,611,758
8	STATE FARM FIRE & CSLTY CO	2.8	23,550,306
9	VIRGINIA SURETY CO INC	2.5	20,722,339
10	TRAVELERS CASUALTY & SURETY CO OF AMER	2.5	20,674,348
11	CINCINNATI INSURANCE CO THE	2.3	19,068,034
12	CONTINENTAL CASUALTY CO	2.0	17,061,818
13	CONTINENTAL INSURANCE CO THE	2.0	16,830,402
14	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.8	14,906,926
15	ACE AMERICAN INS CO	1.4	11,287,305
16	EMPLOYERS MUTUAL CSLTY CO	1.3	11,047,776
17	SECURA INSURANCE A MUTUAL CO	1.1	9,551,866
18	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	8,545,578
19	AUTO-OWNERS INSURANCE CO	1.0	7,993,931
20	HANOVER INSURANCE CO THE	0.9	7,682,218
<b>TOTALS FOR 20 RANKED INSURERS</b>		53.4	\$ 445,576,949
<b>TOTALS FOR 415 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 833,638,770

**PRIVATE PASSENGER CARS**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO SI	14.4	\$ 466,974,351
2	STATE FARM MUTUAL AUTOMOBILE INS CO	13.6	441,183,496
3	ARTISAN AND TRUCKERS CSLTY CO	9.5	307,506,595
4	PROGRESSIVE UNIVERSAL INS CO	8.3	268,876,230
5	ALLSTATE PROPERTY & CSLTY INS CO	3.8	123,258,816
6	GEICO CASUALTY CO	3.6	117,350,536
7	ACUITY A MUTUAL INS CO	3.4	111,057,299
8	ERIE INSURANCE EXCHANGE	3.3	108,370,899
9	AMERICAN FAMILY INS CO	3.0	98,006,852
10	WEST BEND MUTUAL INS CO	3.0	97,438,736
11	MID-CENTURY INSURANCE CO	1.7	55,980,230
12	OWNERS INSURANCE CO	1.5	47,797,417
13	LM GENERAL INS CO	1.4	44,020,818
14	WISCONSIN MUTUAL INS CO	1.3	43,338,237
15	SECURA SUPREME INS CO	1.2	40,496,910
16	RURAL MUTUAL INS CO	1.2	38,330,990
17	AUTO CLUB GROUP INS CO	1.1	35,895,848
18	INTEGRITY PROPERTY & CSLTY INS CO	1.0	31,926,638
19	STATE FARM FIRE & CSLTY CO	0.9	29,621,397
20	UNITED SERVICES AUTOMOBILE ASSN	0.9	28,951,094
<b>TOTALS FOR 20 RANKED INSURERS</b>		78.1	\$2,536,383,389
<b>TOTALS FOR 172 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$3,249,567,818

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**COMMERCIAL VEHICLES**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	ACUITY A MUTUAL INS CO	8.6	\$ 53,971,653
2	WEST BEND MUTUAL INS CO	7.0	44,125,402
3	GREAT WEST CSLTY CO	6.4	40,168,511
4	ARTISAN AND TRUCKERS CSLTY CO	5.7	35,779,722
5	SECURA INSURANCE A MUTUAL CO	4.5	28,079,489
6	RURAL MUTUAL INS CO	2.4	15,379,238
7	INTEGRITY MUTUAL INS CO	2.3	14,380,613
8	TRAVELERS INDEMNITY CO OF CT THE	2.2	13,602,956
9	CINCINNATI INSURANCE CO THE	1.9	12,297,552
10	EMPLOYERS MUTUAL CSLTY CO	1.7	10,640,875
11	ZURICH AMERICAN INS CO	1.7	10,444,469
12	ERIE INSURANCE EXCHANGE	1.6	10,060,162
13	SOCIETY INSURANCE A MUTUAL CO	1.6	10,052,047
14	SENTRY SELECT INS CO	1.5	9,590,907
15	OWNERS INSURANCE CO	1.5	9,424,490
16	NORTHLAND INSURANCE CO	1.3	8,341,637
17	AUTO-OWNERS INSURANCE CO	1.3	7,945,716
18	ARCH INSURANCE CO	1.2	7,753,635
19	NATIONAL INTERSTATE INS CO	1.2	7,542,774
20	TRAVELERS INDEMNITY CO THE	1.2	7,531,996 4
<b>TOTALS FOR 20 RANKED INSURERS</b>		56.6	\$ 357,113,844
<b>TOTALS FOR 314 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 630,671,537

**FIDELITY**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	FEDERAL INSURANCE CO	20.8	\$ 4,580,114
2	TRAVELERS CASUALTY & SURETY CO OF AMER	18.4	4,050,648
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	8.9	1,955,786
4	CUMIS INSURANCE SOCIETY INC	7.1	1,569,257
5	GREAT AMERICAN INS CO	4.4	962,814
6	WEST BEND MUTUAL INS CO	3.4	746,245
7	FIDELITY AND DEPOSIT CO OF MD	2.3	516,811
8	CONTINENTAL CASUALTY CO	2.2	492,176
9	AXIS INSURANCE CO	2.2	485,891
10	EMPLOYERS MUTUAL CSLTY CO	2.1	461,182
11	HANOVER INSURANCE CO THE	2.0	443,730
12	ZURICH AMERICAN INS CO	1.9	422,518
13	WESTERN SURETY CO	1.8	403,759
14	SECURITY NATIONAL INS CO	1.6	355,713
15	OHIO CASUALTY INS CO THE	1.3	294,023
16	BERKLEY INSURANCE CO	1.2	274,610
17	ACUITY A MUTUAL INS CO	1.2	263,911
18	FEDERATED MUTUAL INS CO	1.1	237,184
19	BEAZLEY INSURANCE CO INC	1.1	234,570
20	HARTFORD FIRE INS CO	1.0	225,468
<b>TOTALS FOR 20 RANKED INSURERS</b>		86.2	\$ 18,976,410
<b>TOTALS FOR 121 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 22,016,261

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**SURETY**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	15.2	\$ 9,566,385
2	FIDELITY AND DEPOSIT CO OF MD	11.5	7,198,839
3	LIBERTY MUTUAL INS CO	9.2	5,799,057
4	WESTERN SURETY CO	6.6	4,116,864
5	GRANITE RE INC	4.6	2,917,440
6	CONTINENTAL CASUALTY CO	4.1	2,542,645
7	WEST BEND MUTUAL INS CO	3.7	2,297,156
8	MERCHANTS BONDING CO (MUTUAL)	3.5	2,182,980
9	EVERGREEN NATIONAL INDEMNITY CO	2.9	1,808,176
10	OLD REPUBLIC SURETY CO	2.7	1,701,387
11	OHIO CASUALTY INS CO THE	2.6	1,649,672
12	NORTH AMERICAN SPECIALTY INS CO	2.2	1,395,745
13	HUDSON INSURANCE CO	2.2	1,391,895
14	FEDERAL INSURANCE CO	2.0	1,280,508
15	WESTCHESTER FIRE INS CO	1.9	1,177,930
16	GUARANTEE COMPANY OF NORTH AMER USA THE	1.8	1,133,100
17	HANOVER INSURANCE CO THE	1.7	1,053,510
18	LEXON INSURANCE CO	1.6	1,015,545
19	ATLANTIC SPECIALTY INS CO	1.4	874,538
20	GREAT AMERICAN INS CO	1.2	747,053
<b>TOTALS FOR 20 RANKED INSURERS</b>		82.6	\$ 51,850,425
<b>TOTALS FOR 116 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 62,760,901

**CREDIT**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OHIO INDEMNITY CO	17.8	\$ 3,466,167
2	EULER HERMES NORTH AMER INS CO	16.7	3,248,179
3	GREAT AMERICAN INS CO	10.2	1,976,079
4	ATRADIUS TRADE CREDIT INS INC	8.7	1,692,207
5	GREAT AMERICAN ASSUR CO	8.2	1,599,330
6	AMERICAN NATIONAL PROP & CSLTY CO	7.1	1,373,378
7	COFACE NORTH AMER INS CO	5.9	1,147,546
8	OLD REPUBLIC INS CO	5.7	1,102,134
9	BLUE RIDGE INDEMNITY CO	5.6	1,081,803
10	ARCH INSURANCE CO	3.8	739,091
11	US SPECIALTY INS CO	2.7	518,240
12	AMERICAN SECURITY INS CO	1.7	325,325
13	FIRST COLONIAL INS CO	1.1	213,538
14	TRITON INSURANCE CO	1.1	212,580
15	QBE INSURANCE CORP	0.9	167,838
16	CUMIS INSURANCE SOCIETY INC	0.8	164,404
17	WESCO INSURANCE CO	0.7	144,219
18	ATLANTIC SPECIALTY INS CO	0.5	99,722
19	AMERICAN BANKERS INS CO OF FL	0.4	77,273
20	KNIGHTBROOK INSURANCE CO	0.4	71,079
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.8	\$ 19,420,132
<b>TOTALS FOR 29 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 19,461,431



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<b>T I T L E</b>			
<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	FIRST AMERICAN TITLE INS CO	41.5	\$ 78,296,876
2	CHICAGO TITLE INS CO	20.4	38,408,515
3	OLD REPUBLIC NATL TITLE INS CO	11.6	21,835,844
4	STEWART TITLE GUARANTY CO	10.5	19,831,569
5	FIDELITY NATIONAL TITLE INS CO	5.9	11,212,827
6	COMMONWEALTH LAND TITLE INS CO	4.4	8,295,363
7	ATTORNEYS TITLE GUARANTY FUND INC	2.3	4,290,254
8	WESTCOR LAND TITLE INS CO	1.9	3,592,738
9	ATLANTIC TITLE INS CO	0.5	965,957
10	NORTH AMERICAN TITLE INS CO	0.5	866,318
11	AMERICAN GUARANTY TITLE INS CO	0.2	428,330
12	NATIONAL TITLE INS OF NY INC	0.2	301,230
13	ALLIANT NATIONAL TITLE INS CO INC	0.1	167,749
14	TITLE RESOURCES GUARANTY CO	0.0	56,466
15	REAL ADVANTAGE TITLE INS CO	0.0	9,451
16	GUARDIAN NATIONAL TITLE INS CO	0.0	778
<b>TOTALS FOR 16 RANKED INSURERS</b>		100.0	\$ 188,560,265
<b>TOTALS FOR 16 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 188,560,265

<b>M O R T G A G E   G U A R A N T Y</b>			
<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	MORTGAGE GUARANTY INS CORP	29.5	\$ 32,726,151
2	ARCH MORTGAGE INS CO	18.4	20,422,461
3	UNITED GUARANTY RESIDENTIAL INS CO	13.0	14,457,878
4	GENWORTH MORTGAGE INS CORP	13.0	14,389,896
5	RADIAN GUARANTY INC	10.2	11,339,082
6	ESSENT GUARANTY INC	9.5	10,526,973
7	NATIONAL MORTGAGE INS CORP	4.7	5,242,544
8	PMI MORTGAGE INS CO	0.9	964,365
9	REPUBLIC MORTGAGE INS CO	0.6	668,848
10	ARCH MORTGAGE GUARANTY CO	0.1	131,515
11	MGIC CREDIT ASSUR CORP	0.0	12,229
12	ARCH MORTGAGE ASSUR CO	0.0	5,087
<b>TOTALS FOR 12 RANKED INSURERS</b>		100.0	\$ 110,887,029
<b>TOTALS FOR 12 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 110,887,029



**Table F**

**2018 Financial Data**  
**of**  
**Property and Casualty Insurers**

**Includes: Fire and Casualty Insurers**  
**Reciprocal Exchanges**  
**Title Insurers**



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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
1ST AUTO & CSLTY INS CO	\$ 23,499	\$ 9,714	\$ (1,104)	\$ 23,424	\$ 14,494	74	34	\$ 8,688	\$ 5,177	60	
21ST CENTURY ADVANTAGE INS CO	31,034	29,997	327	0	0	0	0	0	0	(1)	
21ST CENTURY ASSUR CO	71,497	71,422	970	0	0	0	0	2	1	59	
21ST CENTURY CENTENNIAL INS CO	612,753	612,437	4,693	0	0	0	0	296	(132)	0	
21ST CENTURY CSLTY CO	12,625	12,616	163	0	0	0	0	0	0	0	
21ST CENTURY INDEMNITY INS CO	70,865	70,865	1,584	0	0	0	0	0	0	0	
21ST CENTURY INS CO	1,027,495	1,021,700	27,450	0	0	0	0	0	0	(1)	
21ST CENTURY NORTH AMER INS CO	605,555	582,160	8,985	0	745	0	0	87	(223)	0	
21ST CENTURY PREMIER INS CO	295,104	295,052	4,156	0	0	0	0	0	0	(2)	
ACA FINANCIAL GUARANTY CORP	231,006	55,752	(564)	6,397	8,112	152	999	0	0	0	
ACADIA INSURANCE CO	161,820	53,975	892	0	0	0	0	670	653	97	
ACCEPTANCE CASUALTY INS CO	153,465	62,617	(4,022)	76,377	44,555	70	32	0	0	0	
ACCEPTANCE INSURANCE CO	10,066	3,268	488	180	(137)	0	526	0	0	0	
ACCIDENT FUND GENERAL INS CO	250,959	108,215	533	0	0	0	0	2,494	(305)	0	
ACCIDENT FUND INS CO OF AMER	3,779,474	937,250	219,149	1,412,354	636,212	56	25	27,753	(1,417)	0	
ACCIDENT FUND NATL INS CO	186,691	83,220	(90)	0	0	0	0	9,456	4,607	49	
ACCREDITED SURETY & CSLTY CO INC	199,185	66,836	15,755	7,460	(115)	6	99	0	0	(1)	
ACE AMERICAN INS CO	25,135,881	5,429,441	1,076,579	4,228,026	2,221,324	63	18	40,126	53,047	132	
ACE FIRE UNDERWRITERS INS CO	99,202	80,142	2,033	0	0	0	0	88,566	64,509	73	
ACE GUARANTY RE INC	3,081,482	1,792,961	(4,927)	81,009	(1,718)	19	29	215	0	0	
ACE PROPERTY & CSLTY INS CO	11,390,139	2,902,364	396,336	3,382,421	1,777,059	63	19	23,673	9,013	38	
ACIG INSURANCE CO	524,483	148,869	17,383	104,765	46,788	60	25	30	(9)	0	
ACSTAR INSURANCE CO	50,610	22,781	2,372	911	(1,712)	0	134	68	23	34	
ACUTY A MUTUAL INS CO	4,088,426	1,869,272	189,203	1,417,682	728,593	61	33	423,936	195,637	46	
ADDISON INSURANCE CO	128,122	45,592	1,599	41,498	24,107	71	33	6,049	1,416	23	
ADM INSURANCE CO	22,217	23,422	278	0	0	0	0	1,389	713	51	
ADMIRAL INDEMNITY CO	63,714	43,623	1,383	0	0	0	0	0	0	0	
ADVANTAGE WORKERS COMPENSATION INS CO	513,084	220,260	8,346	70,258	36,631	66	33	88	16	18	
AEGIS SECURITY INS CO	175,562	62,668	6,698	122,480	58,600	55	51	1,954	553	28	
AETNA INSURANCE CO OF CT	16,597	16,279	396	0	(46)	0	0	0	0	0	
AFFILIATED F M INS CO	3,520,741	1,666,733	90,915	432,634	416,999	100	28	10,555	2,794	26	
AFFIRMATIVE DIRECT INS CO	5,138	5,051	6	0	(1)	0	0	0	0	0	
AGCS MARINE INS CO	336,126	163,485	2,625	0	0	0	0	13,144	(307)	0	
AGRI GENERAL INS CO	111,527	110,727	1,811	0	0	0	0	5,881	7,753	132	
AIG ASSURANCE CO	36,043	35,114	760	0	0	0	0	(7)	(1,784)	999	
AIG PROPERTY CSLTY CO	273,317	243,630	3,286	0	0	0	0	5,795	(1,882)	0	
AIU INSURANCE CO	80,046	74,249	830	0	0	0	0	12	(34)	0	
ALAMANCE INSURANCE CO	467,163	359,816	21,872	32,508	11,950	48	47	0	0	0	
ALEA NORTH AMER INS CO	162,444	50,348	(3,087)	3	(205)	999	999	0	0	0	
ALL AMERICA INS CO	312,194	159,801	2,144	109,432	69,723	72	31	0	0	0	
ALLEGHENY CASUALTY CO	34,220	23,652	763	30,255	0	0	98	35	318	909	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ALLIANT NATIONAL TITLE INS CO INC	\$ 33,315	\$ 8,168	\$ 2,221	\$ 124,911	\$ 3,484	3	96	\$ 163	\$ 0	0	
ALLIANZ GLOBAL RISKS US INS CO	7,970,852	1,929,028	18,149	2,170,002	1,439,730	78	36	15,915	72,033	453	
ALLIANZ REINSURANCE AMER INC	3,407,105	621,375	19,460	(466,994)	(433,416)	108	0	0	0	0	
ALLIED EASTERN INDEMNITY CO	101,549	19,241	870	24,403	13,942	65	28	3	0	0	
ALLIED INSURANCE CO OF AMER	93,331	14,587	395	0	0	0	0	568	349	61	
ALLIED PROPERTY & CSLTY INS CO	396,077	59,569	(338)	0	0	0	0	1,705	2,498	147	
ALLIED WORLD INS CO	1,917,181	851,363	(18,245)	437,502	251,247	74	24	820	368	45	
ALLIED WORLD NATL ASSUR CO	440,917	148,800	(8,334)	97,223	55,833	74	24	1,733	727	42	
ALLIED WORLD SPECIALTY INS CO	900,158	341,513	(21,694)	243,057	139,582	74	24	3,563	2,069	58	
ALLMERICA FINANCIAL ALLIANCE INS CO	19,527	19,499	429	0	0	0	0	21	3	14	
ALLMERICA FINANCIAL BENEFIT INS CO	50,362	50,342	1,046	0	0	0	0	23,742	15,116	64	
ALLSTATE FIRE & CSLTY INS CO	249,317	239,850	4,183	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	119,320	103,258	1,684	0	0	0	0	23,791	6,693	28	
ALLSTATE INSURANCE CO	49,167,389	16,864,098	2,732,639	30,386,358	17,477,917	68	26	16,892	14,576	86	
ALLSTATE NORTHBROOK INDEMNITY CO	55,779	55,307	971	0	0	0	0	0	69	0	
ALLSTATE PROPERTY & CSLTY INS CO	218,768	201,388	2,977	0	0	0	0	135,819	69,517	51	
ALLSTATE VEHICLE & PROP INS CO	59,436	47,798	979	0	0	0	0	26,242	14,651	56	
ALPHA PROPERTY & CSLTY INS CO	31,458	13,838	465	0	0	0	0	1,184	440	37	
ALPS PROPERTY & CSLTY INS CO	126,800	41,642	4,066	32,321	6,117	63	33	77	0	0	
ALTERRA AMERICA INS CO	21,212	10,159	6,559	22,289	7,118	23	65	71	(651)	0	
AMALGAMATED CASUALTY INS CO	55,647	36,216	(4,793)	12,476	11,247	114	44	420	307	73	
AMBAC ASSURANCE CORP	3,027,384	1,152,346	57,012	112,204	(174,717)	0	789	148	0	0	
AMCO INSURANCE CO	868,320	201,357	3,325	0	0	0	0	18,876	11,031	58	
AMERICAN AGRI-BUSINESS INS CO	680,223	33,150	4,182	0	0	0	0	4,222	4,470	106	
AMERICAN AGRICULTURAL INS CO	1,350,355	580,253	17,273	327,982	253,680	82	21	11,192	2,867	26	
AMERICAN ALTERNATIVE INS CORP	630,405	214,342	44,564	0	0	0	0	1,328	892	67	
AMERICAN AUTOMOBILE INS CO	140,631	79,858	1,330	0	0	0	0	15,736	10,876	69	
AMERICAN BANKERS INS CO OF FL	2,386,605	637,151	169,158	1,098,501	513,766	50	36	89	159	17	
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	68,262	36,560	5,952	3,595	(1,052)	0	35	5,387	520	10	
AMERICAN CASUALTY CO OF READING PA	132,096	132,085	2,286	0	0	0	0	272	17	6	
AMERICAN COMMERCE INS CO	375,319	107,003	(3,012)	226,167	147,489	78	26	1,328	1,321	100	
AMERICAN COMPENSATION INS CO	77,025	55,492	795	0	0	0	0	215	(28)	0	
AMERICAN CONTRACTORS INDEMNITY CO	367,896	126,460	11,211	17,728	(2,987)	26	60	411	1,747	425	
AMERICAN COUNTRY INS CO	92,596	14,725	(1,294)	54,206	35,237	80	25	62	(230)	0	
AMERICAN ECONOMY INS CO	70,153	69,331	1,561	0	0	0	0	0	0	0	
AMERICAN EMPIRE INS CO	22,408	21,350	395	0	0	0	0	0	0	0	
AMERICAN EQUITY SPECIALTY INS CO	80,624	26,748	2,344	23,543	13,842	69	29	0	0	0	
AMERICAN FAMILY HOME INS CO	374,142	147,646	(9,778)	159,690	85,473	62	48	1,136	1,270	112	
AMERICAN FAMILY INS CO	56,442	25,313	1,057	0	0	0	0	109,853	84,317	77	
AMERICAN FAMILY MUTUAL INS CO SI	17,182,310	6,335,532	771,232	8,694,345	5,700,803	76	28	865,585	454,752	53	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMERICAN FIRE & CSLTY CO	\$ 42,420	\$ 41,299	\$ 579	\$ 0	\$ 0	0	0	\$ 1,802	\$ 769	43	
AMERICAN GUARANTEE & LIABILITY INS CO	259,288	185,558	5,159	0	0	0	0	22,432	12,288	55	
AMERICAN GUARANTY TITLE INS CO	37,240	29,370	5,471	25,322	133	1	84	448	0	0	
AMERICAN HALLMARK INS CO OF TX	408,344	138,859	14,265	123,461	89,167	70	26	20	11	56	
AMERICAN HOME ASSUR CO	24,665,924	5,921,540	(278,552)	5,008,685	3,945,171	85	37	6,196	9,560	154	
AMERICAN INSURANCE CO THE	144,170	68,365	980	0	0	0	0	647	(8,530)	0	
AMERICAN INTERSTATE INS CO	1,224,750	383,575	70,857	281,832	139,659	59	23	14,449	11,783	82	
AMERICAN MERCURY INS CO	386,343	167,761	10,357	174,303	101,694	70	26	49	26	53	
AMERICAN MINING INS CO	40,725	26,765	680	0	0	0	0	393	1,917	488	
AMERICAN MODERN HOME INS CO	977,415	360,426	(17,016)	280,936	150,370	62	48	1,706	(195)	0	
AMERICAN MODERN PROP & CSLTY INS CO	72,396	32,299	463	2,957	1,583	62	48	8,664	3,999	46	
AMERICAN MODERN SELECT INS CO	188,876	58,647	(119)	29,572	15,828	62	48	243	108	45	
AMERICAN NATIONAL GENERAL INS CO	115,000	62,537	(2,263)	45,131	35,386	91	23	13	(3)	0	
AMERICAN NATIONAL PROP & CSLTY CO	1,464,140	639,496	15,892	662,832	441,484	76	28	6,778	4,292	63	
AMERICAN PET INS CO	108,700	56,244	11,021	247,621	160,721	74	19	1,195	762	64	
AMERICAN PHYSICIANS ASSUR CORP	29,332	28,590	4,436	0	0	0	0	0	0	0	
AMERICAN RELIABLE INS CO	273,099	73,944	(11,621)	82,987	51,758	73	37	683	172	25	
AMERICAN ROAD INS CO THE	794,020	323,782	56,421	169,229	102,324	64	4	3,051	1,467	48	
AMERICAN SECURITY INS CO	1,430,858	534,817	16,131	858,553	400,437	51	60	925	222	24	
AMERICAN SELECT INS CO	266,174	119,505	5,797	91,960	53,475	71	37	1,292	1,086	84	
AMERICAN SENTINEL INS CO	28,650	12,432	1,149	13,529	7,349	65	43	0	0	0	
AMERICAN SOUTHERN HOME INS CO	124,275	43,087	(1,532)	23,658	12,663	62	48	506	1,121	221	
AMERICAN SOUTHERN INS CO	115,941	43,467	5,218	53,807	31,824	72	27	24	3	11	
AMERICAN STANDARD INS CO OF OH	11,800	8,845	105	0	0	0	0	0	0	0	
AMERICAN STANDARD INS CO OF WI	442,796	351,119	3,413	0	0	0	0	26,018	9,812	38	
AMERICAN STATES INS CO	144,681	135,193	2,733	0	0	0	0	81	(499)	0	
AMERICAN STATES PREFERRED INS CO	23,780	22,584	429	0	0	0	0	0	8	0	
AMERICAN STRATEGIC INS CORP	1,577,046	636,127	(47,465)	909,025	582,255	72	31	11,975	6,765	56	
AMERICAN SUMMIT INS CO	35,066	17,908	(1,304)	25,708	16,716	73	37	0	0	0	
AMERICAN WEST INS CO	23,154	13,889	1,238	16,055	10,153	67	23	0	0	0	
AMERICAN ZURICH INS CO	307,665	241,697	7,219	0	0	0	0	32,841	20,241	62	
AMERIPRISE INSURANCE CO	50,956	49,335	986	0	0	0	0	0	0	0	
AMERISURE INSURANCE CO	929,586	243,264	4,351	244,175	141,163	71	30	7,440	3,157	42	
AMERISURE MUTUAL INS CO	2,439,254	984,141	40,507	545,325	315,264	71	30	5,001	7,138	143	
AMERISURE PARTNERS INS CO	97,423	23,719	(43)	24,418	14,116	71	30	574	375	65	
AMERITRUST INSURANCE CORP	13,881	12,795	536	0	0	0	0	87	(8)	0	
AMEX ASSURANCE CO	237,794	192,191	69,380	186,484	74,138	44	12	1,077	(334)	0	
AMGUARD INSURANCE CO	1,067,021	187,436	26,574	223,168	116,559	61	23	2,527	2,268	90	
AMICA MUTUAL INS CO	5,429,814	2,558,277	134,769	2,327,032	1,480,193	73	24	11,610	4,564	39	
AMICA PROPERTY & CSLTY INS CO	110,606	80,854	908	0	0	0	0	7	0	0	
AMTRUST INSURANCE CO OF KS INC	108,835	66,651	1,867	0	0	0	0	1,453	963	66	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ANSUR AMERICA INS CO	\$ 131,713	\$ 50,468	\$ 3,497	\$ 53,135	\$ 28,951	63	32	\$ 219	\$ 189	86	
ANTHEM INSURANCE COMPANIES INC	3,480,938	1,180,302	498,885	7,116,034	5,941,714	86	6	28,983	22,911	79	
ARAG INSURANCE CO	92,321	68,205	19,095	95,219	45,739	50	28	956	476	50	
ARCH INDEMNITY INS CO	123,242	35,407	5,599	0	0	0	0	0	0	0	
ARCH INSURANCE CO	3,712,838	912,693	(99,763)	1,692,856	982,312	71	30	36,671	20,697	56	
ARCH MORTGAGE ASSUR CO	6,291	5,884	359	39	(23)	0	237	5	(2)	0	
ARCH MORTGAGE GUARANTY CO	49,899	47,697	(1,480)	205	37	19	999	132	0	0	
ARCH MORTGAGE INS CO	1,997,502	308,849	60,256	353,729	26,512	7	21	19,963	441	2	
ARGONAUT GREAT CENTRAL INS CO	46,275	27,883	636	0	0	0	0	45	15	34	
ARGONAUT INSURANCE CO	1,917,142	895,678	43,909	330,554	135,736	61	34	3,115	1,810	58	
ARGONAUT-MIDWEST INSURANCE CO	22,886	18,074	344	0	0	0	0	116	45	39	
ARMED FORCES INS EXCHANGE	131,054	58,668	(6,994)	67,935	46,705	80	38	506	241	48	
ARROWOOD INDEMNITY CO	1,077,107	173,154	(8,834)	408	(13,267)	999	0	12	172	999	
ARTISAN AND TRUCKERS CSLTY CO	408,155	77,040	10,481	56,729	30,878	62	19	339,925	196,960	58	
ASCOT INSURANCE CO	104,550	102,544	(2,943)	0	0	0	0	0	3	0	
ASHMERE INSURANCE CO	9,566	3,351	(3,573)	7,821	4,332	78	341	0	0	0	
ASPEN AMERICAN INS CO	1,041,338	545,312	(20,627)	307,510	248,203	86	20	2,299	1,289	56	
ASSOCIATED INDEMNITY CORP	103,175	91,873	1,416	0	0	0	0	359	264	73	
ASSURED GUARANTY MUNICIPAL CORP	5,512,471	2,533,492	172,207	156,686	22,412	28	51	2,161	0	0	
ATAIN INSURANCE CO	84,467	51,475	2,297	11,276	4,753	70	31	0	0	0	
ATLANTA INTERNATIONAL INS CO	86,799	28,901	1,257	23,672	19,628	86	12	489	315	64	
ATLANTIC SPECIALTY INS CO	2,401,978	619,195	57,314	1,085,271	506,245	66	41	9,762	(212)	0	
ATLANTIC TITLE INS CO	143,864	28,915	1,200	354,124	14,408	4	104	1,000	0	0	
ATRADIUS TRADE CREDIT INS INC	127,809	76,078	10,467	22,929	6,256	34	26	1,494	652	44	
ATTORNEYS TITLE GUARANTY FUND INC	70,933	50,857	1,023	55,208	1,488	3	126	0	92	0	
AUSTIN MUTUAL INS CO	67,250	54,195	4,782	0	0	0	0	7,933	6,402	81	
AUTO CLUB GROUP INS CO	381,624	134,066	4,133	153,664	100,120	74	28	36,208	28,782	79	
AUTO CLUB INS ASSN	4,342,746	1,905,721	98,553	1,624,447	1,057,850	74	28	31,760	18,019	57	
AUTO-OWNERS INSURANCE CO	15,962,588	11,017,600	500,008	3,751,485	2,036,436	62	30	138,896	63,592	46	
AUTOMOBILE INSURANCE CO OF HARTFORD CT THE	1,047,629	304,379	26,448	322,536	189,636	69	29	1,150	162	14	
AVEMCO INSURANCE CO	88,447	58,839	4,076	24,221	9,953	49	37	705	134	19	
AXA ART INS CORP	12,358	12,182	(758)	0	0	0	0	0	0	0	
AXA INSURANCE CO	251,753	141,200	9,136	54,608	13,024	34	61	3,666	7,109	194	
AXIS INSURANCE CO	1,802,770	558,992	62,293	747,290	365,112	58	40	8,725	(71)	0	
AXIS REINSURANCE CO	3,852,211	967,046	21,986	1,068,468	669,925	70	33	284	(9)	0	
AXIS SPECIALTY INS CO	414,182	142,809	(35,386)	0	231	0	13	0	(15)	0	
BADGER MUTUAL INS CO	185,380	70,034	1,017	87,909	51,759	72	29	50,002	23,002	46	
BALBOA INSURANCE CO	55,591	53,015	(73)	(20)	571	0	0	(3)	18	0	
BANKERS INSURANCE CO	139,541	73,032	1,550	39,472	14,152	40	65	23	1	4	
BANKERS STANDARD INS CO	392,566	199,824	13,067	0	0	0	0	5,434	3,581	66	
BAR PLAN MUTUAL INS CO THE	39,984	15,668	246	9,520	2,969	57	47	16	0	0	



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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
BCS INSURANCE CO	\$ 336,650	\$ 141,915	\$ 11,253	\$ 96,360	\$ 53,757	58	34	\$ 2,687	\$ 710	26		
BEAZLEY INSURANCE CO INC	597,225	172,913	(34,333)	259,970	131,743	60	37	2,752	(296)	0		
BEDIVERE INSURANCE CO	220,354	99,707	(6,881)	289	(5,017)	999	999	0	(460)	0		
BENCHMARK INSURANCE CO	425,966	112,752	13,087	62,562	22,616	59	17	4,045	2,604	64		
BERKLEY INSURANCE CO	18,700,266	5,587,930	1,099,953	5,698,251	2,720,211	60	33	2,965	1,228	41		
BERKLEY NATIONAL INS CO	158,075	52,978	1,210	0	0	0	0	10,374	4,659	45		
BERKLEY REGIONAL INS CO	811,657	757,944	19,464	0	0	0	0	2,047	238	12		
BERKSHIRE HATHAWAY ASSUR CORP	2,214,682	1,908,772	120,696	41,950	(4,078)	0	270	0	0	0		
BERKSHIRE HATHAWAY DIRECT INS CO	145,584	130,955	(846)	1,181	788	107	128	49	44	91		
BERKSHIRE HATHAWAY HOMESTATE INS CO	2,879,948	1,495,309	171,543	551,244	315,069	70	21	4,622	8,070	175		
BERKSHIRE HATHAWAY SPECIALTY INS CO	4,755,965	3,480,398	125,361	451,755	303,088	77	28	8,372	9,662	115		
BITCO GENERAL INS CORP	974,286	266,686	11,372	325,010	192,290	75	28	2,085	1,285	62		
BITCO NATIONAL INS CO	361,762	142,317	15,673	31,514	8,667	49	32	2,710	1,910	70		
BLACKBOARD INSURANCE CO	67,245	40,301	(18,693)	4,091	2,831	107	488	41	76	187		
BLUE RIDGE INDEMNITY CO	18,841	15,729	(127)	1,785	881	54	19	283	29	10		
BLUESHORE INSURANCE CO	76,424	21,865	2,709	5,764	471	8	22	0	0	0		
BOND SAFEGUARD INS CO	90,028	41,551	763	39,663	19,117	58	77	0	17	999		
BRICKSTREET MUTUAL INS CO	2,200,401	809,537	34,078	521,651	283,398	68	32	0	0	0		
BRISTOL WEST INS CO	153,641	45,279	613	0	35	0	0	4,731	2,064	44		
BROTHERHOOD MUTUAL INS CO	699,714	240,585	(14,119)	393,810	271,711	77	31	5,061	2,128	42		
BUGKEYE STATE MUTUAL INS CO	51,108	18,122	(488)	31,252	20,927	73	34	0	0	0		
BUILD AMERICA MUTUAL ASSUR CO	526,304	413,734	(34,557)	1,620	0	0	528	28	0	0		
BUILDERS MUTUAL INS CO	943,820	390,768	46,138	334,322	153,635	56	30	0	40	0		
CALIFORNIA CASUALTY & FIRE INS CO	66,328	11,619	(4,454)	36,663	26,775	88	26	0	0	0		
CALIFORNIA CASUALTY GENERAL INS CO OF OR	108,947	13,701	(5,423)	43,996	32,130	88	26	0	0	0		
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	539,143	191,624	(26,381)	256,641	187,426	88	26	0	0	0		
CALIFORNIA CASUALTY INS CO	79,046	41,844	(3,395)	29,330	21,420	88	26	0	0	0		
CALIFORNIA INSURANCE CO	1,094,729	558,491	45,644	262,844	123,445	61	23	0	0	0		
CAMICO MUTUAL INS CO	94,109	42,644	2,121	31,824	8,311	61	37	151	130	86		
CAMPMEED CASUALTY & INDEMNITY CO INC	20,274	20,252	447	0	0	0	0	0	0	135		
CANAL INSURANCE CO	817,825	439,725	36,645	233,583	134,156	71	31	2,843	3,504	123		
CAPITOL INDEMNITY CORP	632,914	268,403	5,750	202,897	78,968	55	42	3,184	(42)	0		
CAPITOL SPECIALTY INS CORP	159,540	60,748	2,176	43,478	16,893	55	42	0	0	0		
CAROLINA CASUALTY INS CO	192,862	107,527	3,225	0	0	0	0	198	1,373	692		
CASUALTY UNDERWRITERS INS CO	5,387	4,468	313	2,058	1,401	69	22	0	0	0		
CATERPILLAR INSURANCE CO	858,206	353,512	9,076	196,960	152,624	78	11	6,346	4,029	63		
CATLIN INDEMNITY CO	101,103	61,507	(816)	8,171	5,189	85	29	44	(335)	0		
CATLIN INSURANCE CO INC	209,726	50,758	(2,685)	57,194	36,326	85	29	660	1,306	198		
CENSTAT CASUALTY CO	26,700	19,662	1,436	2,130	635	31	21	0	0	0		
CENTRAL MUTUAL INS CO	1,643,017	808,625	88,892	574,516	366,048	72	31	0	0	0		
CENTRAL STATES INDEMNITY CO OF OMAHA	521,055	464,658	24,310	11,836	479	3	103	1,342	1,009	75		

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CENTRE INSURANCE CO	\$ 47,898	\$ 20,716	\$ 135	\$ 0	\$ (126)	0	0	\$ 0	\$ 0	0	
CENTURION CASUALTY CO	46,062	46,055	6,549	9,538	437	5	17	8	(6)	0	
CENTURY INDEMNITY CO	505,483	25,000	(41,742)	0	195,638	0	0	0	1,724	0	
CENTURY-NATIONAL INSURANCE CO	96,976	31,477	1,580	0	0	0	0	28	90	324	
CGB INSURANCE CO	552,899	185,845	14,082	0	0	0	0	13,556	9,570	71	
CHARTER OAK FIRE INS CO THE	942,775	228,733	25,370	298,993	175,794	69	29	22,950	16,797	73	
CHEROKEE INSURANCE CO	551,598	186,348	18,035	196,102	146,119	90	8	319	113	36	
CHICAGO TITLE INS CO	1,728,158	916,210	371,717	2,154,996	106,012	5	91	38,213	460	1	
CHUBB INDEMNITY INS CO	281,998	176,202	4,718	0	0	0	0	13,015	8,697	67	
CHUBB NATIONAL INS CO	270,624	176,647	6,017	0	0	0	0	159	66	41	
CHURCH INSURANCE CO THE	24,339	18,330	532	90	(192)	0	502	0	0	0	
CHURCH MUTUAL INS CO	1,831,626	619,858	(85,211)	750,708	553,030	86	32	30,995	31,372	101	
CIM INSURANCE CORP	17,812	17,677	172	0	0	0	0	0	0	0	
CINNATI CASUALTY CO THE	435,524	398,100	16,274	0	0	0	0	7,807	3,374	43	
CINNATI INDEMNITY CO THE	135,610	102,118	5,125	0	0	0	0	8,190	3,553	43	
CINNATI INSURANCE CO THE	13,147,819	4,919,104	626,068	4,690,087	2,595,694	67	30	108,588	56,263	52	
CITIES AND VILLAGES MUTUAL INS CO	46,529	25,257	142	13,761	4,294	56	32	13,919	4,294	31	
CITIZENS INSURANCE CO OF AMER	1,622,184	703,260	110,355	802,395	443,254	62	27	17,240	6,166	36	
CITY NATIONAL INS CO	22,941	13,237	1,114	8,328	3,552	48	35	2	0	0	
CLARENDON NATIONAL INS CO	922,276	223,105	(15,097)	2,589	(9,071)	0	999	0	(1,534)	0	
CLEAR BLUE INS CO	82,408	48,325	2,681	0	0	0	0	22	12	55	
CLEAR SPRING PROP & CSLTY CO	97,505	52,204	(421)	22,140	11,830	58	54	41	71	173	
CLERMONT INSURANCE CO	29,086	23,962	734	0	0	0	0	0	0	0	
CM REGENT INS CO	159,682	85,882	7,016	(74)	(3,924)	999	0	281	36	13	
CM SELECT INS CO	20,485	20,434	316	0	0	0	0	0	0	60	
CM VANTAGE SPECIALTY INS CO	64,687	53,620	711	0	0	0	0	0	0	0	
COFACE NORTH AMER INS CO	148,546	48,056	3,318	48,204	18,327	43	50	1,023	200	20	
COLISEUM REINSURANCE CO	269,771	190,472	64,054	(3)	(430)	0	0	0	0	0	
COLONIAL AMERICAN CSLTY & SURETY CO	23,861	22,856	688	0	0	0	0	42	(4)	0	
COLONIAL SURETY CO	68,020	46,243	5,556	10,339	6	0	41	90	(3)	0	
COLONY SPECIALTY INS CO	66,937	24,057	1,332	0	0	0	0	8	(6)	0	
COLORADO CASUALTY INS CO	25,700	25,191	537	0	0	0	0	0	14	0	
COMMERCE AND INDUSTRY INS CO	447,119	421,347	(933)	0	0	0	0	901	(779)	0	
COMMERCIAL CASUALTY INS CO	104,519	63,317	863	8	6	84	16	2,118	1,415	67	
COMMONWEALTH INSURANCE CO OF AMER	9,174	8,770	(355)	0	(756)	0	0	0	0	0	
COMMONWEALTH LAND TITLE INS CO	632,820	362,836	68,189	675,430	41,903	6	93	8,400	15	0	
COMMUNITY INSURANCE CORP	6,473	6,207	122	0	0	0	0	8,620	916	11	
COMPASS INSURANCE CO	6,791	5,891	(549)	0	10	0	0	0	(60)	0	
CONSOLIDATED INSURANCE CO	14,900	13,964	685	0	0	0	0	928	63	7	
CONSTITUTION INSURANCE CO	25,589	24,990	1,237	638	(1,727)	0	409	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CONTINENTAL CASUALTY CO	\$ 42,862,391	\$ 10,411,342	\$ 1,383,461	\$ 5,930,576	\$ 3,981,393	81	31	\$ 92,190	\$ 81,439	88	
CONTINENTAL INDEMNITY CO	262,146	99,200	(1,679)	69,634	34,455	64	31	1,100	561	51	
CONTINENTAL INSURANCE CO THE	1,793,388	1,600,063	49,635	0	(7,113)	0	0	29,789	20,490	69	
CONTINENTAL WESTERN INS CO	192,906	96,697	2,464	0	0	0	0	11,396	2,841	25	
CONTRACTORS BONDING & INS CO	220,199	114,133	9,957	71,015	22,557	43	47	11	1	5	
COPIC INSURANCE CO	554,872	285,214	16,737	81,967	13,921	58	20	0	0	0	
COREPOINTE INSURANCE CO	16,746	14,124	319	38	(107)	0	350	0	(1)	0	
COUNTRY CASUALTY INS CO	89,745	70,728	(206)	0	0	0	0	436	177	41	
COUNTRY MUTUAL INS CO	5,018,274	2,628,526	144,853	2,356,635	1,485,952	72	28	21,912	13,838	63	
COUNTRY PREFERRED INS CO	281,205	74,027	1,458	0	0	0	0	15,956	9,626	60	
COURTESY INSURANCE CO	962,162	426,413	51,558	189,533	144,631	80	6	2,811	2,036	72	
CRESTBROOK INSURANCE CO	147,977	46,529	(417)	0	0	0	0	1,248	827	66	
CRUM & FORSTER INDEMNITY CO	55,929	20,128	3,245	19,609	10,524	63	35	533	475	89	
CUMIS INSURANCE SOCIETY INC	2,050,041	942,355	123,859	889,051	520,741	65	29	25,999	16,780	65	
CUMIS MORTGAGE REINSURANCE CO	41,618	32,151	384	6,914	387	6	36	0	0	0	
DAIRYLAND INSURANCE CO	1,422,404	470,631	22,478	389,611	241,252	75	29	5,361	2,317	43	
DAKOTA TRUCK UNDERWRITERS	137,621	53,668	6,861	41,787	20,387	63	23	367	(46)	0	
DEALERS ASSURANCE CO	133,667	74,723	9,968	11,739	657	7	26	482	435	90	
DENTISTS INSURANCE CO THE	346,560	165,222	8,100	81,998	25,244	74	29	0	0	0	
DEPOSITORS INSURANCE CO	269,766	38,245	141	0	0	0	0	3,028	4,317	143	
DEVELOPERS SURETY & INDEMNITY CO	676,140	115,393	(6,700)	253,440	158,054	74	32	62	(2)	0	
DIAMOND INSURANCE CO	46,548	11,494	1,974	17,499	5,845	49	38	930	493	53	
DIAMOND STATE INS CO	104,033	28,681	(6,516)	39,834	24,843	73	40	852	11	1	
DIGITAL ADVANTAGE INS CO	7,858	7,858	(971)	0	0	0	0	0	0	0	
DIRECT NATIONAL INS CO	7,297	4,773	(223)	0	0	0	0	0	0	0	
DISCOVER PROPERTY & CSLTY INS CO	138,228	62,447	3,619	32,960	19,379	69	29	0	(485)	0	
DISTRICTS MUTUAL INS & RISK MANAGEMENT SERVICES	25,412	14,987	228	5,806	2,450	56	49	7,188	2,500	35	
DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	4,130,318	2,014,941	58,915	620,336	286,297	86	25	605	1,923	318	
DONEGAL MUTUAL INS CO	602,505	280,371	(6,490)	156,807	106,841	82	32	3,724	2,386	64	
DORINCO REINSURANCE CO	1,568,340	604,050	48,627	213,162	124,192	66	21	43	0	0	
EAGLE POINT MUTUAL INS CO	5,601	4,100	493	1,213	142	20	42	1,621	(100)	0	
EASTERN ADVANTAGE ASSUR CO	71,241	17,177	1,050	21,738	12,120	65	26	1	0	0	
EASTERN ALLIANCE INS CO	363,693	110,399	13,587	122,045	67,414	65	25	8	0	0	
EASTGUARD INSURANCE CO	207,915	57,670	7,486	63,762	33,328	61	23	406	172	42	
ECONOMY FIRE & CSLTY CO	503,900	371,644	20,351	0	0	0	0	97	27	28	
ECONOMY PREFERRED INS CO	76,972	21,703	511	0	0	0	0	0	0	0	
ECONOMY PREMIER ASSUR CO	75,898	45,057	1,786	0	0	0	0	4,120	1,612	39	
ELECTRIC INSURANCE CO	1,308,443	404,551	28,720	283,082	176,248	76	23	9,616	(344)	0	
ELLINGTON MUTUAL INS CO	6,941	4,149	459	2,806	966	43	49	4,433	2,455	55	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
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PROPERTY/CASUALTY INSURER (000s OMITTED)											
EMC PROPERTY & CSLTY CO	\$ 71,024	\$ 68,261	\$ 2,322	\$ 0	\$ 0	0	0	\$ 20	\$ (47)	0	
EMCASCO INSURANCE CO	508,061	146,080	3,557	222,951	126,754	67	33	60,225	30,383	50	
EMPIRE FIRE & MARINE INS CO	58,591	38,622	904	0	0	0	0	3,944	498	13	
EMPLOYERS ASSURANCE CO	879,785	197,512	24,316	219,338	94,634	54	25	12,463	7,865	63	
EMPLOYERS COMPENSATION INS CO	951,753	342,565	57,208	146,225	63,089	54	44	0	0	0	
EMPLOYERS FIRE INS CO THE	11,752	11,683	189	0	0	0	0	0	70	0	
EMPLOYERS INSURANCE CO OF WAUSAU	6,383,404	1,655,986	167,452	2,486,142	1,436,050	70	29	11,106	21,655	195	
EMPLOYERS MUTUAL CSLTY CO	3,456,849	1,433,742	65,170	1,185,758	669,166	67	32	69,384	44,465	64	
EMPLOYERS PREFERRED INS CO	1,388,281	190,053	43,334	292,450	126,178	54	29	3,784	1,061	28	
ENCOMPASS INDEMNITY CO	28,226	26,247	425	0	0	0	0	6,308	2,747	44	
ENCOMPASS INSURANCE CO OF AMER	20,829	20,189	465	0	0	0	0	263	41	15	
ENDURANCE AMERICAN INS CO	2,152,783	546,900	(7,129)	459,268	326,486	82	19	6,878	8,957	130	
ENDURANCE RISK SOLUTIONS ASSUR CO	398,557	132,238	(3,963)	173,309	123,202	82	19	0	0	0	
ERIE INSURANCE CO	1,101,211	376,469	2,854	344,731	223,151	75	28	48,089	34,798	72	
ERIE INSURANCE CO OF NY	121,539	33,434	(197)	34,473	22,315	75	28	28	(31)	0	
ERIE INSURANCE EXCHANGE	17,320,370	8,602,605	394,386	6,515,422	4,217,545	75	28	185,284	126,281	68	
ERIE INSURANCE PROP & CSLTY CO	116,500	12,787	228	0	0	0	0	126	(81)	0	
ESSENT GUARANTY INC	2,128,453	872,105	379,119	475,735	8,317	2	21	10,134	365	4	
ESSENTIA INSURANCE CO	78,260	31,451	326	0	0	0	0	6,783	1,044	15	
ESURANCE INSURANCE CO	193,967	166,369	2,695	0	0	0	0	15,754	9,240	59	
ESURANCE INSURANCE CO OF NJ	16,550	12,094	126	0	0	0	0	0	0	0	
ESURANCE PROPERTY & CSLTY INS CO	104,449	42,385	668	0	0	0	0	2,140	862	40	
EULER HERMES NORTH AMER INS CO	508,850	178,422	24,072	103,654	46,776	52	33	3,277	450	14	
EVEREST DENALI INS CO	52,766	26,721	1,407	0	0	0	0	25	9	37	
EVEREST NATIONAL INS CO	775,788	183,764	34,241	0	0	0	0	5,698	4,324	76	
EVEREST PREMIER INS CO	73,409	27,151	1,843	0	0	0	0	0	0	36	
EVEREST REINSURANCE CO	11,819,171	3,650,594	(1,317,991)	4,854,782	4,452,568	98	31	641	2	0	
EVERGREEN NATIONAL INDEMNITY CO	48,970	34,428	3,451	11,426	536	4	69	1,873	13	1	
EVERSPAN FINANCIAL GUARANTEE CORP	240,060	239,133	4,604	36	0	0	320	0	0	0	
EXECUTIVE RISK INDEMNITY INC	5,520,871	1,584,261	254,575	1,691,211	888,529	63	18	392	(534)	0	
EXPLORER INSURANCE CO	444,445	157,962	20,793	149,493	74,486	65	24	0	0	0	
FACTORY MUTUAL INS CO	18,464,022	11,241,267	(176,795)	2,952,882	3,163,862	111	29	41,544	130,937	315	
FAIR AMERICAN INS & REINSURANCE CO	229,732	199,445	5,495	7,702	4,337	72	7	3,428	1,944	57	
FALLS LAKE NATL INS CO	405,957	94,031	721	9,170	4,237	74	19	163	187	115	
FARMERS AUTOMOBILE INS ASSN THE	1,215,688	480,404	27,846	486,167	292,259	70	32	44,584	28,590	64	
FARMERS INSURANCE EXCHANGE	17,016,312	4,096,344	(70,476)	7,102,945	4,133,786	68	33	24,151	8,936	37	
FARMERS MUTUAL HAIL INS CO OF IA	781,163	436,792	(1,442)	488,561	375,463	84	18	19,791	23,123	117	
FARMERS SPECIALTY INS CO	48,817	17,935	502	0	0	0	0	0	0	0	
FARMERS UNION MUTUAL INS CO	129,286	74,273	5,190	68,755	37,391	62	31	0	0	0	
FARMINGTON CASUALTY CO	1,076,888	286,234	28,905	348,434	204,862	69	29	10	(14)	0	
FARMINGTON MUTUAL INS CO	13,779	9,707	168	3,758	2,090	69	46	5,612	4,926	88	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
FARMLAND MUTUAL INS CO	\$ 531,082	\$ 162,874	\$ (136)	\$ 183,689	\$ 118,373	75	33	\$ 5,406	\$ 2,726	50	
FEDERAL INSURANCE CO	15,689,631	4,789,842	2,866,769	4,228,026	2,221,324	63	25	92,611	14,888	16	
FEDERATED MUTUAL INS CO	6,185,790	3,453,825	157,937	1,250,985	731,556	69	30	36,856	18,143	49	
FEDERATED RESERVE INS CO	116,083	55,883	2,859	27,800	16,257	69	30	372	82	22	
FEDERATED RURAL ELECTRIC INS EXCHANGE	573,189	209,153	21,443	126,283	90,373	81	16	4,269	(581)	0	
FEDERATED SERVICE INS CO	438,027	257,435	14,324	83,399	48,770	69	30	4,692	1,989	42	
FIDELITY AND DEPOSIT CO OF MD	349,290	273,710	6,031	0	0	0	0	8,908	320	4	
FIDELITY AND GUARANTY INS CO	19,638	18,145	391	0	0	0	0	(238)	(738)	309	
FIDELITY AND GUARANTY INS UNDERWRITERS INC	156,887	88,921	3,101	23,543	13,842	69	29	0	990	0	
FIDELITY NATIONAL TITLE INS CO	1,114,334	444,553	174,564	1,938,621	112,271	6	93	11,260	73	1	
FINANCIAL INDEMNITY CO	120,591	20,060	569	0	0	0	0	0	0	0	
FINANCIAL PACIFIC INS CO	260,563	101,760	3,886	82,996	48,214	71	33	0	0	0	
FINIAL REINSURANCE CO	1,160,172	718,984	12,144	(18)	13,178	0	0	0	0	0	
FIRE INSURANCE EXCHANGE	2,875,921	829,746	29,797	1,029,412	599,055	68	33	10,280	2,476	24	
FIREMANS FUND INS CO	1,943,918	1,313,284	33,872	0	0	0	0	3,083	(1,700)	0	
FIREMENS INSURANCE CO OF WA DC	93,349	33,953	823	0	0	0	0	806	181	22	
FIRST AMERICAN PROP & CSLTY INS CO	90,620	34,554	(2,312)	52,312	34,157	74	39	4	(3)	0	
FIRST AMERICAN TITLE GUARANTY CO	43,985	33,681	11,364	153,092	2,737	2	88	0	0	0	
FIRST AMERICAN TITLE INS CO	2,827,804	1,231,876	258,434	3,436,322	160,648	5	102	77,785	73	0	
FIRST CHICAGO INS CO	96,974	23,003	4,996	60,816	27,154	58	34	1,411	933	66	
FIRST COLONIAL INS CO	289,760	128,016	(5,990)	38,542	33,557	95	69	318	339	106	
FIRST DAKOTA INDEMNITY CO	57,390	18,006	2,528	18,774	9,159	63	23	7,313	3,629	50	
FIRST FINANCIAL INS CO	545,692	430,483	25,489	24,381	9,041	48	46	0	0	0	
FIRST GUARD INS CO	36,632	33,604	4,908	26,465	13,897	58	20	346	149	43	
FIRST LIBERTY INS CORP THE	22,755	22,670	962	0	0	0	0	3,230	2,756	85	
FIRST NATIONAL INS CO OF AMER	59,401	58,493	1,014	0	0	0	0	(5)	142	0	
FIRST NONPROFIT INS CO	18,008	15,025	(857)	0	0	0	0	976	702	72	
FLAGSHIP CITY INS CO	51,910	12,943	229	0	0	0	0	568	251	44	
FLORISTS MUTUAL INS CO	133,814	27,647	862	22,264	13,786	75	29	1,357	391	29	
FMH AG RISK INS CO	122,322	113,365	2,262	0	0	0	0	3,541	538	15	
FOREMOST INSURANCE CO GRAND RAPIDS MI	2,393,674	1,203,335	49,517	0	624	0	0	32,820	12,878	39	
FOREMOST PROPERTY & CSLTY INS CO	59,824	18,644	323	0	0	0	0	2,163	985	46	
FOREMOST SIGNATURE INS CO	46,186	20,519	248	0	0	0	0	467	13	3	
FORTRESS INSURANCE CO	141,663	67,520	6,305	21,749	4,145	44	35	53	3	6	
FORTUITY INSURANCE CO	48,756	20,949	1,424	19,926	10,856	63	32	0	0	0	
FOUNDERS INSURANCE CO	174,427	75,410	3,556	50,237	25,523	63	33	3,260	2,379	73	
FRANKENMUTH MUTUAL INS CO	1,440,141	640,901	39,183	518,063	282,267	63	32	33,475	11,796	35	
FREEDOM SPECIALTY INS CO	69,546	22,910	843	0	0	0	0	734	418	57	
FREEDOM INSURANCE CO	170,847	50,068	1,563	65,856	43,076	74	29	0	0	0	
GARRISON PROPERTY & CSLTY INS CO	2,588,112	908,818	76,700	1,875,161	1,408,910	84	13	10,697	6,813	64	
GATEWAY INSURANCE CO	67,285	10,235	(496)	36,137	23,491	80	25	1,645	1,419	86	

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
GEICO ADVANTAGE INS CO	\$ 3,138,555	\$ 1,530,613	\$ (78,457)	\$ 1,538,495	\$ 1,171,934	87	20	\$ 0	\$ 0	0		
GEICO CASUALTY CO	3,932,362	1,230,298	54,933	2,408,681	1,738,909	82	15	114,316	81,992	72		
GEICO CHOICE INS CO	1,280,282	513,787	29,709	777,241	533,921	78	16	0	0	0		
GEICO GENERAL INS CO	209,546	169,923	3,092	0	0	0	0	20,593	10,090	49		
GEICO INDEMNITY CO	10,106,133	6,028,866	357,327	2,966,958	2,004,883	78	12	12,210	5,760	47		
GEICO MARINE INS CO	161,897	70,531	(4,856)	63,814	50,199	86	27	1,912	950	50		
GEICO SECURE INS CO	714,234	368,719	19,747	328,164	215,351	74	17	0	0	0		
GENERAL AUTOMOBILE INS CO INC THE	88,526	37,413	35	0	0	0	0	0	0	0		
GENERAL CASUALTY CO OF WI	889,335	254,502	11,724	406,049	230,776	67	30	38,754	27,721	72		
GENERAL CASUALTY INS CO	9,216	7,602	(10)	0	0	0	0	2,818	2,494	89		
GENERAL INSURANCE CO OF AMER	111,650	108,881	1,419	0	0	0	0	71	(318)	0		
GENERAL REINSURANCE CORP	16,067,172	10,550,144	507,857	1,173,124	841,590	79	31	276	180	65		
GENERAL SECURITY NATL INS CO	439,099	109,885	(6,854)	93,616	63,865	75	39	283	26	9		
GENERAL STAR NATL INS CO	231,163	182,954	4,953	12,180	4,456	49	40	307	43	14		
GENERALI (UNITED STATES BRANCH)	71,411	35,302	1,984	575	1,623	494	0	1,660	412	25		
GENESIS INSURANCE CO	178,515	114,174	(5,244)	10,006	15,075	176	33	50	119	237		
GENWORTH FINANCIAL ASSUR CORP	9,973	9,895	1,172	0	(9)	0	0	0	0	0		
GENWORTH MORTGAGE INS CORP	3,573,525	1,380,560	608,614	667,609	33,701	6	25	14,443	632	4		
GENWORTH MORTGAGE INS CORP OF NC	435,273	224,765	86,216	78,531	(1,537)	0	0	0	0	0		
GEOVERA INSURANCE CO	110,202	26,289	4,521	37,111	14,552	54	33	0	0	0		
GERMANTOWN MUTUAL INS CO	122,727	65,622	4,280	51,284	29,450	65	30	51,177	26,362	52		
GLENCAR INSURANCE CO	131,467	62,570	(15,629)	50,919	27,423	66	39	0	0	0		
GLOBAL REINSURANCE CORP OF AMER	204,686	76,531	280	6	(1,741)	81	10	0	0	0		
GOVERNMENT EMPLOYEES INS CO	32,565,318	19,766,072	1,635,314	8,252,816	5,832,826	81	10	6,798	3,440	51		
GOVERNMENTAL INTERINSURANCE EXCHANGE	63,089	47,495	(1,812)	4,926	2,457	115	62	0	0	0		
GRANGE INDEMNITY INS CO	59,865	59,538	1,114	0	0	0	0	0	0	0		
GRANGE MUTUAL CSLTY CO	2,649,009	1,317,172	137,248	1,138,763	582,981	62	32	0	0	0		
GRANITE RE INC	102,783	41,965	1,826	27,800	16,257	69	30	2,956	250	8		
GRANITE STATE INS CO	39,903	34,875	1,040	0	0	0	0	2,147	821	38		
GRAY INSURANCE CO THE	318,800	128,218	5,202	88,039	46,117	66	34	10	10	0		
GREAT AMERICAN ALLIANCE INS CO	29,547	28,484	572	0	0	0	0	7,976	6,008	75		
GREAT AMERICAN ASSUR CO	18,803	18,793	295	0	0	0	0	6,729	1,054	16		
GREAT AMERICAN INS CO	8,026,095	1,905,917	282,078	2,853,888	1,396,422	61	32	43,054	14,176	33		
GREAT AMERICAN INS CO OF NY	102,372	100,246	1,158	0	0	0	0	2,371	1,332	56		
GREAT AMERICAN SECURITY INS CO	15,748	15,744	230	0	0	0	0	0	1	0		
GREAT AMERICAN SPIRIT INS CO	17,341	17,334	255	0	0	0	0	708	(30)	0		
GREAT DIVIDE INS CO	280,509	70,218	1,951	0	0	0	0	1,580	1,301	82		
GREAT MIDWEST INS CO	220,482	129,189	3,520	69,163	42,616	75	30	3,127	1,296	41		
GREAT NORTHERN INS CO	613,060	384,987	33,595	0	0	0	0	16,936	22,446	133		
GREAT NORTHWEST INS CO	20,178	8,133	502	0	110	0	0	0	3	0		
GREAT PLAINS CSLTY INC	23,913	22,110	2,238	4,788	1,964	52	12	0	0	0		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GREAT WEST CSLTY CO	\$ 2,196,963	\$ 613,033	\$ 76,525	\$ 924,496	\$ 558,527	73	23	\$ 58,001	\$ 24,996	43	
GREATER NEW YORK MUTUAL INS CO	1,122,184	519,255	15,101	278,923	147,576	68	29	4	0	5	
GREENWICH INSURANCE CO	1,462,748	433,508	(10,677)	381,337	236,332	77	30	8,269	1,833	22	
GREYSTONE INSURANCE CO	1,286,010	523,837	71,941	225,309	117,328	53	25	0	0	0	
GRINNELL MUTUAL REINSURANCE CO	1,268,466	677,453	98,224	628,441	323,079	62	26	9,694	5,073	52	
GRINNELL SELECT INS CO	40,662	19,968	17	0	0	0	0	3,175	2,438	77	
GUARANTEE COMPANY OF NORTH AMER USA THE	249,549	199,922	17,610	60,531	5,392	12	57	957	30	3	
GUARDIAN NATIONAL TITLE INS CO	30,132	26,510	(2,355)	9,192	418	5	159	1	0	0	
GUIDEONE AMERICA INS CO	13,917	11,215	229	0	0	0	0	101	3	3	
GUIDEONE ELITE INS CO	29,921	25,997	516	0	0	0	0	1,330	(26)	0	
GUIDEONE MUTUAL INS CO	1,027,263	353,957	(6,031)	273,074	134,695	58	42	3,337	1,435	43	
GUIDEONE SPECIALTY MUTUAL INS CO	226,678	78,590	2,147	68,269	33,674	58	42	328	656	200	
GUILDERLAND REINSURANCE CO	4,349	3,909	249	0	0	0	0	0	0	0	
HALLMARK INSURANCE CO	291,558	102,607	10,496	116,199	83,922	70	26	1,009	(185)	0	
HALLMARK NATIONAL INS CO	83,889	26,546	2,763	36,312	26,226	70	26	0	0	0	
HANOVER AMERICAN INS CO THE	29,452	29,451	797	0	0	0	0	1,914	1,557	81	
HANOVER INSURANCE CO THE	8,092,251	2,167,063	269,914	3,458,145	1,794,559	64	34	18,453	8,762	47	
HARCO NATIONAL INS CO	524,557	154,554	(4,522)	195,144	113,858	70	32	4,151	2,602	63	
HARLEYSVILLE INSURANCE CO	149,368	28,643	664	0	0	0	0	3,308	2,301	70	
HARLEYSVILLE LAKE STATES INS CO	29,860	19,638	244	0	0	0	0	1,102	(414)	0	
HARLEYSVILLE PREFERRED INS CO	113,499	52,373	890	0	0	0	0	862	431	50	
HARLEYSVILLE WORCESTER INS CO	162,535	60,964	960	0	0	0	0	603	322	53	
HARTFORD ACCIDENT & INDEMNITY CO	11,860,206	2,852,506	585,559	3,415,808	1,801,440	65	32	2,110	795	38	
HARTFORD CASUALTY & INS CO	2,391,612	893,854	91,537	574,700	303,087	65	32	16,641	5,862	35	
HARTFORD FIRE INS CO	21,732,044	8,655,212	1,058,147	4,336,373	2,414,860	70	32	11,039	(477)	0	
HARTFORD INSURANCE CO OF THE MIDWEST	658,482	527,352	19,453	52,245	27,553	65	32	2,440	2,346	96	
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	15,618	13,017	(350)	0	0	0	0	0	0	0	
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,456,830	582,082	104,803	946,218	288,810	35	56	1,125	109	10	
HARTFORD UNDERWRITERS INS CO	1,682,545	587,933	63,903	417,964	220,427	65	32	4,752	1,417	30	
HASTINGS MUTUAL INS CO	973,434	445,280	3,667	399,906	257,128	73	31	80,478	63,137	78	
HAWKEYE-SECURITY INSURANCE CO	13,688	13,409	171	0	0	0	0	92	(2,817)	0	
HDI GLOBAL INS CO	479,771	153,763	(1,225)	42,099	26,682	91	0	4,187	9,122	218	
HEALTHPARTNERS INSURANCE CO	375,789	233,214	31,758	992,722	836,551	85	10	144,459	116,179	80	
HERITAGE CASUALTY INS CO	15,516	15,424	(83)	0	0	0	0	0	0	0	
HERITAGE INDEMNITY CO	21,513	18,724	869	0	0	0	0	518	329	64	
HISCOX INSURANCE CO INC	577,623	178,289	(27,238)	218,441	94,038	55	37	2,950	1,428	48	
HOME INSURANCE CO	9,997	9,918	14,187	0	0	0	0	0	0	0	
HOME-OWNERS INSURANCE CO	2,442,948	1,221,538	87,011	946,411	559,193	70	25	0	0	0	
HOMESITE INDEMNITY CO	53,300	40,533	175	0	0	0	0	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
HOMESITE INSURANCE CO	\$ 171,651	\$ 88,706	\$ 741	\$ 0	\$ 0	0	0	\$ 17,227	\$ 12,643	73	
HOMESITE INSURANCE CO OF THE MIDWEST	350,178	103,422	425	0	0	0	0	9,249	3,930	42	
HOMESTEAD MUTUAL INS CO	10,741	8,126	604	2,596	963	44	43	3,153	1,814	58	
HORACE MANN INS CO	541,820	174,984	(9,735)	271,736	197,346	83	27	1,570	1,082	69	
HORACE MANN PROP & CSLTY INS CO	297,794	112,925	60	174,971	127,071	83	27	1,198	1,107	92	
HOUSING AUTHORITY PROP INS A MUTUAL CO	190,070	124,207	5,700	51,064	28,330	60	29	1,241	235	19	
HOUSING ENTERPRISE INS CO INC	84,832	37,418	2,655	25,822	13,564	62	29	4,378	3,086	70	
HUDSON INSURANCE CO	1,363,033	441,493	25,289	226,006	146,677	81	12	2,825	521	18	
IDS PROPERTY CSLTY INS CO	1,798,131	789,281	8,881	1,042,386	793,062	88	17	16,278	9,564	59	
ILLINOIS CASUALTY CO	130,909	50,552	1,206	47,117	24,588	66	35	1,656	414	25	
ILLINOIS FARMERS INS CO	247,160	87,643	919	102,941	59,881	68	33	7,315	3,247	44	
ILLINOIS INSURANCE CO	68,291	34,939	3,128	18,775	8,823	61	23	0	0	0	
ILLINOIS NATIONAL INS CO	58,393	42,605	1,316	0	0	0	0	32,605	10,584	32	
IMPERIUM INSURANCE CO	407,957	181,302	(265)	120,893	62,282	74	34	713	864	121	
IMT INSURANCE CO	407,661	149,361	(15,706)	246,789	174,998	82	30	18,099	12,550	69	
INDEMNITY INSURANCE CO OF NORTH AMER	346,437	152,887	6,951	0	0	0	0	1,963	414	21	
INDEPENDENCE AMERICAN INS CO	126,510	82,986	18,015	137,432	47,164	35	50	1,960	720	37	
INDIANA INSURANCE CO	69,703	68,882	1,970	0	0	0	0	299	(22)	0	
INDIANA LUMBERMENS MUTUAL INS CO	58,902	15,973	(734)	17,152	11,996	82	25	0	(378)	0	
INFINITY INSURANCE CO	933,743	209,061	131,442	1,324,714	809,424	72	46	107	11	10	
INSURANCE COMPANY OF IL	23,728	21,368	300	0	0	0	0	0	0	0	
INSURANCE COMPANY OF NORTH AMER	357,320	343,139	4,684	0	0	0	0	25	118	476	
INSURANCE COMPANY OF THE STATE OF PA THE	215,345	59,069	6,642	0	0	0	0	14,234	2,962	21	
INSURANCE COMPANY OF THE WEST	2,788,144	1,109,346	114,900	832,176	414,639	65	24	3,082	1,547	50	
INSUREMAX INSURANCE CO	3,938	3,406	277	0	(284)	0	0	0	0	0	
INTEGON GENERAL INS CORP	115,706	6,969	198	0	0	0	0	0	0	0	
INTEGON INDEMNITY CORP	207,250	30,042	134	0	0	0	0	0	0	0	
INTEGON NATIONAL INS CO	4,183,412	1,020,046	15,974	1,940,933	1,175,142	78	36	6,735	2,398	36	
INTEGRITY MUTUAL INS CO	114,293	57,759	4,012	47,448	24,291	62	32	63,442	33,640	53	
INTEGRITY PROPERTY & CSLTY INS CO	14,429	14,408	411	0	0	0	0	39,702	23,861	60	
INTEGRITY SELECT INS CO	5,130	5,127	77	0	0	0	0	5,326	2,663	50	
INTERNATIONAL FIDELITY INS CO	228,150	95,875	7,455	100,309	8,976	16	74	396	(21)	0	
INTREPID INSURANCE CO	37,939	30,965	509	0	0	0	0	176	134	76	
INVESTORS TITLE INS CO	179,300	111,684	42,547	133,913	1,820	1	80	0	0	0	
IOWA MUTUAL INS CO	93,036	27,899	3,252	18,475	10,037	68	33	0	0	0	
IRONSHORE INDEMNITY INC	235,373	88,423	3,042	0	0	0	0	2,005	(358)	0	
ISMIE MUTUAL INS CO	1,352,721	697,958	6,435	138,619	47,627	68	42	20	(1,365)	0	
JEFFERSON INSURANCE CO	521,744	364,908	(18,648)	547,511	176,967	34	64	10,321	3,017	29	
JEWELERS MUTUAL INS CO	463,994	295,178	34,998	205,921	75,942	44	40	3,456	773	22	
JM SPECIALTY INS CO	15,051	14,900	473	0	0	0	0	0	0	0	
KEMPER INDEPENDENCE INS CO	96,566	9,359	249	0	0	0	0	17,039	8,245	48	



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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
KEY RISK INS CO	\$ 46,578	\$ 32,758	\$ 700	\$ 0	\$ 0	0	0	\$ 0	\$ 0	0	
KNIGHTBROOK INSURANCE CO	144,066	72,475	10,234	33,693	11,413	41	40	2,793	3,246	116	
LAMORAK INSURANCE CO	25,060	24,838	506	0	0	0	0	0	(324)	0	
LANCER INSURANCE CO	717,181	214,777	6,257	262,679	150,043	74	28	1,743	16	1	
LE MARS INS CO	69,415	19,594	(3,282)	41,857	32,647	87	27	1,694	119	7	
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	72,847	41,336	3,113	23,929	9,201	61	18	26,313	12,695	48	
LEMONADE INSURANCE CO	58,730	23,597	(6,640)	21,212	13,416	72	31	69	116	167	
LEXINGTON NATIONAL INS CORP	66,734	19,751	1,624	14,151	615	4	89	0	0	0	
LEXON INSURANCE CO	273,323	68,819	1,903	53,812	24,348	57	83	867	100	12	
LIBERTY INSURANCE CORP	256,039	249,604	10,083	0	0	0	0	11,545	2,929	25	
LIBERTY INSURANCE UNDERWRITERS INC	284,533	137,020	6,277	0	0	0	0	40,958	22,339	55	
LIBERTY MUTUAL FIRE INS CO	6,545,646	1,685,038	407,405	2,486,142	1,436,050	70	29	32,398	20,916	65	
LIBERTY MUTUAL INS CO	48,830,565	16,365,330	2,893,647	15,538,385	8,975,311	70	30	8,707	44,850	515	
LIBERTY PERSONAL INS CO	17,297	16,733	237	0	0	0	0	0	0	0	
LM GENERAL INS CO	11,667	11,055	259	0	0	0	0	43,640	27,267	62	
LM INSURANCE CORP	124,503	119,059	2,622	0	0	0	0	21,016	16,863	80	
LM PROPERTY & CSITY INS CO	63,568	35,336	1,523	0	907	0	0	0	0	0	
LOCAL GOVERNMENT PROP INS FUND	1,495	(12,485)	(2,869)	713	2,514	390	0	974	4,669	479	
MADISON MUTUAL INS CO	64,673	38,159	1,384	34,737	22,505	78	26	2,572	2,395	93	
MAG MUTUAL INS CO	1,670,020	780,713	45,081	304,547	113,581	73	25	0	0	0	
MAIDEN REINSURANCE NORTH AMER INC	1,312,928	353,428	(82,877)	612,804	474,732	84	30	0	0	0	
MAIN STREET AMER PROTECTION INS CO	23,660	23,562	433	0	0	0	0	5	0	3	
MANUFACTURERS ALLIANCE INS CO	235,437	72,205	1,720	62,529	38,190	76	26	1,060	108	10	
MAPFRE INSURANCE CO	80,989	21,831	(618)	46,445	30,288	78	28	0	0	0	
MAPLE VALLEY MUTUAL INS CO	15,683	10,958	1,019	5,503	1,829	45	40	6,711	2,468	37	
MARKEL AMERICAN INS CO	838,217	181,444	287	344,260	178,148	63	33	5,780	7,456	129	
MARKEL GLOBAL REINSURANCE CO	2,371,687	840,951	6,888	662,001	401,270	71	34	0	0	0	
MARKEL INSURANCE CO	2,465,082	1,192,401	98,777	592,154	236,745	52	37	7,802	4,861	62	
MASSACHUSETTS BAY INS CO	65,794	65,774	1,626	0	0	0	0	21,085	8,936	42	
MAXUM CASUALTY INS CO	26,207	18,240	1,011	0	(37,215)	0	0	75	(14)	0	
MBIA INSURANCE CORP	235,893	355,941	134,481	130,787	0	0	0	256	0	0	
MCMILLAN-WARNER MUTUAL INS CO	19,171	10,857	549	8,028	3,994	59	43	11,366	5,426	48	
MEDICA INSURANCE CO	1,397,786	695,236	242,415	3,536,450	2,728,091	78	12	216,314	1,588,874	73	
MEDICAL MUTUAL OF OH	2,453,868	1,793,094	128,037	2,636,080	2,193,352	87	9	0	0	0	
MEDICAL PROTECTIVE CO THE	3,204,063	1,938,475	163,328	260,308	149,533	64	24	8,311	(1,696)	0	
MEDMARC CASUALTY INS CO	261,996	171,832	27,264	33,434	7,430	57	34	126	(30)	0	
MEEMIC INSURANCE CO	304,442	85,393	1,828	109,760	71,793	74	28	7,547	5,544	73	
MEMIC INDEMNITY CO	604,480	160,246	7,878	212,948	131,041	77	24	246	243	99	
MENDAKOTA INSURANCE CO	11,186	9,454	65	0	0	0	0	0	0	0	
MENDOKOTA INSURANCE CO	94,292	25,662	7,646	76,000	57,952	86	25	0	0	0	
MERASTAR INSURANCE CO	42,081	7,816	1,018	0	0	0	0	40	5	12	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
MERCHANTS BONDING CO (MUTUAL)	\$ 226,034	\$ 134,742	\$ 14,515	\$ 93,635	\$ 3,323	8	67	\$ 2,063	\$ 15	1	
MERCHANTS NATIONAL BONDING INC	39,520	17,221	2,135	12,768	453	8	67	567	10	2	
MERIDIAN SECURITY INS CO	155,275	74,578	1,501	0	0	0	0	547	366	67	
MERITPLAN INSURANCE CO	13,628	13,458	53	(1)	25	0	0	0	(5)	0	
METROMILE INSURANCE CO	63,824	17,573	(2,518)	34,965	29,914	113	33	0	0	0	
METROPOLITAN CASUALTY INS CO	235,578	69,600	1,964	0	0	0	0	164	80	49	
METROPOLITAN DIRECT PROP & CSLTY INS CO	176,721	46,656	1,394	0	0	0	0	5,201	2,097	40	
METROPOLITAN GENERAL INS CO	43,346	37,683	1,148	0	0	0	0	10	4	41	
METROPOLITAN GROUP PROP & CSLTY INS CO	720,349	397,709	18,518	0	0	0	0	14,664	6,618	45	
METROPOLITAN PROPERTY & CSLTY INS CO	6,842,387	2,322,042	340,552	3,661,332	2,121,349	67	26	24,910	9,706	39	
MGIC ASSURANCE CORP	51,342	49,757	1,220	1,846	18	1	11	0	0	0	
MGIC CREDIT ASSUR CORP	8,757	8,559	148	20	(313)	0	999	12	(205)	0	
MGIC INDEMNITY CORP	151,895	96,944	4,237	6,418	(393)	0	20	1	18	999	
MGIC REINSURANCE CORP OF WI	642,112	243,927	44,070	117,058	2,878	3	20	0	0	0	
MIC GENERAL INS CORP	60,265	30,898	349	0	0	0	0	0	0	0	
MIC PROPERTY & CSLTY INS CORP	103,375	55,898	700	0	0	0	0	303	191	63	
MICHIGAN COMMERCIAL INS MUTUAL	74,471	16,389	256	33,392	18,551	70	33	212	251	118	
MICHIGAN MILLERS MUTUAL INS CO	187,078	68,283	5,451	66,790	32,277	57	40	0	(44)	0	
MID-AMERICAN FIRE & CSLTY CO	8,947	8,499	104	0	0	0	0	0	0	0	
MID-CENTURY INSURANCE CO	7,003,469	3,785,104	284,339	2,196,080	1,287,470	68	33	59,627	30,219	51	
MID-CONTINENT ASSURANCE CO	21,072	21,068	455	0	0	0	0	0	0	0	
MID-CONTINENT CASUALTY CO	540,751	176,876	16,211	127,208	31,422	57	38	0	0	0	
MIDDLESEX INSURANCE CO	791,313	243,288	10,857	222,635	137,858	75	29	29,670	20,764	70	
MIDSTATES REINSURANCE CORP	73,408	27,600	(2,453)	0	881	0	0	0	0	0	
MIDVALE INDEMNITY CO	59,134	13,744	415	0	0	0	0	817	400	49	
MIDWEST BUILDERS CSLTY MUTUAL CO	113,342	56,465	1,809	33,348	17,382	64	24	(1)	0	0	
MIDWEST EMPLOYERS CSLTY CO	153,323	108,265	3,886	0	0	0	0	188	140	75	
MIDWEST FAMILY MUTUAL INS CO	292,448	97,603	10,700	139,342	76,926	65	25	15,595	7,524	48	
MIDWEST INSURANCE CO	102,569	42,023	4,103	24,656	10,566	56	31	240	52	22	
MIDWESTERN INDEMNITY CO THE	30,587	28,156	280	0	0	0	0	426	334	78	
MILBANK INSURANCE CO	612,301	157,981	15,639	266,645	139,132	64	37	0	0	0	
MILFORD CASUALTY INS CO	56,767	23,877	423	0	0	0	0	5,040	8,648	172	
MINNESOTA LAWYERS MUTUAL INS CO	191,694	104,654	8,523	33,302	6,219	51	25	427	76	18	
MITSUI SUMITOMO INS CO OF AMER	1,013,787	377,672	42,781	199,938	89,969	65	29	1,353	228	17	
MITSUI SUMITOMO INS USA INC	145,498	68,028	2,362	24,992	11,246	65	29	1,471	630	43	
MMC INSURANCE INC	637,698	360,612	38,679	97,436	42,701	79	26	11,618	(252)	0	
MONROE GUARANTY INS CO	53,908	55,175	1,161	0	0	0	0	0	0	0	
MORTGAGE GUARANTY INS CORP	4,974,334	1,681,335	324,976	860,758	19,760	4	18	33,239	457	1	
MOTORISTS COMMERCIAL MUTUAL INS CO	459,877	150,615	17,458	111,938	60,812	68	33	11,339	5,872	52	
MOTORS INSURANCE CORP	1,906,891	762,675	145,162	496,801	257,203	56	22	811	368	45	
MT MORRIS MUTUAL INS CO	44,659	21,640	1,750	22,848	12,908	62	32	27,908	17,059	61	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
MUNICH REINSURANCE AMER INC	\$ 18,155,479	\$ 3,718,735	\$ (451,165)	\$ 5,056,509	\$ 3,475,979	76	37	\$ 0	\$ 88	0	
MUNICIPAL ASSURANCE CORP	735,763	320,929	54,615	53,460	54	0	999	13	0	0	
MUNICIPAL PROPERTY INS CO	12,293	7,899	(955)	7,532	6,070	88	25	11,455	10,323	90	
MUTUAL OF WAUSAU INS CORP	26,491	16,880	1,191	10,917	3,834	44	43	13,192	3,867	29	
MUTUALAID EXCHANGE	31,179	15,314	1,970	16,728	10,490	73	35	0	0	0	
NATIONAL AMERICAN INS CO	245,171	74,370	8,120	100,022	43,314	54	36	36	9	25	
NATIONAL CASUALTY CO	453,690	142,975	1,815	0	0	0	0	11,260	6,389	57	
NATIONAL CONTINENTAL INS CO	170,712	80,631	20,988	12,116	4,639	105	158	461	916	199	
NATIONAL FARMERS UNION PROP & CSLTY CO	142,670	41,467	797	67,675	38,463	67	30	632	238	38	
NATIONAL FIRE & CSLTY CO	10,171	6,112	486	2,619	1,226	64	45	94	(4)	0	
NATIONAL FIRE & INDEMNITY EXCHANGE											
JOHN L CORLEY INC ATTORNEY-IN-	11,171	6,098	426	3,580	968	38	50	6	0	0	
NATIONAL FIRE INS CO OF HARTFORD	110,316	110,301	4,416	0	0	0	0	3,769	994	26	
NATIONAL GENERAL ASSUR CO	33,863	16,609	87	0	0	0	0	0	0	0	
NATIONAL GENERAL INS CO	58,157	24,937	630	0	0	0	0	3,409	1,699	50	
NATIONAL GENERAL INS ONLINE INC	27,464	11,789	135	0	0	0	0	0	0	0	
NATIONAL INDEMNITY CO	228,201,644	122,471,087	10,139,311	27,063,776	19,339,956	83	15	4,916	2,935	60	
NATIONAL INSURANCE ASSN	13,955	13,946	202	0	0	0	0	0	0	0	
NATIONAL INSURANCE CO OF WI INC	13,400	11,799	(19)	18	25	488	999	75	82	108	
NATIONAL INTERSTATE INS CO	1,283,039	265,518	66,586	320,759	152,671	61	29	10,108	6,597	65	
NATIONAL INVESTORS TITLE INS CO	17,135	13,256	163	25,429	193	1	99	0	0	0	
NATIONAL LIABILITY & FIRE INS CO	2,742,922	1,147,030	62,015	577,860	362,156	75	25	1,953	287	15	
NATIONAL MORTGAGE INS CORP	942,794	403,141	(20,363)	207,515	5,451	3	29	5,388	198	4	
NATIONAL MORTGAGE REINSURANCE INC ONE	35,514	27,644	579	837	(12)	0	53	0	0	0	
NATIONAL PUBLIC FINANCE GUARANTEE CORP	3,331,175	1,997,691	(27,289)	100,539	117,695	138	333	106	0	0	
NATIONAL SPECIALTY INS CO	104,295	55,395	4,278	33,311	14,129	48	35	536	99	18	
NATIONAL SURETY CORP	148,006	75,555	685	0	0	0	0	3,327	(43,512)	0	
NATIONAL TITLE INS OF NY INC	104,482	41,026	5,918	57,077	2,560	4	92	322	7	2	
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	24,190,644	5,519,689	(403,754)	4,952,688	3,828,983	83	38	79,195	65,861	83	
NATIONWIDE AFFINITY INS CO OF AMER	257,849	10,783	(1,295)	0	0	0	0	0	(142)	999	
NATIONWIDE AGRIBUSINESS INS CO	778,045	195,348	2,661	0	0	0	0	15,759	7,443	47	
NATIONWIDE ASSURANCE CO	96,220	34,521	(18)	0	0	0	0	0	0	0	
NATIONWIDE INSURANCE CO OF AMER	424,518	158,449	2,259	0	0	0	0	18,215	12,694	70	
NATIONWIDE MUTUAL FIRE INS CO	8,204,956	2,252,642	(43,720)	4,224,846	2,722,580	75	33	0	1	0	
NATIONWIDE MUTUAL INS CO	34,671,786	12,058,874	(146,931)	13,225,604	8,522,858	75	33	12,762	4,424	35	
NAU COUNTRY INS CO	1,015,391	294,656	21,234	521,097	296,162	67	30	36,908	13,036	35	
NAVIGATORS INSURANCE CO	3,326,511	1,005,081	71,286	987,127	496,325	66	31	3,697	841	23	
NCMIC INSURANCE CO	818,307	306,474	19,989	184,193	87,319	65	27	2,048	(146)	0	
NETHERLANDS INSURANCE CO THE	99,220	91,447	1,869	0	0	0	0	1,970	(247)	0	
NEW ENGLAND INS CO	19,209	16,301	(1,133)	0	2,424	999	661	0	0	0	
NEW HAMPSHIRE INS CO	82,872	62,376	(7,802)	0	0	0	0	40,828	18,270	45	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
NEW SOUTH INS CO	\$ 52,355	\$ 8,822	\$ (115)	\$ 0	\$ 0	0	0	\$ 138	\$ 9	7	
NEW YORK MARINE & GENERAL INS CO	1,977,204	473,575	25,255	587,130	262,250	59	35	1,711	1,074	63	
NGM INSURANCE CO	2,521,160	550,003	(327,722)	1,273,807	1,038,904	99	30	244	21	9	
NLC MUTUAL INS CO	357,802	152,784	10,780	14,627	8,145	65	30	0	0	0	
NORCAL MUTUAL INS CO	1,529,139	742,342	46,662	326,345	170,323	76	27	19	0	2	
NORGUARD INSURANCE CO	1,304,596	266,474	38,791	318,811	166,755	61	23	1,335	678	51	
NORTH AMERICAN ELITE INS CO	136,097	41,182	3,735	0	0	0	999	2,563	1,104	43	
NORTH AMERICAN SPECIALTY INS CO	529,896	334,251	5,658	56	2,081	999	0	2,979	263	9	
NORTH AMERICAN TITLE INS CO	95,634	34,577	11,162	249,541	8,068	3	91	847	0	0	
NORTH POINTE INS CO	24,357	13,456	227	0	0	0	0	479	118	25	
NORTH RIVER INS CO THE	1,046,058	282,267	16,206	431,394	231,536	63	35	2,725	12	0	
NORTH STAR MUTUAL INS CO	794,641	497,197	50,699	377,641	200,215	58	28	170	84	49	
NORTHLAND CASUALTY CO	112,569	37,310	3,186	32,960	19,379	69	29	0	0	0	
NORTHLAND INSURANCE CO	1,207,419	504,289	42,851	287,222	168,873	69	29	9,124	5,190	57	
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	17,305	(414)	(1,639)	0	0	0	288	0	(135)	0	
NOVA CASUALTY CO	95,986	91,116	710	0	0	0	0	1,508	2,550	169	
NUTMEG INSURANCE CO	479,389	290,464	32,498	73,144	38,575	65	32	0	(27)	0	
OAK RIVER INS CO	863,587	326,472	33,217	178,241	78,876	60	22	31	8	26	
OAKWOOD INSURANCE CO	66,717	40,502	(1,079)	7	(1,101)	999	0	0	0	0	
OBI AMERICA INS CO	15,717	15,675	230	0	0	0	0	7	1	18	
OBI NATIONAL INS CO	13,430	13,389	140	0	0	0	0	(103)	130	0	
OCCIDENTAL FIRE & CSLTY CO OF NC	377,575	172,953	14,439	81,468	47,527	70	34	528	341	65	
ODYSSEY REINSURANCE CO	8,089,408	3,297,019	271,838	2,050,617	1,169,436	62	33	0	0	0	
OHIC INSURANCE CO	19,301	19,137	(690)	0	475	0	0	0	(8)	0	
OHIO CASUALTY INS CO THE	6,496,561	1,830,407	179,391	2,486,142	1,436,050	70	29	6,795	(721)	0	
OHIO FARMERS INS CO	3,019,493	2,277,399	98,577	349,447	203,203	71	37	341	(238)	0	
OHIO INDEMNITY CO	167,021	46,703	11,272	117,678	58,961	54	36	3,706	2,027	55	
OHIO MUTUAL INS CO	320,899	253,145	4,485	63,504	33,352	60	32	0	0	0	
OHIO SECURITY INS CO	15,847	13,648	(1,375)	0	0	0	0	9,998	4,684	47	
OLD GUARD INS CO	472,830	211,397	9,147	165,528	96,254	71	37	0	0	0	
OLD REPUBLIC GENERAL INS CORP	2,181,858	668,468	73,576	232,522	157,537	75	7	442	(270)	0	
OLD REPUBLIC INS CO	2,910,392	1,107,904	89,990	435,975	209,052	61	29	45,887	21,314	46	
OLD REPUBLIC NATL TITLE INS CO	1,198,862	473,156	105,053	2,234,711	77,973	3	96	21,484	267	1	
OLD REPUBLIC SECURITY ASSUR CO	1,028,727	188,432	(3,587)	230,430	157,443	88	24	0	0	0	
OLD REPUBLIC SURETY CO	127,482	70,614	9,685	52,391	2,623	8	76	1,918	(176)	0	
OLD UNITED CSLTY CO	777,304	266,726	36,144	131,004	65,130	50	25	0	0	0	
ONECIS INSURANCE CO	34,210	29,217	5,509	2	0	0	0	0	0	0	
OWNERS INSURANCE CO	4,387,900	1,809,361	27,175	1,744,971	1,102,992	75	27	91,104	47,997	53	
PACIFIC EMPLOYERS INS CO	926,313	880,498	13,529	0	0	0	0	(19)	560	0	
PACIFIC INDEMNITY CO	11,006,897	3,178,024	482,851	3,382,421	1,777,059	63	18	6,073	854	14	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
PACIFIC SPECIALTY INS CO	\$ 293,208	\$ 123,947	\$ (9,236)	\$ 175,131	\$ 85,756	60	44	\$ 0	\$ 0	0
PACIFIC STAR INS CO	16,809	10,424	136	3,008	2,350	65	35	0	(1)	0
PACO ASSURANCE CO INC	60,827	31,332	2,729	9,075	3,094	64	25	113	(10)	0
PARTNERE AMERICA INS CO	380,921	108,293	404	272,996	242,591	90	10	132	(68)	0
PARTNERE INSURANCE CO OF NY	117,935	110,761	1,492	798	1,158	315	27	0	0	0
PARTNERS MUTUAL INS CO	46,370	11,133	354	14,327	8,473	70	31	32,278	19,508	60
PATRIOT GENERAL INS CO	25,902	25,386	690	0	0	0	0	306	(205)	0
PEAK PROPERTY & CSLTY INS CORP	44,095	39,024	422	0	0	0	0	0	0	0
PEERLESS INDEMNITY INS CO	208,500	196,128	4,100	0	0	0	0	23	(409)	0
PEERLESS INSURANCE CO	15,491,098	3,715,950	404,565	6,215,354	3,590,125	70	29	203	131	64
PEKIN INSURANCE CO	315,312	138,481	8,008	121,542	73,065	70	32	24,249	15,444	64
PENINSULA INDEMNITY CO	11,934	10,427	198	0	0	0	0	0	0	0
PENINSULA INSURANCE CO THE	99,288	32,718	(6,514)	54,226	45,564	91	27	152	5	4
PENN MILLERS INS CO	72,874	44,135	1,899	0	0	0	0	1,639	679	41
PENN-AMERICA INSURANCE CO	137,795	65,075	(5,559)	33,195	20,703	73	54	0	(1)	0
PENNSYLVANIA INSURANCE CO	80,645	47,081	3,186	18,775	8,823	61	23	0	0	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	495,746	120,042	2,009	156,903	109,601	82	27	3,568	13,349	374
PENNSYLVANIA MANUFACTURERS ASSN INS CO	1,068,322	325,235	13,954	187,586	114,571	76	26	5,018	2,299	46
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	248,357	82,148	2,248	62,529	38,190	76	26	160	(46)	0
PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO	1,258,288	580,160	20,167	351,011	207,599	70	31	16	4	27
PERMANENT GENERAL ASSUR CORP	520,709	135,999	1,226	0	0	0	0	12,377	8,730	71
PERMANENT GENERAL ASSUR CORP OF OH	221,639	96,481	1,618	0	0	0	0	0	0	0
PETROLEUM CASUALTY CO	33,164	24,142	3,353	2,572	83	0	46	0	0	0
PHARMACISTS MUTUAL INS CO	333,162	137,508	7,931	116,671	57,852	62	32	3,043	780	26
PHILADELPHIA INDEMNITY INS CO	9,058,184	2,369,481	350,964	3,110,131	1,666,988	66	30	21,740	5,630	26
PHILADELPHIA REINSURANCE CORP	9,084	4,442	15	33,850	8	0	100	0	0	0
PHOENIX INSURANCE CO THE	4,265,124	1,597,639	146,529	1,177,840	692,101	69	29	12,639	7,346	58
PIONEER SPECIALTY INS CO	84,206	30,877	2,040	28,286	15,796	66	29	5,892	3,026	51
PLANS LIABILITY INS CO	27,525	27,481	(4,966)	(58,883)	(47,794)	87	0	0	0	0
PLATEAU CASUALTY INS CO	47,746	24,269	1,565	20,648	10,660	58	34	16	0	0
PLATTE RIVER INS CO	155,860	49,668	2,365	43,478	16,893	55	42	489	(97)	0
PLAZA INSURANCE CO	83,348	24,024	493	0	0	0	0	125	(35)	0
PLYMOUTH ROCK ASSUR PREFERRED CORP	16,125	7,421	(334)	436	330	92	18	0	(5)	0
PMI INSURANCE CO	128,202	68,145	16,686	16,852	192	4	38	0	0	0
PMI MORTGAGE INS CO	818,686	(1,187,632)	214,825	88,989	(72,050)	0	13	975	(732)	0
PODIATRY INSURANCE CO OF AMER	294,257	105,028	7,468	61,332	30,159	85	21	817	143	17
POLICYHOLDERS MUTUAL INS CO	273	272	(8)	12	0	0	198	27	0	0
PRAETORIAN INSURANCE CO	476,779	219,371	16,937	162,420	92,310	67	30	10,027	7,467	74
PRE-PAID LEGAL CSLTY INC	20,970	18,069	13,233	49,105	15,771	39	35	2,790	839	30
PREFERRED PROFESSIONAL INS CO	257,219	107,797	24,034	37,348	18,217	81	25	1,159	(32)	0
PREVISOR INSURANCE CO	10,927	8,075	(823)	484	356	155	179	0	0	0

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 694,418	\$ 288,960	\$ 27,543	\$ 217,347	\$ 105,673	59	44	\$ 3,822	\$ 1,726	45		
PROASSURANCE CASUALTY CO	1,007,998	245,412	18,227	182,691	107,411	86	28	19,912	7,514	38		
PROASSURANCE INDEMNITY CO INC	1,004,607	293,821	52,281	184,519	54,206	71	23	0	0	0		
PROCENTURY INSURANCE CO	58,958	58,279	1,467	0	0	0	0	5	21	408		
PRODUCERS AGRICULTURE INS CO	554,212	61,925	892	0	0	0	0	8,343	6,286	75		
PROFESSIONAL SOLUTIONS INS CO	23,791	7,837	(340)	3,369	1,216	96	26	14	2	12		
PROFESSIONALS ADVOCATE INS CO	141,923	118,671	7,931	4,019	737	13	33	0	0	0		
PROGRESSIVE ADVANCED INS CO	643,554	274,787	26,705	440,346	269,890	72	19	0	0	0		
PROGRESSIVE CASUALTY INS CO	10,149,264	2,411,185	705,477	7,426,203	4,376,334	69	20	169	70	41		
PROGRESSIVE CLASSIC INS CO	544,161	156,132	45,608	454,665	267,939	69	20	9,399	4,208	45		
PROGRESSIVE DIRECT INS CO	9,188,480	2,829,239	720,825	8,531,704	5,229,116	72	19	0	(4)	0		
PROGRESSIVE MAX INS CO	681,065	217,435	50,476	660,519	404,835	72	19	0	0	0		
PROGRESSIVE NORTHERN INS CO	2,180,121	624,574	209,004	1,818,662	1,071,755	69	20	13,550	5,751	42		
PROGRESSIVE NORTHWESTERN INS CO	2,135,113	625,904	219,652	1,818,662	1,071,755	69	20	0	0	0		
PROGRESSIVE SPECIALTY INS CO	1,297,639	370,659	128,710	1,060,886	625,191	69	20	0	0	0		
PROGRESSIVE UNIVERSAL INS CO	520,833	174,225	37,176	440,346	269,890	72	19	261,913	157,688	60		
PROPERTY AND CSLTY INS CO OF HARTFORD	246,760	109,291	13,980	52,245	27,553	65	32	7,535	3,905	52		
PROPERTY-OWNERS INSURANCE CO	333,639	153,073	18,136	133,981	62,559	55	33	0	0	0		
PROSECT INSURANCE CO	180,432	70,304	9,390	0	0	0	0	4,250	4,456	105		
PROTECTIVE INSURANCE CO	973,853	394,612	29,944	394,700	290,684	81	27	9,251	(404)	0		
PROTECTIVE PROPERTY & CSLTY INS CO	366,705	173,827	16,619	54,585	35,731	66	22	1,774	867	49		
PROVIDENCE WASHINGTON INS CO	117,846	20,420	223	(37,897)	(32,640)	95	0	0	0	0		
QBE INSURANCE CORP	2,182,107	740,651	47,205	988,053	561,554	67	30	45,369	30,265	67		
QBE REINSURANCE CO	1,127,797	847,453	13,737	196,257	111,542	67	30	0	0	0		
R&Q REINSURANCE CO	179,165	30,411	(24,906)	(126)	8,210	0	0	0	0	0		
RADIAN GUARANTY INC	4,059,598	814,112	501,931	885,734	80,053	10	31	11,437	567	5		
RADIAN MORTGAGE ASSUR INC	8,699	8,681	(52)	0	0	0	0	0	0	0		
RADIAN MORTGAGE GUARANTY INC	19,856	19,839	168	0	0	0	0	0	0	0		
RADNOR SPECIALTY INS CO	49,177	47,286	(1,294)	351	243	126	423	21	6	30		
RAMPART INSURANCE CO	21,142	6,553	(1,386)	0	(488)	0	0	0	0	0		
REAL ADVANTAGE TITLE INS CO	14,268	7,214	463	38,173	1,913	5	91	9	0	0		
REDWOOD FIRE & CSLTY INS CO	1,911,866	655,167	85,675	464,547	214,613	62	20	778	325	42		
REGENT INSURANCE CO	37,487	32,629	418	0	0	0	0	30,108	17,022	57		
REPUBLIC CREDIT INDEMNITY CO	37,351	6,107	(503)	1,376	(6,730)	102	101	0	0	0		
REPUBLIC INDEMNITY CO OF AMER	2,178,365	411,898	152,337	810,410	374,162	58	25	0	0	0		
REPUBLIC INDEMNITY CO OF CA	27,341	25,918	483	0	0	0	0	0	0	0		
REPUBLIC MORTGAGE ASSUR CO	21,525	9,267	802	1,077	448	44	29	0	0	0		
REPUBLIC MORTGAGE GUARANTY INS CORP	122,901	20,534	7,150	11,127	4,609	43	20	0	0	0		
REPUBLIC MORTGAGE INS CO	549,942	52,141	37,529	62,237	25,963	44	19	680	324	48		
REPUBLIC-FRANKLIN INSURANCE CO	117,694	56,796	3,160	30,142	15,314	63	33	874	(1,054)	0		
REPWEST INSURANCE CO	351,949	216,763	23,960	49,764	4,718	16	63	635	85	13		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
RESPONSE INSURANCE CO	\$ 40,742	\$ 38,107	\$ 163	\$ 0	\$ 0	0	0	\$ 0	\$ 25	0	
RESPONSE WORLDWIDE DIRECT AUTO INS CO	10,829	10,794	302	0	0	0	0	0	0	0	
RESPONSE WORLDWIDE INS CO	12,281	12,235	420	0	0	0	0	0	0	0	
RIVERPORT INSURANCE CO	78,955	40,816	1,116	0	0	0	0	2,790	953	34	
RLI INSURANCE CO	1,845,401	829,775	124,685	476,950	192,740	52	40	5,439	1,116	21	
ROCHDALE INSURANCE CO	102,343	88,130	(1,540)	0	0	0	0	(32)	(27)	85	
ROCKFORD MUTUAL INS CO	83,887	34,909	1,295	54,976	27,893	62	37	10,272	5,094	50	
ROCKWOOD CASUALTY INS CO	291,067	108,888	12,606	78,284	34,867	51	37	53	9	16	
RSUI INDEMNITY CO	3,665,979	1,603,818	151,032	691,159	370,900	66	28	4,780	1,528	32	
RURAL COMMUNITY INS CO	1,916,911	259,444	5,591	0	0	0	0	58,211	26,433	45	
RURAL MUTUAL INS CO	518,665	290,822	29,092	178,688	95,329	59	25	205,067	110,887	54	
RURAL TRUST INS CO	24,703	12,511	(276)	6,159	4,656	89	20	244	62	25	
RVI AMERICA INS CO	111,348	75,209	3,246	5,629	751	17	58	269	0	0	
SAFECO INSURANCE CO OF AMER	5,117,281	1,566,471	121,019	1,864,606	1,077,037	70	29	20,053	8,487	42	
SAFECO INSURANCE CO OF IL	201,126	190,920	2,000	0	0	0	0	24,350	14,389	59	
SAFECO INSURANCE CO OF IN	15,736	15,634	182	0	0	0	0	0	0	0	
SAFECO NATIONAL INS CO	15,679	15,226	348	0	0	0	0	0	0	0	
SAFETY FIRST INS CO	103,459	72,615	1,071	18,679	11,157	79	18	291	145	50	
SAFETY NATIONAL CSLTY CORP	8,027,724	2,366,907	286,982	948,747	715,202	82	26	23,857	12,127	51	
SAFEMAY INSURANCE CO	595,464	345,828	35,821	229,040	143,757	76	22	0	0	0	
SAGAMORE INSURANCE CO	191,463	135,725	5,591	36,256	22,998	75	21	82	17	21	
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	105,660	68,292	8,089	19,056	17,200	104	40	2	(2)	0	
SCOR REINSURANCE CO	4,221,150	903,516	(145,246)	1,264,681	880,914	78	38	0	0	0	
SCOTTSDALE INDEMNITY CO	95,247	40,694	900	0	0	0	0	2,100	20	1	
SECURA INSURANCE A MUTUAL CO	1,247,877	461,489	49,584	538,045	267,135	59	32	149,375	71,204	48	
SECURA SUPREME INS CO	153,923	71,269	6,291	59,783	29,682	59	31	74,162	40,347	54	
SECURIAN CASUALTY CO	376,103	133,062	13,544	254,574	134,772	58	36	10,982	5,444	50	
SECURITY NATIONAL INS CO	1,165,558	135,175	5,113	253,440	158,698	74	32	7,309	4,316	59	
SELECT INSURANCE CO	80,967	80,822	2,112	0	0	0	0	0	(1)	0	
SELECTIVE INSURANCE CO OF AMER	2,539,671	632,803	78,026	779,593	415,960	61	33	14,624	9,179	63	
SELECTIVE INSURANCE CO OF SC	678,321	150,655	16,449	219,261	116,989	61	33	30,723	15,687	51	
SELECTIVE INSURANCE CO OF THE SOUTHEAST	534,333	117,739	12,920	170,536	90,991	61	33	7,075	5,419	77	
SENECA INSURANCE CO INC	185,641	145,512	3,315	0	0	0	0	885	519	59	
SENTINEL INSURANCE CO LTD	294,493	211,862	15,671	31,347	16,532	65	32	3,663	(172)	0	
SENTRUITY CASUALTY CO	219,763	50,758	2,893	14,572	10,234	71	4	0	0	0	
SENTRY CASUALTY CO	355,549	70,727	4,771	55,659	34,465	75	29	66,806	63,148	95	
SENTRY INSURANCE A MUTUAL CO	8,669,419	5,416,786	237,604	1,202,229	744,436	75	29	67,864	38,862	57	
SENTRY SELECT INS CO	846,027	225,807	11,933	222,635	137,858	75	29	14,370	6,922	48	
SEQUOIA INSURANCE CO	156,145	37,356	2,683	0	0	0	0	0	0	0	
SERVICE AMERICAN INDEMNITY CO	12,844	10,186	(1,060)	954	665	86	40	0	0	0	
SERVICE INSURANCE CO	63,484	41,946	(4,579)	13,069	14,078	126	32	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
SFM MUTUAL INS CO	\$ 650,112	\$ 164,867	\$ 16,909	\$ 176,346	\$ 101,160	73	22	\$ 33,039	\$ 15,454	47	
SHEBOYGAN FALLS INS CO	40,619	16,756	1,863	22,137	12,373	64	29	25,426	14,958	59	
SIRIUS AMERICA INS CO	1,228,021	522,197	(9,911)	145,024	90,579	74	34	5,165	6,340	123	
SOCIETY INSURANCE A MUTUAL CO	446,604	158,139	10,926	163,481	73,763	61	33	122,898	53,358	43	
SOMPO AMERICA FIRE & MARINE INS CO	104,940	73,063	(1,203)	0	(1)	0	0	5	0	0	
SOMPO AMERICA INS CO	1,326,319	612,659	24,630	177,367	88,703	67	31	8,254	20,268	246	
SOUTHERN FIRE & CSLTY CO	7,313	7,113	(29)	0	0	0	0	0	0	0	
SOUTHERN GUARANTY INS CO	26,818	25,714	(705)	439	339	78	332	39	25	64	
SOUTHERN INSURANCE CO	40,159	32,430	2,971	1,627	(903)	0	23	33	133	408	
SOUTHERN PILOT INS CO	9,622	7,012	69	0	0	0	0	0	0	0	
SOUTHWEST MARINE & GENERAL INS CO	292,645	66,733	3,004	36,696	16,641	60	36	133	26	19	
SPARTA INSURANCE CO	194,282	91,805	1,346	(358)	(3,839)	244	0	(2)	(117)	999	
SPINNAKER INSURANCE CO	74,367	33,017	5,120	18,757	5,597	37	59	125	20	16	
ST PAUL FIRE & MARINE INS CO	19,476,303	5,704,568	644,507	5,924,795	3,490,140	69	29	9	4,541	999	
ST PAUL GUARDIAN INS CO	76,654	22,829	1,742	23,543	13,842	69	29	109	(128)	0	
ST PAUL MERCURY INS CO	329,756	115,087	8,244	94,171	55,368	69	29	43	(1,201)	0	
ST PAUL PROTECTIVE INS CO	531,475	218,714	13,126	136,648	80,284	69	29	0	2	0	
STANDARD FIRE INS CO THE	3,935,183	1,221,485	167,204	1,139,472	669,954	69	29	29,267	18,695	64	
STANDARD GUARANTY INS CO	300,584	130,087	5,537	184,368	85,948	51	58	7,102	3,293	46	
STAR INSURANCE CO	1,806,736	579,588	63,223	528,452	261,226	64	36	1,032	108	10	
STARNET INSURANCE CO	243,541	116,022	2,608	0	0	0	0	3,877	1,883	49	
STARR INDEMNITY & LIABILITY CO	5,332,386	2,023,900	27,575	1,151,059	816,394	87	18	13,173	5,306	40	
STARR SPECIALTY INS CO	44,432	42,313	784	0	0	0	0	0	0	0	
STARSTONE NATIONAL INS CO	523,080	112,061	(22,022)	145,438	68,976	61	37	786	(185)	0	
STATE AUTO INS CO OF WI	15,622	12,413	226	0	0	0	0	15,857	6,430	41	
STATE AUTO PROP & CSLTY INS CO	2,448,250	696,154	49,003	971,350	506,837	64	37	12,010	6,508	54	
STATE AUTOMOBILE MUTUAL INS CO	2,295,425	765,930	12,288	657,091	342,892	64	37	2,256	753	33	
STATE FARM FIRE & CSLTY CO	41,009,728	18,882,521	1,698,694	16,590,584	9,891,436	69	26	339,721	208,432	61	
STATE FARM GENERAL INS CO	6,634,867	2,462,917	(719,371)	1,809,894	2,142,497	132	28	0	0	0	
STATE FARM MUTUAL AUTOMOBILE INS CO	159,865,233	100,753,657	6,349,664	43,426,243	26,279,885	73	24	464,543	279,946	60	
STATE NATIONAL INS CO INC	542,005	394,378	6,943	58,294	24,726	48	35	5,408	(30)	0	
STEWART TITLE GUARANTY CO	1,122,363	574,837	74,168	1,347,015	64,449	5	95	19,897	0	0	
STILLWATER INSURANCE CO	402,825	171,093	9,186	259,709	183,224	79	33	0	0	0	
STILLWATER PROPERTY & CSLTY INS CO	133,995	119,210	10,955	3,024	0	0	16	1,423	877	62	
STONINGTON INSURANCE CO	16,227	14,514	161	0	0	0	0	5,010	3,734	75	
STRATFORD INSURANCE CO	485,535	88,805	3,136	78,231	57,916	85	21	28,579	9,099	32	
SU INSURANCE CO	23,462	12,624	(22)	15,756	8,146	65	37	35	11	33	
SURETEC INSURANCE CO	258,256	107,279	12,009	72,887	7,368	16	65	98	6	6	
SWISS REINSURANCE AMER CORP	14,509,416	3,312,368	(234,909)	4,002,388	2,448,287	69	34	0	0	0	
SYNCORA GUARANTEE INC	849,118	811,030	(120,258)	23,823	(7,571)	0	0	33	0	0	
SYNERGY INSURANCE CO	78,610	37,469	9,829	19,216	3,513	31	12	232	19	8	



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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
TDC NATIONAL ASSUR CO	\$ 351,525	\$ 102,484	\$ 10,931	\$ 19,757	\$ 5,344	50	16	\$ 0	\$ 0	0	0	0
TEACHERS INSURANCE CO	360,967	143,090	(8,061)	216,063	156,914	83	27	1,616	817	51	51	51
TECHNOLOGY INSURANCE CO INC	4,199,981	1,041,475	(68,523)	1,396,067	873,816	74	32	2,027	1,181	58	58	58
THE INSURANCE CO	206,736	66,976	6,621	45,496	28,956	68	24	1,973	866	44	44	44
THIRD COAST INS CO	23,182	19,702	389	0	0	0	0	0	0	0	0	0
TIG INSURANCE CO	2,153,577	528,574	(172,079)	(4)	104,823	0	0	0	296	0	0	0
TITAN INDEMNITY CO	137,640	130,105	104	0	0	0	0	0	0	0	0	0
TITLE RESOURCES GUARANTY CO	103,912	38,552	24,004	341,092	4,734	1	91	53	0	0	0	0
TNUS INSURANCE CO	64,435	59,182	1,252	0	0	0	0	65	(162)	0	0	0
TOA REINSURANCE CO OF AMER THE	1,808,542	591,549	(34,645)	440,140	391,401	95	29	0	0	0	0	0
TOKIO MARINE AMER INS CO	1,432,184	510,246	23,447	272,727	142,475	66	38	2,729	1,319	48	48	48
TOWER HILL PRIME INS CO	292,564	118,799	18,632	82,303	60,039	86	20	6	3	44	44	44
TOYOTA MOTOR INS CO	557,789	236,656	1,571	88,398	73,811	84	17	390	387	99	99	99
TRADERS INSURANCE CO	94,682	31,683	6,509	72,714	47,873	75	16	0	0	0	0	0
TRANS PACIFIC INS CO	67,661	54,557	1,131	1	265	999	0	20	(33)	0	0	0
TRANSAMERICA CASUALTY INS CO	158,418	121,832	(5,335)	45,140	38,425	89	72	525	362	69	69	69
TRANSATLANTIC REINSURANCE CO	14,315,254	4,614,110	80,719	3,575,371	2,420,597	73	34	0	0	0	0	0
TRANSGUARD INSURANCE CO OF AMER INC	418,825	193,498	7,548	189,244	110,404	70	33	356	(273)	0	0	0
TRANSIT MUTUAL INS CORP OF WI	14,795	12,105	1,304	2,525	344	21	23	3,162	344	11	11	11
TRANSPORT INSURANCE CO	33,293	17,068	589	0	863	0	0	0	0	0	0	0
TRANSPORTATION INSURANCE CO	73,088	73,051	1,897	0	0	0	0	14,696	2,573	18	18	18
TRAVCO INSURANCE CO	225,472	66,551	4,767	63,566	37,373	69	29	0	0	0	0	0
TRAVELERS CASUALTY & SURETY CO	17,473,912	6,647,847	929,346	4,793,314	2,818,235	69	29	4,501	2,767	61	61	61
TRAVELERS CASUALTY & SURETY CO OF AMER	4,256,347	2,111,227	523,465	1,537,706	352,315	25	39	34,813	4,365	13	13	13
TRAVELERS CASUALTY CO OF CT	340,514	85,876	9,190	110,651	65,057	69	29	0	(2)	0	0	0
TRAVELERS CASUALTY CO THE	214,548	59,201	5,346	68,274	40,142	69	29	0	12	0	0	0
TRAVELERS CASUALTY INS CO OF AMER	2,027,549	552,654	57,327	642,718	377,887	69	29	4,623	3,398	74	74	74
TRAVELERS COMMERCIAL CSITY CO	339,041	89,911	8,819	110,651	65,057	69	29	0	(1)	0	0	0
TRAVELERS COMMERCIAL INS CO	485,154	87,959	7,104	110,651	65,057	69	29	0	130	0	0	0
TRAVELERS CONSTITUTION STATE INS CO	212,592	59,228	5,240	68,274	40,142	69	29	0	0	0	0	0
TRAVELERS HOME & MARINE INS CO THE	372,880	105,102	5,786	63,566	37,373	69	29	19,049	6,445	34	34	34
TRAVELERS INDEMNITY CO OF AMER THE	665,308	182,511	17,778	181,279	106,584	69	29	24,510	13,370	55	55	55
TRAVELERS INDEMNITY CO OF CT THE	1,121,615	332,787	28,921	322,536	189,636	69	29	88,465	49,134	56	56	56
TRAVELERS INDEMNITY CO THE	21,617,300	6,633,300	785,502	5,483,138	3,223,063	69	29	27,671	16,674	60	60	60
TRAVELERS PERSONAL INS CO	232,576	59,515	5,042	63,566	37,373	69	29	2,420	1,828	76	76	76
TRAVELERS PERSONAL SECURITY INS CO	214,668	63,785	4,965	63,566	37,373	69	29	0	0	0	0	0
TRAVELERS PROPERTY CSITY CO OF AMER	856,750	437,448	15,869	84,754	49,831	69	29	162,941	89,847	55	55	55
TRAVELERS PROPERTY CSITY INS CO	281,724	72,730	5,641	70,628	41,526	69	29	1,652	511	31	31	31
TRENWICK AMERICA REINSURANCE CORP	49,338	28,756	(1,093)	4	911	999	854	0	0	0	0	0
TRI-STATE INSURANCE CO OF MN	72,098	33,685	872	0	0	0	0	486	(32)	0	0	0
TRIANGLE INSURANCE CO INC	94,753	38,090	1,734	36,607	21,758	69	28	1,605	945	59	59	59

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
TRINITY UNIVERSAL INS CO	\$ 3,675,262	\$ 996,883	\$ 54,882	\$ 1,409,395	\$ 844,850	70	20	\$ 0	\$ 9	0	
TRITON INSURANCE CO	447,258	113,198	17,940	115,605	43,009	37	34	645	154	24	
TRIUMPH CASUALTY CO	61,455	18,684	1,496	9,165	4,366	61	28	342	60	18	
TRUCK INSURANCE EXCHANGE	2,151,852	667,533	19,435	1,063,726	619,036	68	33	5,270	2,657	50	
TRUMBULL INSURANCE CO	253,491	117,792	17,902	52,245	27,553	65	32	6,809	5,234	77	
TRUSTGARD INSURANCE CO	74,818	74,436	1,648	0	0	0	0	0	0	0	
TWIN CITY FIRE INS CO	698,596	275,546	28,767	156,736	82,660	65	32	63,353	36,937	58	
UNIGARD INDEMNITY CO	10,072	7,567	64	0	0	0	0	0	0	0	
UNIGARD INSURANCE CO	396,522	96,815	4,286	203,025	115,388	67	30	0	0	0	
UNION INSURANCE CO	144,905	46,712	997	0	0	0	0	1,264	294	23	
UNION INSURANCE CO OF PROVIDENCE	48,399	46,780	1,648	0	0	0	0	2,870	2,257	79	
UNITED AMERICAS INS CO	7,769	6,562	(455)	0	(113)	999	999	0	0	0	
UNITED CASUALTY & SURETY INS CO	21,537	14,971	(1,346)	3,184	328	11	64	1	0	8	
UNITED EQUITABLE INS CO	25,668	5,873	494	17,468	8,253	60	35	0	0	0	
UNITED FINANCIAL CSLTY CO	4,113,923	927,493	272,099	2,576,428	1,536,286	69	19	0	0	0	
UNITED FIRE & CSLTY CO	2,020,197	774,257	211,201	663,969	385,712	71	33	29,170	15,341	53	
UNITED FIRE & INDEMNITY CO	59,783	19,136	867	20,749	12,053	71	33	0	0	0	
UNITED GUARANTY CREDIT INS CO	5,904	5,358	481	50	(182)	0	182	0	0	0	
UNITED GUARANTY RESIDENTIAL INS CO	1,905,922	312,248	296,978	353,729	26,512	7	21	18,222	854	5	
UNITED GUARANTY RESIDENTIAL INS CO OF NC	38,188	21,903	19,646	13,319	(20,383)	0	13	10	(3)	0	
UNITED OHIO INS CO	361,791	185,491	13,727	152,879	80,291	60	32	0	0	0	
UNITED SERVICES AUTOMOBILE ASSN	36,922,905	27,600,684	78,824	7,845,478	6,085,264	88	13	51,823	37,346	72	
UNITED STATES FIDELITY & GUARANTY CO	3,358,470	984,206	92,226	1,038,237	610,433	69	29	651	609	94	
UNITED STATES FIRE INS CO	4,085,828	1,317,641	79,986	1,490,270	799,851	63	36	20,548	11,759	57	
UNITED STATES LIABILITY INS CO	1,153,139	722,280	20,767	231,118	80,028	48	42	4,787	1,487	31	
UNITED WISCONSIN INS CO	207,041	123,537	4,632	0	0	0	0	56,337	43,485	77	
UNITRIN AUTO & HOME INS CO	71,016	33,827	1,178	0	0	0	0	0	(4)	0	
UNITRIN DIRECT INS CO	11,982	8,612	366	0	0	0	0	0	0	0	
UNITRIN DIRECT PROP & CSLTY CO	14,223	10,640	368	0	0	0	0	114	18	16	
UNITRIN PREFERRED INS CO	19,577	9,972	363	0	0	0	0	12	1	6	
UNITRIN SAFEGUARD INS CO	49,385	8,073	384	0	0	0	0	1,510	1,007	67	
UNIVERSAL SURETY CO	211,651	177,735	10,647	3,033	(2,266)	0	57	188	(1)	0	
UNIVERSAL SURETY OF AMER	15,097	15,090	278	0	0	0	0	7	0	0	
UNIVERSAL UNDERWRITERS INS CO	336,989	331,044	9,424	0	0	0	0	19,655	10,821	55	
UNIVERSAL UNDERWRITERS OF TX INS CO	10,822	10,138	325	0	0	0	0	0	130	0	
US SPECIALTY INS CO	2,042,344	593,671	84,018	588,728	338,839	65	30	4,189	(159)	0	
US UNDERWRITERS INS CO	163,458	125,020	4,899	12,850	3,268	33	41	3	1	46	
USAA CASUALTY INS CO	11,408,584	4,924,361	315,533	7,177,340	5,392,723	84	13	33,708	19,594	58	
USAA GENERAL INDEMNITY CO	5,236,574	1,801,962	162,131	3,879,643	2,914,995	84	12	31,396	22,939	73	
USPLATE GLASS INS CO	31,637	25,540	2,179	10,125	304	5	72	0	0	0	
UTICA MUTUAL INS CO	2,622,038	957,276	75,541	843,988	428,788	63	33	1,188	329	28	

*Wisconsin Insurance Report Business of 2018  
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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
VALLEY FORGE INS CO	\$ 73,558	\$ 73,543	\$ 2,287	\$ 0	\$ 0	0	0	\$ 17,019	\$ 11,240	66
VALLEY PROPERTY & CSLTY INS CO	11,928	8,386	298	0	0	0	0	0	0	0
VANLINER INSURANCE CO	478,168	138,500	17,569	119,139	56,647	61	28	3,855	2,616	68
VANTAPRO SPECIALTY INS CO	34,297	23,519	336	0	0	0	0	11	4	38
VERLAN FIRE INS CO	25,541	25,515	674	0	0	0	0	2,352	1,535	65
VICTORIA FIRE & CSLTY CO	36,899	34,549	717	0	0	0	0	(2)	3	0
VIGILANT INSURANCE CO	443,240	333,743	7,148	0	0	0	0	12,374	4,405	36
VIKING INSURANCE CO OF WI	508,405	171,267	5,187	111,318	68,929	75	29	2,843	1,605	56
VIRGINIA SURETY CO INC	1,643,310	393,443	25,687	454,569	284,537	63	18	22,899	13,305	58
VISION SERVICE PLAN INS CO	295,690	174,481	47,175	1,136,110	893,717	80	18	27,950	21,814	78
WADENA INSURANCE CO	5,598	5,579	108	0	0	0	0	25,081	20,556	82
WARNER INSURANCE CO	16,327	16,256	154	0	0	0	0	0	0	0
WASHINGTON INTERNATIONAL INS CO	101,548	85,392	2,898	5	(663)	0	0	72	10	14
WATFORD INSURANCE CO	34,329	17,088	(2,488)	2,444	1,294	63	85	0	0	0
WAUSAU BUSINESS INS CO	32,929	29,942	1,142	0	0	0	0	2,994	5,293	177
WAUSAU GENERAL INS CO	16,388	12,704	252	0	0	0	0	28,839	13,588	47
WAUSAU UNDERWRITERS INS CO	133,038	70,051	1,643	0	0	0	0	(33)	4,671	0
WEA PROPERTY & CSLTY INS CO	20,499	5,479	282	12,968	7,838	68	30	15,330	8,791	57
WESCO INSURANCE CO	1,838,679	357,805	(33,629)	633,600	396,744	74	32	10,851	7,926	73
WEST AMERICAN INS CO	54,063	51,307	(75)	0	0	0	0	4,110	2,199	54
WEST BEND MUTUAL INS CO	2,888,865	1,138,062	114,096	1,128,739	548,276	58	31	497,239	231,196	46
WESTCHESTER FIRE INS CO	338,378	217,398	31,882	0	0	0	0	5,534	11,931	216
WESTCOR LAND TITLE INS CO	163,738	64,759	28,780	497,381	13,706	3	99	3,527	1	0
WESTERN AGRICULTURAL INS CO	230,565	125,299	13,939	109,564	60,528	62	28	0	0	0
WESTERN NATIONAL ASSUR CO	73,756	31,579	2,227	28,286	15,796	66	29	1,400	1,632	117
WESTERN NATIONAL MUTUAL INS CO	1,135,566	492,018	28,973	418,637	233,775	66	29	42,854	26,275	61
WESTERN SURETY CO	2,083,835	1,541,567	167,552	383,000	37,104	13	53	4,773	229	5
WESTFIELD INSURANCE CO	2,902,735	1,155,569	26,283	993,166	577,525	71	37	7,351	7,754	105
WESTFIELD NATIONAL INS CO	683,559	305,793	7,416	239,096	139,034	71	37	2,221	4,979	224
WESTPORT INSURANCE CORP	5,450,073	1,634,090	(245,240)	1,661,725	1,043,578	74	33	11,491	21,158	184
WHITE PINE INS CO	57,033	26,588	834	30,136	16,265	72	52	0	0	0
WILLIAMSBURG NATIONAL INS CO	30,801	29,552	1,180	0	0	0	0	3	(3)	0
WILSHIRE INSURANCE CO	289,618	106,659	(2,071)	140,024	81,689	70	32	1,157	1,759	152
WILSON MUTUAL INS CO	82,013	19,259	2,556	18,475	10,037	68	33	65,337	36,335	56
WINDHAVEN NATIONAL INS CO	42,613	6,902	1,523	4,877	2,743	73	0	0	0	0
WISCONSIN COUNTY MUTUAL INS CORP	84,691	26,386	1,361	26,117	10,320	73	27	22,038	8,747	40
WISCONSIN HEALTH CARE LIABILITY INS PLAN	56,755	44,246	2,071	2,108	463	81	34	2,108	463	22
WISCONSIN LAWYERS MUTUAL INS CO	34,468	24,775	896	3,889	146	41	49	5,083	104	2
WISCONSIN MUNICIPAL MUTUAL INS CO	49,982	29,455	(1,827)	3,605	2,937	110	35	6,563	4,769	73
WISCONSIN MUTUAL INS CO	169,544	101,310	8,572	78,949	48,864	68	23	82,225	50,005	61
WISCONSIN REINSURANCE CORP	94,597	60,134	2,632	36,110	21,660	69	30	0	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
WOLVERINE MUTUAL INS CO	\$ 55,687	\$ 24,333	\$ 1,550	\$ 31,177	\$ 15,939	64	36	\$ 7	\$ (1)	0
WORK FIRST CSLTY CO	57,798	18,055	2,996	25,309	13,028	66	26	(4)	41	0
WRIGHT NATIONAL FLOOD INS CO	26,969	19,425	4,501	17	0	999	0	710	1,085	153
WRM AMERICA INDEMNITY CO INC	14,394	13,944	(574)	0	0	0	0	0	0	0
XL INSURANCE AMER INC	998,043	248,299	(12,330)	317,781	196,943	77	30	22,740	24,473	108
XL INSURANCE CO OF NY INC	273,389	64,337	(4,595)	95,334	59,083	77	30	0	0	0
XL REINSURANCE AMER INC	8,056,688	2,088,255	42,592	2,065,573	1,280,132	77	30	0	0	0
XL SPECIALTY INS CO	1,152,034	300,348	(29,030)	190,668	118,166	77	30	24,215	24,250	100
YCI INC	9,621	7,569	(1,188)	462	403	97	87	0	0	0
YOSEMITE INSURANCE CO	106,289	38,353	20,413	46,561	23,502	65	0	315	31	10
ZALE INDEMNITY CO	43,812	23,197	6,757	9,100	998	14	171	175	(13)	0
ZENITH INSURANCE CO	1,790,647	541,085	133,651	788,213	256,322	46	34	306	17	6
ZURICH AMERICAN INS CO	30,948,105	7,175,505	656,759	4,399,180	2,865,184	81	17	148,064	57,547	39
ZURICH AMERICAN INS CO OF IL	54,566	34,435	1,097	0	0	0	0	6,666	2,835	43

**Table G**

**2018 Financial Data  
of  
Life and Health Insurers**

**Includes: Fraternal Insurers  
Life Insurers**



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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
4 EVER LIFE INS CO	\$ 181,986	\$ 81,412	\$ 5,476	\$ 70,290	\$ 58,536	\$ 459	\$ 425		
5 STAR LIFE INS CO	302,153	28,057	(343)	129,961	112,140	1,090	819		
AAA LIFE INS CO	678,165	172,457	18,242	120,321	79,148	11,787	7,112		
ABILITY INSURANCE CO	740,476	23,254	(4,039)	52,045	72,427	585	670		
ACCENDO INSURANCE CO	59,664	27,307	7,536	170,202	136,023	0	(3)		
ACCORDIA LIFE & ANNUITY CO	9,098,672	765,617	23,280	329,784	499,397	6,525	7,140		
ACE LIFE INS CO	54,849	7,504	(2,887)	3,116	5,577	0	0		
AETNA HEALTH & LIFE INS CO	185,177	106,541	(13,001)	374,039	312,902	2,072	966		
AETNA HEALTH INS CO	23,065	14,326	(2,448)	29,214	22,397	0	0		
AETNA LIFE INS CO	20,230,650	3,697,149	1,933,017	19,837,649	16,253,020	186,358	181,513		
ALL SAVERS INS CO	733,388	579,710	57,629	493,842	411,273	34,132	24,761		
ALLIANZ LIFE INS CO OF NORTH AMER	142,036,406	6,575,512	769,611	12,193,631	16,736,227	254,679	243,561		
ALLSTATE ASSURANCE CO	693,290	140,977	(46,005)	166,499	79,949	1,339	0		
ALLSTATE LIFE INS CO	30,130,109	3,471,176	342,655	958,399	1,643,833	4,065	50,270		
AMALGAMATED LIFE & HEALTH INS CO	5,106	4,023	237	2,476	1,680	0	0		
AMALGAMATED LIFE INS CO	146,540	66,765	4,934	96,515	79,411	159	128		
AMERICAN BANKERS LIFE ASSUR CO OF FL	338,433	47,900	22,990	95,151	13,225	118	119		
AMERICAN BENEFIT LIFE INS CO	186,957	24,703	1,879	27,893	19,776	1	0		
AMERICAN CONTINENTAL INS CO	285,792	118,299	(5,106)	499,398	402,675	31,241	26,031		
AMERICAN EQUITY INVESTMENT LIFE INS CO	53,705,158	3,251,881	210,049	3,533,338	5,689,758	74,029	70,855		
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	14,043,136	2,599,640	1,330,882	8,431,590	5,158,787	68,152	26,841		
AMERICAN FAMILY LIFE INS CO	5,274,056	646,854	102,873	369,604	360,834	81,928	75,524		
AMERICAN FIDELITY ASSUR CO	6,101,210	505,226	98,889	1,091,657	723,829	11,590	7,975		
AMERICAN FIDELITY LIFE INS CO	401,312	68,561	3,621	10,192	17,842	44	109		
AMERICAN FINANCIAL SECURITY LIFE INS CO	16,172	8,156	962	17,859	9,931	639	76		
AMERICAN GENERAL LIFE INS CO	176,784,738	6,350,255	564,883	(10,324,754)	12,978,403	253,104	232,584		
AMERICAN HEALTH & LIFE INS CO	1,038,100	128,540	32,147	377,611	254,287	5,389	1,525		
AMERICAN HERITAGE LIFE INS CO	2,003,066	323,869	101,759	952,518	522,257	24,802	11,895		
AMERICAN HOME LIFE INS CO THE	264,376	21,840	312	25,123	24,236	210	63		
AMERICAN INCOME LIFE INS CO	4,156,790	342,971	190,696	800,680	436,151	29,350	7,570		
AMERICAN MATURITY LIFE INS CO	61,611	48,915	711	77	230	1	17		
AMERICAN MEMORIAL LIFE INS CO	3,339,118	147,350	39,119	562,096	485,128	385	1,910		
AMERICAN NATIONAL INS CO	20,467,546	3,162,808	42,366	1,952,041	2,202,746	31,643	29,193		
AMERICAN NATIONAL LIFE INS CO OF TX	127,658	32,974	(1,478)	39,194	37,368	230	61		
AMERICAN PUBLIC LIFE INS CO	100,822	35,196	5,167	96,564	54,230	458	483		
AMERICAN REPUBLIC CORP INS CO	21,847	7,690	261	0	0	13,026	8,542		
AMERICAN REPUBLIC INS CO	1,057,033	481,824	26,347	675,924	572,124	16,971	13,659		
AMERICAN RETIREMENT LIFE INS CO	123,934	63,075	(42,629)	401,235	343,355	9,105	7,271		
AMERICAN SPECIALTY HEALTH INS CO	9,635	8,437	3	1,112	653	0	0		
AMERICAN UNITED LIFE INS CO	27,997,639	1,052,563	54,060	3,902,409	4,377,528	128,457	113,043		
AMERICAN-AMICABLE LIFE INS CO OF TX	313,100	63,146	2,466	51,591	31,056	984	601		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
AMERICO FINANCIAL LIFE & ANNUITY INS CO	\$ 4,570,254	\$ 466,984	\$ 86,598	\$ 552,368	\$ 503,373	\$ 5,177	\$ 3,225		
AMERITAS LIFE INS CORP	21,734,849	1,510,626	71,255	2,783,845	3,232,133	38,138	39,381		
AMICA LIFE INS CO	1,322,424	328,262	11,451	70,943	79,270	523	662		
ANNUITY INVESTORS LIFE INS CO	3,133,029	312,674	35,764	195,370	308,389	295	2,054		
ANTHEM LIFE INS CO	732,294	148,949	21,851	430,761	316,175	8,214	4,647		
ASSURED LIFE ASSN	58,384	13,336	212	5,086	5,258	41	60		
ASSURITY LIFE INS CO	2,626,829	337,548	11,071	200,033	187,534	5,368	7,785		
ATHENE ANNUITY & LIFE ASSUR CO	21,930,114	1,544,061	18,187	4,645,736	7,988,632	1,017	9,469		
ATHENE ANNUITY & LIFE ASSUR CO OF NY	3,148,068	282,095	6,257	21,119	36,610	187	1,326		
ATHENE ANNUITY & LIFE CO	57,996,952	1,234,164	80,635	1,274,627	2,608,550	147,754	148,876		
ATLANTA LIFE INS CO	21,139	8,042	(791)	(2,779)	(4,466)	10	31		
AURORA NATIONAL LIFE ASSUR CO	3,067,159	147,214	10,428	619	(69,740)	107	5,199		
AUTO CLUB LIFE INS CO	836,507	90,905	(2,703)	181,583	147,762	23	21		
AUTO-OWNERS LIFE INS CO	3,997,129	489,406	29,168	(31,140)	(100,026)	7,589	6,635		
AXA CORPORATE SOLUTIONS LIFE REINSURANCE CO	264,639	163,430	12,502	2,913	8,543	0	0		
AXA EQUITABLE LIFE & ANNUITY CO	480,729	19,262	(6,343)	(2,209)	23,298	254	1,025		
AXA EQUITABLE LIFE INS CO	190,005,188	7,575,103	3,120,214	12,710,720	16,684,060	211,329	384,316		
BALTIMORE LIFE INS CO THE	1,296,486	84,175	53	123,711	131,770	1,523	475		
BANKERS FIDELITY LIFE INS CO	152,453	34,214	(3,410)	118,980	92,683	154	0		
BANKERS LIFE & CSLTY CO	15,514,556	1,110,244	(299,881)	2,559,179	(333,181)	52,864	54,873		
BANKERS RESERVE LIFE INS CO OF WI	436,327	230,803	14,143	2,110,231	1,907,188	0	0		
BANNER LIFE INS CO	4,385,538	735,852	(512,843)	1,298,888	1,677,211	64,465	17,342		
BAPTIST LIFE ASSN	28,819	1,564	4	1,037	1,750	2	0		
BENEFICIAL LIFE INS CO	2,132,394	184,896	13,122	28,994	115,345	44	359		
BERKLEY LIFE & HEALTH INS CO	324,157	166,611	16,505	267,991	220,218	9,522	192		
BERKSHIRE HATHAWAY LIFE INS CO OF NE	18,411,683	5,414,170	118,051	2,548,995	2,916,176	0	9,567		
BERKSHIRE LIFE INS CO OF AMER	3,927,638	192,659	(13,255)	131,399	121,357	7,117	1,122		
BLUE CROSS BLUE SHIELD OF WI	565,488	302,848	123,042	726,892	619,072	813,310	720,026		
BOSTON MUTUAL LIFE INS CO	1,465,057	219,084	13,935	202,301	159,354	2,307	899		
BRIGHTHOUSE LIFE INS CO	163,589,475	6,730,827	(1,104,028)	6,283,875	17,403,185	147,251	265,658		
CANADA LIFE ASSUR CO THE	4,538,021	187,260	29,427	146,119	103,283	1,393	4,116		
CAPITOL LIFE INS CO THE	301,618	29,576	3,181	24,709	32,598	1	107		
CARE IMPROVEMENT PLUS SOUTH CENTRAL INS CO	727,699	473,047	125,940	1,673,820	1,312,769	0	0		
CARE IMPROVEMENT PLUS WI INS CO	78,229	47,054	18,174	242,822	188,274	244,290	185,223		
CATHOLIC FINANCIAL LIFE	1,653,316	99,357	14,308	79,579	115,878	50,292	69,804		
CATHOLIC HOLY FAMILY SOCIETY	151,445	6,489	659	16,412	19,405	59	54		
CATHOLIC ORDER OF FORESTERS	1,202,048	82,359	(5,433)	59,434	88,793	9,537	12,005		
CATHOLIC UNITED FINANCIAL	969,967	40,671	603	43,309	59,902	2,028	1,249		
CELTIC INSURANCE CO	1,918,557	459,159	162,080	2,425,858	1,781,059	0	0		
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	383,803	137,113	(457)	111,291	58,877	2,050	1,208		
CENTRE LIFE INS CO	1,680,204	93,913	548	1,323	897	240	439		



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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
CENTURION LIFE INS CO	\$ 515,187	\$ 311,308	\$ 39,943	\$ 2,115	\$ 5,268	\$ 4	\$ 585
CHESAPEAKE LIFE INS CO THE	197,675	121,281	28,886	213,664	63,721	4,062	1,245
CHURCH LIFE INS CORP	301,046	51,613	(12,412)	44,895	60,545	313	430
CIGNA HEALTH & LIFE INS CO	10,489,168	4,801,137	2,197,281	16,629,769	13,393,211	77,973	67,565
CIGNA NATIONAL HEALTH INS CO	15,282	14,487	642	2,821	1,904	11	0
CINCINNATI LIFE INS CO THE	4,532,899	190,576	(13)	293,925	355,810	12,605	11,384
CITIZENS SECURITY LIFE INS CO	29,342	16,018	7,414	75,738	43,298	0	0
CLEAR SPRING LIFE INS CO	236,385	59,425	5,503	14	4,082	0	0
CLOVER INSURANCE CO	107,665	35,059	(40,924)	290,080	274,783	0	0
CM LIFE INS CO	8,312,671	1,637,318	87,054	332,075	617,733	29,530	12,734
CMFG LIFE INS CO	18,292,077	2,254,820	127,743	3,493,198	2,831,985	109,768	164,518
COLONIAL LIFE & ACCIDENT INS CO	3,421,890	527,998	200,370	1,589,623	820,272	10,515	4,448
COLONIAL LIFE INS CO	869,945	92,430	(21,128)	378,991	259,043	11,309	7,862
COLORADO BANKERS LIFE INS CO	2,677,071	197,814	(50,788)	1,333,935	1,362,234	27,966	259
COLUMBIAN LIFE INS CO	340,686	32,328	(5,179)	58,762	54,134	2,945	1,543
COLUMBIAN MUTUAL LIFE INS CO	1,454,253	95,918	3,156	179,674	154,110	82	54
COLUMBUS LIFE INS CO	4,100,171	282,263	(48,003)	327,017	460,933	2,846	1,950
COMBINED INSURANCE CO OF AMER	2,364,178	174,364	(158,695)	646,474	467,870	19,096	12,661
COMMERCIAL TRAVELERS LIFE INS CO	32,537	13,955	(170)	4,052	2,442	6	2
COMMONWEALTH ANNUITY & LIFE INS CO	19,255,382	2,788,002	(22,947)	1,372,836	1,490,373	2,880	16,489
COMPANION LIFE INS CO	395,684	228,148	18,750	279,850	181,925	34,447	23,462
CONNECTICUT GENERAL LIFE INS CO	19,056,658	5,494,483	1,239,398	333,893	648,384	3,856	7,479
CONSTITUTION LIFE INS CO	390,724	39,558	5,156	42,494	23,283	4,097	3,138
CONSUMERS LIFE INS CO	44,865	31,771	3,923	27,205	18,382	0	0
CONTINENTAL AMERICAN INS CO	665,079	157,343	5,868	587,578	278,475	5,165	2,166
CONTINENTAL GENERAL INS CO	4,206,872	255,508	(99,836)	126,812	470,493	4,153	3,784
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	366,653	204,045	(13,498)	508,458	393,398	38,817	29,344
CORVESTA LIFE INS CO	8,828	7,811	(388)	5	3	0	0
COUNTRY INVESTORS LIFE ASSUR CO	303,604	199,174	5,699	0	(2,494)	596	2,034
COUNTRY LIFE INS CO	9,656,258	1,207,561	60,115	617,534	742,057	11,873	11,129
COVENTRY HEALTH & LIFE INS CO	1,251,184	963,924	47,633	1,728,046	1,419,916	0	0
CROATIAN FRATERNAL UNION OF AMER	488,322	50,516	3,618	31,365	45,697	60	328
CSA FRATERNAL LIFE	139,664	3,617	220	11,601	15,449	3,510	726
CSI LIFE INS CO	24,285	17,883	971	1,826	604	0	0
DEAN HEALTH INS INC	161,790	160,976	594	0	0	0	0
DEARBORN NATIONAL LIFE INS CO	1,676,469	453,025	25,711	462,720	371,977	1,571	5,699
DELAWARE AMERICAN LIFE INS CO	116,978	65,128	12,537	92,951	49,791	109	399
DELAWARE LIFE INS CO	36,852,571	1,555,285	198,789	(10,272,703)	3,545,451	19,874	71,978
DENTAL CARE PLUS INC	23,163	14,450	1,677	79,496	56,632	312	61
DENTEGRA INSURANCE CO	82,706	46,978	(3,067)	86,534	13,496	3,941	2,513
DIRECT GENERAL LIFE INS CO	33,095	23,085	7,788	10,139	828	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
DSM USA INS CO INC	\$ 10,009	\$ 8,950	\$ 1,808	\$ 2,837	\$ 5,674	\$ 0	\$ 757		
EAGLE LIFE INS CO	1,151,375	182,589	10,263	342,805	346,772	3,226	550		
ELCO MUTUAL LIFE & ANNUITY	878,437	68,313	9,763	256,206	259,693	32,408	39,345		
ELIPS LIFE INS CO	40,512	34,281	(6,009)	85	(34)	2	0		
EMC NATIONAL LIFE CO	909,549	115,622	14,992	54,567	69,346	1,663	3,683		
EMPHEYS INSURANCE CO	4,361	4,323	32	(3)	0	0	0		
EMPLOYERS REASSURANCE CORP	15,739,314	966,645	(1,511,787)	410,842	2,411,333	0	0		
EMPLOYEES MUTUAL BENEFIT ASSN	896	688	(13)	288	118	282	149		
ENTERPRISE LIFE INS CO	73,473	49,124	15,222	145,776	63,572	0	0		
ENVISION INSURANCE CO	496,667	51,821	1,582	393,702	362,617	9,858	6,615		
EPIC LIFE INS CO THE	32,312	17,530	1,116	27,360	20,160	25,171	14,236		
EQUITABLE LIFE & CSLTY INS CO	485,294	57,737	(4,226)	100,287	95,709	3,693	334		
EQUITRUST LIFE INS CO	18,595,267	839,961	215,247	1,557,963	2,366,116	22,267	28,582		
ERIE FAMILY LIFE INS CO	2,498,593	313,415	560	184,940	232,377	7,426	3,757		
FAMILY HERITAGE LIFE INS CO OF AMER	1,196,816	125,442	31,493	170,049	58,514	3,793	522		
FAMILY LIFE INS CO	146,752	28,400	1,583	25,615	19,753	598	840		
FAMILY SERVICE LIFE INS CO	295,857	35,238	2,518	8	10,221	0	0		
FARM BUREAU LIFE INS CO	9,120,814	637,205	103,923	649,108	814,169	29,290	28,956		
FARMERS NEW WORLD LIFE INS CO	5,046,710	448,161	159,556	540,057	453,095	10,823	9,791		
FEDERAL LIFE INS CO	247,838	24,864	(2,358)	21,336	24,409	991	1,082		
FEDERATED LIFE INS CO	2,007,384	425,453	43,758	199,517	182,610	8,244	5,916		
FIDELITY & GUARANTY LIFE INS CO	24,714,470	1,545,178	(151,113)	(1,591,858)	(1,785,657)	78,420	44,132		
FIDELITY INVESTMENTS LIFE INS CO	27,887,632	957,527	91,296	1,400,415	1,813,611	19,060	15,339		
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	407,036	121,866	2,295	61,690	35,578	2,221	2,262		
FIDELITY SECURITY LIFE INS CO	999,352	242,348	39,158	119,477	96,232	10,298	8,456		
FINANCIAL AMERICAN LIFE INS CO	3,655	2,014	(342)	(135)	(369)	0	0		
FIRST ALLMERICA FINANCIAL LIFE INS CO	3,264,606	224,026	9,210	23,921	105,594	196	570		
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE UNITED STATES OF AMER	990,544	104,383	2,116	37,981	69,732	2,372	1,785		
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMER & CN	387,320	32,375	1,632	12,068	22,938	195	651		
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	3,040	1,000	(148)	4,575	2,785	0	0		
FIRST HEALTH LIFE & HEALTH INS CO	363,188	181,295	41,766	552,597	350,422	10,539	7,344		
FIRST PENN-PACIFIC LIFE INS CO	1,442,408	179,903	6,034	126,612	182,115	1,556	2,650		
FORESTERS LIFE INS & ANNUITY CO	2,468,155	67,820	7,616	278,010	300,672	605	2,854		
FORETHOUGHT LIFE INS CO	31,172,859	1,688,641	111,991	4,820,624	5,074,071	147,821	33,991		
FRESENIUS HEALTH PLANS INS CO	46,673	29,172	2,253	24,079	22,710	0	0		
FUNERAL DIRECTORS LIFE INS CO	1,409,755	130,008	14,233	231,868	233,928	15,314	9,162		
GARDEN STATE LIFE INS CO	136,297	81,448	9,157	21,945	13,967	215	50		
GBU FINANCIAL LIFE	2,754,647	202,997	29,379	432,402	516,702	68,390	27,609		
GCU	1,890,845	154,269	22,183	238,209	290,603	29,888	20,158		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	(573)	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
GENERAL FIDELITY LIFE INS CO	21,913	15,743		193	301				
GENERAL RE LIFE CORP	4,058,975	972,401	165,573	1,335,857	1,030,832	0	0	0	0
GENWORTH LIFE & ANNUITY INS CO	21,184,052	1,153,905	(209,538)	23,451	1,503,771	19,997	56,295	0	0
GENWORTH LIFE INS CO	39,995,411	1,871,008	(624,961)	2,311,666	4,341,495	47,074	60,074	0	0
GERBER LIFE INS CO	3,992,206	311,727	(1,124)	745,062	650,676	25,650	20,289	0	0
GLOBE LIFE & ACCIDENT INS CO	4,726,225	371,798	98,440	713,381	562,030	11,295	5,353	0	0
GOLDEN RULE INS CO	522,610	242,034	130,571	1,264,009	827,106	56,768	44,738	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	820,201	114,751	(884)	46,291	53,207	540	425	0	0
GRANGE LIFE INS CO	450,116	37,268	(3,915)	110,062	114,797	1,287	2,143	0	0
GREAT AMERICAN LIFE INS CO	35,802,366	2,701,392	767,973	5,216,367	5,329,810	99,776	39,923	0	0
GREAT SOUTHERN LIFE INS CO	212,872	53,518	2,371	189	197	377	368	0	0
GREAT WESTERN INS CO	1,394,248	23,417	(4,012)	(9,731)	(32,257)	7,814	7,236	0	0
GREAT-WEST LIFE & ANNUITY INS CO	55,785,511	1,326,919	315,500	7,592,609	7,474,282	114,392	182,210	0	0
GREAT-WEST LIFE ASSUR CO THE	73,126	25,390	1,446	2,583	3,215	283	810	0	0
GREENHOUSE LIFE INS CO	10,169	9,935	(368)	0	0	0	0	0	0
GUARANTEE TRUST LIFE INS CO	638,858	92,271	20,314	229,609	128,809	9,687	3,382	0	0
GUARDIAN INSURANCE & ANNUITY CO INC THE	13,308,149	455,313	147,889	2,154,013	1,522,367	7,996	26,206	0	0
GUARDIAN LIFE INS CO OF AMER THE	58,488,697	7,171,753	310,421	8,389,803	7,083,402	72,537	47,063	0	0
GUGGENHEIM LIFE & ANNUITY CO	13,820,077	698,845	99,065	682,129	1,524,349	15,324	12,256	0	0
HARKEN HEALTH INS CO	25,249	23,844	569	(120)	(886)	0	0	0	0
HARLEYSVILLE LIFE INS CO	400,842	51,054	4,828	14,695	22,008	342	238	0	0
HARIFORD LIFE & ACCIDENT INS CO	12,909,480	2,407,424	398,089	4,495,641	3,397,227	74,710	58,120	0	0
HCC LIFE INS CO	1,096,984	561,549	121,364	1,365,756	1,073,091	65,757	61,047	0	0
HCSC INSURANCE SERVICES CO	1,043,872	247,812	(156,280)	1,523,211	1,322,388	0	0	0	0
HEALTH CARE SERVICE CORP A MUTUAL LEGAL RESERVE CO	26,725,564	16,859,339	4,114,720	35,927,197	29,189,970	4,077	4,514	0	0
HEALTH NET LIFE INS CO	704,656	363,008	(53,078)	752,618	674,773	0	0	0	0
HEALTHSPRING LIFE & HEALTH INS CO INC	1,060,304	562,746	90,300	4,135,888	3,383,467	0	0	0	0
HERITAGE LIFE INS CO	3,930,769	1,007,117	97,083	35,230	278,760	0	0	0	0
HM HEALTH INS CO	27,923	22,148	(120)	0	0	0	0	0	0
HM LIFE INS CO	677,752	391,318	56,116	421,890	285,734	6,644	6,190	0	0
HOMESTEADERS LIFE CO	3,068,849	207,001	16,510	492,162	488,351	16,406	10,377	0	0
HORACE MANN LIFE INS CO	9,285,650	466,103	63,112	556,867	716,192	16,264	17,761	0	0
HUMANA BENEFIT PLAN OF IL INC	551,035	328,463	40,207	1,906,065	1,624,538	527	316	0	0
HUMANA INSURANCE CO	7,233,381	3,720,673	1,140,037	24,820,039	20,248,602	907,854	759,490	0	0
HUMANADENTAL INSURANCE CO	101,009	55,617	17,608	205,507	131,185	12,531	8,764	0	0
IA AMERICAN LIFE INS CO	159,668	62,400	1,253	16,222	8,255	33	768	0	0
IDEALIFE INSURANCE CO	21,680	15,281	(122)	1,393	1,936	5	15	0	0
ILLINOIS MUTUAL LIFE INS CO	1,460,460	240,107	27,444	101,453	99,356	9,931	8,249	0	0
INDEPENDENCE LIFE & ANNUITY CO	3,169,858	165,396	4,143	(413)	4,231	0	1,098	0	0
INDEPENDENT ORDER OF FORESTERS THE	3,355,744	148,106	(21,756)	463,819	397,464	5,272	4,540	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	(107) \$	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
INDEPENDENT ORDER OF VIKINGS	1,972	1,203		56	17	1	3		
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	28,201	9,737	1,428	7,864	5,093	1,810	1,717		
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	260,995	70,299	19,015	43,021	23,046	2	45		
INTEGRITY LIFE INS CO	9,415,090	1,131,267	59,221	668,043	1,018,565	9,947	11,596		
INVESTORS HERITAGE LIFE INS CO	559,299	40,892	7,331	97,353	122,844	1,896	2		
INVESTORS LIFE INS CO OF NORTH AMER	569,009	56,502	284	(80)	6,666	117	375		
JACKSON NATIONAL LIFE INS CO	224,874,558	4,788,440	1,896,325	22,995,813	27,608,098	426,647	474,639		
JEFFERSON NATIONAL LIFE INS CO	6,172,235	42,661	6,809	1,146,390	500,637	34,997	14,512		
JOHN ALDEN LIFE INS CO	208,762	17,916	1,403	104	(5,013)	275	1,689		
JOHN HANCOCK LIFE & HEALTH INS CO	13,819,769	992,792	144,748	690,312	202,091	140	2,096		
JOHN HANCOCK LIFE INS CO (USA)	219,955,899	8,869,305	1,033,654	5,947,739	9,931,545	395,238	557,976		
KANSAS CITY LIFE INS CO	3,333,231	278,157	15,510	303,558	339,728	7,626	5,045		
KNIGHTS OF COLUMBUS	25,428,135	2,144,127	80,653	1,313,887	1,652,280	44,066	37,434		
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	513,333	18,945	2,480	54,511	64,746	1,888	3,114		
LAFAYETTE LIFE INS CO THE	5,493,454	334,385	28,249	578,672	607,635	9,519	12,779		
LANGHORNE REINSURANCE (ARIZONA) LTD	9,128	7,825	515	(384)	(321)	0	0		
LIBERTY BANKERS LIFE INS CO	1,846,871	231,702	10,783	317,020	337,607	17,265	12,003		
LIBERTY LIFE ASSUR CO OF BOSTON	4,021,918	530,981	142,832	(14,186,640)	(14,113,107)	34,195	24,974		
LIBERTY NATIONAL LIFE INS CO	7,793,016	570,064	107,927	982,454	802,100	989	772		
LIFE INSURANCE CO OF NORTH AMER	8,667,897	1,776,176	298,987	3,730,747	2,787,368	45,449	32,193		
LIFE INSURANCE CO OF THE SOUTHWEST	19,775,619	1,241,105	(193,785)	2,103,484	2,238,740	12,884	7,077		
LIFECARE ASSURANCE CO	2,544,592	61,852	(2,099)	170,420	260,528	0	0		
LIFESURE ASSURANCE CO	415,984	46,896	921	81,480	63,303	1,113	130		
LINCOLN BENEFIT LIFE CO	10,462,538	379,930	35,723	80,113	218,084	15,951	24,564		
LINCOLN HERITAGE LIFE INS CO	1,033,901	89,578	4,039	348,773	223,150	4,062	1,829		
LINCOLN LIFE & ANNUITY CO OF NY	14,482,182	1,117,568	80,160	739,593	1,175,738	79	972		
LINCOLN NATIONAL LIFE INS CO THE	238,248,101	8,079,708	1,019,643	25,394,434	28,483,445	594,651	556,268		
LOMBARD INTERNATIONAL LIFE ASSUR CO	6,783,882	26,168	(1,428)	767,264	503,895	248	0		
LONDON LIFE REINSURANCE CO	154,313	63,167	4,726	(55,621)	(46,760)	0	0		
LONGEVITY INSURANCE CO	7,713	7,682	(74)	0	0	2	11		
LOYAL AMERICAN LIFE INS CO	338,740	116,841	8,526	345,271	250,644	943	516		
LOYAL CHRISTIAN BENEFIT ASSN	191,646	3,653	(774)	23,017	27,574	110	2		
LUMICO LIFE INS CO	60,297	46,147	(140)	5,525	206	348	239		
MADISON NATIONAL LIFE INS CO INC	337,362	196,031	16,050	93,853	44,174	19,400	12,930		
MANHATTAN LIFE INS CO THE	633,256	59,046	12,322	79,801	86,916	2,497	1,712		
MANHATTAN NATIONAL LIFE INS CO	149,754	8,946	(1,271)	5,708	9,024	1,358	2,233		
MANHATTAN LIFE ASSURANCE CO OF AMER	700,472	153,672	19,327	251,437	135,759	2,190	1,094		
MASSACHUSETTS MUTUAL LIFE INS CO	243,646,847	15,609,787	(821,347)	22,929,379	30,353,647	263,024	372,368		
MCNA INSURANCE CO	184,114	121,706	17,442	726,471	576,471	0	0		
MEDAMERICA INSURANCE CO	1,199,753	31,006	(134,575)	57,274	222,843	1,314	307		
MEDCO CONTAINMENT LIFE INS CO	1,163,620	388,356	11,630	896,137	820,545	13,076	7,798		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
MEDICO CORP LIFE INS CO	73,543	24,957	296	0	0	29,276	19,473		
MEDICO INSURANCE CO	83,686	37,725	7,086	477	648	2,875	2,083		
MEDICO LIFE & HEALTH INS CO	15,963	14,026	492	0	0	2	1		
MEMBERS LIFE INS CO	164,739	39,447	419	0	0	43,074	5,227		
MERCY CARE INSURANCE CO	12,333	10,333	261	391	435	392	671		
MERIT HEALTH INS CO	127,559	53,456	(1,877)	107,152	89,675	0	0		
MERIT LIFE INS CO	351,436	94,101	53,334	(20,507)	(55,465)	(235)	1,174		
METROPOLITAN LIFE INS CO	378,079,610	11,098,080	3,656,680	31,822,388	45,060,363	301,709	553,165		
METROPOLITAN TOWER LIFE INS CO	20,617,233	1,549,436	76,322	1,876,618	1,538,248	14,160	12,831		
MID-WEST NATIONAL LIFE INS CO OF TN	62,485	28,859	3,222	6,366	784	558	495		
MIDLAND NATIONAL LIFE INS CO	57,914,703	3,571,208	401,605	3,701,003	4,783,204	69,824	75,759		
MIDWESTERN UNITED LIFE INS CO	231,588	128,171	3,877	2,764	5,928	9	48		
MIL LIFE INS INC	1,196,543	35,978	384	13,671	9,412	6,563	3,631		
MINNESOTA LIFE INS CO	46,519,385	2,848,967	74,726	7,546,637	7,400,813	228,845	184,687		
MML BAY STATE LIFE INS CO	4,859,690	309,932	18,276	871	50,907	336	749		
MODERN WOODMEN OF AMER	16,475,930	1,878,929	109,883	963,160	1,215,313	87,293	86,561		
MONARCH LIFE INS CO	622,097	4,278	(305)	3,349	46,593	151	2,296		
MONY LIFE INS CO	7,062,672	421,796	43,152	219,761	363,909	4,391	9,037		
MONY LIFE INS CO OF AMER	3,704,847	222,447	(89,400)	591,380	410,610	7,711	7,036		
MOTORISTS LIFE INS CO	590,381	68,451	5,603	156,007	159,303	1,478	616		
MUNICH AMERICAN REASSURANCE CO	8,138,175	638,559	69,137	1,111,440	1,067,824	0	0		
MUNICH RE US LIFE CORP	10,544	8,083	(341)	0	253	0	3		
MUTUAL OF AMER LIFE INS CO	20,380,809	927,205	16,013	2,597,717	2,658,799	44,648	36,783		
MUTUAL OF OMAHA INS CO	8,084,020	3,172,718	(157,419)	3,282,630	2,682,579	24,650	15,772		
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	2,043,985	152,901	7,704	176,582	199,036	10,580	9,210		
NASSAU LIFE & ANNUITY CO	35,268	10,556	308	5,731	5,465	219	0		
NASSAU LIFE INS CO	11,959,771	514,912	94,233	251,976	483,186	3,000	7,858		
NATIONAL BENEFIT LIFE INS CO	566,861	153,948	21,539	91,274	51,419	380	235		
NATIONAL CATHOLIC SOCIETY OF FORESTERS	166,583	17,525	678	3,112	7,096	475	2,032		
NATIONAL FARMERS UNION LIFE INS CO	191,054	48,308	6,113	5,722	7,743	99	166		
NATIONAL GUARDIAN LIFE INS CO	4,080,043	333,240	29,967	654,278	555,640	54,982	50,574		
NATIONAL HEALTH INS CO	59,431	18,851	1,127	13,235	1,076	12,366	9,676		
NATIONAL LIFE INS CO	9,502,839	2,131,107	(22,798)	374,197	385,419	5,103	3,649		
NATIONAL MUTUAL BENEFIT	342,336	35,033	(161)	17,273	24,927	10,892	15,361		
NATIONAL SLOVAK SOCIETY OF THE USA	1,211,904	57,304	7,134	152,104	189,174	4,606	3,677		
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	583,646	138,714	28,900	130,153	61,158	45	8		
NATIONAL WESTERN LIFE INS CO	10,991,033	1,419,027	31,296	687,924	923,760	7,173	17,283		
NATIONWIDE LIFE & ANNUITY INS CO	25,929,227	1,467,710	230,005	6,338,911	5,819,774	94,225	11,985		
NATIONWIDE LIFE INS CO	139,341,303	6,845,087	711,049	9,829,042	14,696,730	141,116	322,837		
NEW ENGLAND LIFE INS CO	8,500,670	213,137	130,264	141,478	439,388	2,733	22,144		

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
NEW ERA LIFE INS CO OF THE MIDWEST	\$ 140,183	\$ 14,018	\$ 1,474	\$ 54,183	\$ 51,479	\$ 5	\$ 225		
NEW YORK LIFE INS & ANNUITY CORP	153,457,661	8,586,110	266,790	12,300,741	19,431,994	130,763	168,319		
NEW YORK LIFE INS CO	180,036,224	21,006,470	1,210,359	17,085,158	15,960,051	140,524	146,892		
NIPPON LIFE INS CO OF AMER	224,133	143,306	4,522	350,022	276,696	15	3		
NORTH AMERICAN CO FOR LIFE & HEALTH INS	27,330,486	1,431,173	128,480	2,695,672	3,251,405	60,171	45,613		
NORTH AMERICAN INS CO	18,389	12,817	1,436	11,747	9,608	2,112	1,918		
NORTHWESTERN LONG TERM CARE INS CO	240,435	141,769	2,860	0	346	44,214	5,286		
NORTHWESTERN MUTUAL LIFE INS CO THE	272,167,485	22,134,151	782,962	18,036,246	19,515,026	979,187	1,123,946		
NYLIFE INSURANCE CO OF AZ	176,583	113,429	2,898	13,674	11,845	318	145		
OCCIDENTAL LIFE INS CO OF NC	253,148	27,705	4,804	34,353	22,602	1,296	329		
OHIO NATIONAL LIFE ASSUR CORP	4,054,308	290,427	35,857	152,090	213,669	6,463	3,292		
OHIO NATIONAL LIFE INS CO	29,084,435	1,019,073	(55,420)	1,421,548	4,133,504	56,202	120,750		
OHIO STATE LIFE INS CO	14,717	10,377	118	0	0	120	83		
OLD AMERICAN INS CO	268,672	21,604	160	90,094	59,788	4,788	1,603		
OLD REPUBLIC LIFE INS CO	109,021	33,562	786	14,304	7,431	370	1,568		
OLD UNITED LIFE INS CO	88,786	52,507	7,595	5,582	(5,832)	0	0		
OMAHA HEALTH INS CO	19,528	9,407	(17,227)	0	0	0	0		
OPTIMUM RE INS CO	196,750	41,132	5,785	47,700	39,346	0	0		
OPTUM INSURANCE OF OH INC	356,229	68,741	35,233	0	0	3	0		
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	15,435	8,254	(830)	12,669	8,214	2,371	1,772		
OXFORD LIFE INS CO	2,213,861	203,723	11,367	393,739	436,699	4,713	1,812		
OZARK NATIONAL LIFE INS CO	838,378	142,751	20,418	81,882	62,609	4,210	2,371		
PACIFIC LIFE & ANNUITY CO	7,132,788	550,409	59,189	544,882	768,488	30	1,852		
PACIFIC LIFE INS CO	128,996,849	9,691,434	868,726	12,254,484	15,644,980	323,522	340,638		
PACIFICARE LIFE & HEALTH INS CO	187,485	182,390	4,315	12,809	9,158	1,797	1,543		
PAN-AMERICAN ASSURANCE CO	25,961	19,443	589	206	403	70	131		
PAN-AMERICAN LIFE INS CO	1,205,217	243,564	15,506	217,200	155,064	4,154	3,216		
PARK AVENUE LIFE INS CO	233,790	50,430	6,365	1,633	7,818	0	0		
PARKER CENTENNIAL ASSUR CO	94,890	47,092	1,552	4,817	6,857	346	345		
PARTNERRE LIFE REINSURANCE CO OF AMER	72,148	32,193	(3,110)	8,570	10,215	0	0		
PAUL REVERE LIFE INS CO THE	3,410,167	191,128	70,444	93,192	(82,928)	1,530	3,757		
PAVONIA LIFE INS CO OF MI	1,101,463	73,756	94,647	45,264	(10,763)	331	273		
PEKIN LIFE INS CO	1,503,869	129,198	3,440	184,499	186,260	31,046	26,257		
PENN INSURANCE & ANNUITY CO	6,110,091	472,586	40,192	760,415	747,627	10,196	698		
PENN MUTUAL LIFE INS CO THE	21,048,510	1,853,576	37,515	993,852	1,965,244	14,837	19,304		
PENNSYLVANIA LIFE INS CO	21,073	19,565	3,989	0	0	927	1,563		
PHILADELPHIA AMERICAN LIFE INS CO	303,305	44,318	8,133	190,283	128,927	1,780	484		
PHL VARIABLE INS CO	5,914,125	117,826	(101,727)	384,495	665,087	8,795	15,528		
PHYSICIANS LIFE INS CO	1,678,227	158,618	7,234	270,268	257,953	41,991	23,624		
PHYSICIANS MUTUAL LIFE INS CO	2,356,293	993,362	52,084	463,459	345,089	63,771	40,396		
PHYSICIANS PLUS INS CORP	133,139	100,101	2,762	192,955	169,783	192,244	172,773		

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
PIONEER MUTUAL LIFE INS CO	\$ 509,566	\$ 46,897	\$ 9,090	\$ 14,217	\$ 22,557	\$ 425	\$ 1,184
PIONEER SECURITY LIFE INS CO	95,787	62,468	(3,221)	12,044	6,311	47	26
PLATEAU INSURANCE CO	27,920	15,378	688	16,621	5,892	188	18
POLISH FALCONS OF AMER	67,526	1,099	(448)	3,712	5,641	42	36
POLISH NATIONAL ALLIANCE OF THE US OF NA	431,694	21,971	1,293	12,455	23,857	592	390
POLISH ROMAN CATHOLIC UNION OF AMER	205,772	11,802	606	15,245	19,671	882	946
PREFEREDONE INSURANCE CO	80,922	38,742	(11,378)	230,259	214,127	1	3
PRIMERICA LIFE INS CO	1,595,494	674,165	505,882	339,104	57,751	26,929	15,199
PRINCIPAL LIFE INS CO	184,622,621	5,319,590	1,017,638	9,765,241	10,865,918	491,962	108,894
PRINCIPAL NATIONAL LIFE INS CO	387,199	205,183	(3,577)	7	1	21,452	1,517
PROFESSIONAL INSURANCE CO	111,247	50,226	5,137	19,172	11,653	61	18
PROTECTIVE LIFE INS CO	57,811,786	4,340,273	321,113	12,622,839	14,561,813	72,609	83,708
PROVIDENT AMERICAN LIFE & HEALTH INS CO	9,230	8,160	1,430	6,265	4,095	9	11
PROVIDENT LIFE & ACCIDENT INS CO	7,993,979	607,261	204,820	771,018	411,987	13,465	11,495
PRUCO LIFE INS CO	113,272,681	1,460,896	158,699	1,522,084	1,308,436	211,572	226,153
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	54,107,394	6,396,110	(851,523)	7,075,657	14,751,687	7,879	104,600
PRUDENTIAL INSURANCE CO OF AMER THE	271,164,346	10,694,836	1,324,465	30,487,567	33,439,858	292,316	382,374
PRUDENTIAL RETIREMENT INS & ANNUITY CO	69,883,152	1,082,292	135,287	1,082,422	1,722,599	297,587	366,701
PURITAN LIFE INS CO OF AMER	133,200	21,558	1,140	25,272	25,617	813	547
PYRAMID LIFE INS CO THE	74,220	16,952	2,036	12,499	11,105	48	12
RELIABLE LIFE INS CO THE	20,625	11,746	536	0	0	3	17
RELIAANCE STANDARD LIFE INS CO	13,875,026	1,278,268	245,112	3,161,311	3,108,997	94,790	57,238
RELIASTAR LIFE INS CO	20,238,547	1,632,936	100,637	1,127,104	2,442,093	78,785	66,392
RELIASTAR LIFE INS CO OF NY	2,815,164	278,749	17,484	154,832	298,460	415	490
RENAISSANCE LIFE & HEALTH INS CO OF AMER	95,262	67,841	3,218	169,726	124,159	2,295	1,620
RESERVE NATIONAL INS CO	136,010	30,904	(9,706)	162,642	97,755	221	140
RESOURCE LIFE INS CO	6,936	6,731	28	0	0	0	0
RG A REINSURANCE CO	36,983,455	2,078,654	659,941	4,488,051	4,672,865	0	0
RIVERSOURCE LIFE INS CO	98,013,761	3,280,144	1,627,836	5,242,314	8,211,854	127,817	240,931
ROYAL NEIGHBORS OF AMER	1,067,888	189,943	2,374	128,971	121,951	4,986	4,445
RX LIFE INS CO	9,510	9,185	200	0	0	107	1
SAFEHEALTH LIFE INS CO	12,698	12,642	356	114	23	0	0
SAGICOR LIFE INS CO	1,582,992	91,006	6,673	390,366	383,233	9,758	2,551
SAVINGS BANK MUTUAL LIFE INS CO OF MA THE	3,066,542	201,799	39,075	129,380	154,722	1,711	177
SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	1,037,449	207,988	(52,845)	196,758	228,288	0	0
SCOR GLOBAL LIFE REINSURANCE CO OF DE	473,306	127,057	37,763	103,687	62,695	0	0
SCOR GLOBAL LIFE USA REINSURANCE CO	764,555	264,390	14,246	249,311	188,830	0	0
SECURIAN LIFE INS CO	1,094,945	360,809	9,880	445,068	417,673	21,749	16,011
SECURITY BENEFIT LIFE INS CO	33,538,590	2,398,079	272,198	1,985,950	3,887,433	21,366	48,889
SECURITY LIFE OF DENVER INS CO	15,351,717	965,377	(61,824)	1,578,639	960,958	7,347	9,560
SECURITY MUTUAL LIFE INS CO OF NY	2,767,386	164,926	7,073	205,978	232,581	1,273	1,853

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
SECURITY NATIONAL LIFE INS CO	666,690	47,184	17,964	85,501	70,978	501	104		
SENIOR HEALTH INS CO OF PA	2,186,058	(466,873)	(499,919)	1,237,393	1,781,439	1,080	5,207		
SENTRY LIFE INS CO	7,018,893	295,821	32,329	795,701	511,298	78,096	121,545		
SETTLERS LIFE INS CO	426,385	46,493	3,448	54,147	45,202	1,356	2,601		
SHELTERPOINT INSURANCE CO	9,092	8,011	(295)	0	0	0	0		
SHENANDOAH LIFE INS CO	994,688	108,627	14,963	43,499	59,085	81	143		
SIERRA HEALTH & LIFE INS CO INC	4,126,484	2,116,487	762,826	16,213,618	13,671,519	383,655	213,045		
SILVERSCRIPT INSURANCE CO	2,371,801	998,844	28,263	2,693,112	2,253,586	58,652	44,215		
SLOVAK CATHOLIC SOKOL	85,164	7,750	626	6,681	8,250	2,107	1,939		
SLOVENE NATIONAL BENEFIT SOCIETY	212,075	7,454	201	6,738	13,281	233	111		
SONS OF NORWAY	359,983	19,679	11,226	15,881	24,394	2,680	3,394		
SOUTHERN LIFE & HEALTH INS CO	70,651	32,167	1,403	(94)	639	0	0		
STANDARD INSURANCE CO	23,862,642	1,293,981	201,609	4,461,991	4,394,155	110,104	62,264		
STANDARD LIFE & ACCIDENT INS CO	516,923	291,890	10,947	107,555	76,150	3,022	1,960		
STANDARD SECURITY LIFE INS CO OF NY	129,108	70,792	8,291	89,006	49,298	707	288		
STARMOUNT LIFE INS CO	94,040	45,330	(9,498)	209,895	145,194	5,198	3,487		
STATE FARM LIFE & ACCIDENT ASSUR CO	3,035,306	540,195	29,501	245,415	240,195	76,025	57,039		
STATE LIFE INS CO THE	8,490,203	495,956	48,118	705,345	984,771	24,925	8,496		
STATE LIFE INS FUND	111,517	8,443	494	1,155	3,225	2,195	5,757		
STATE MUTUAL INS CO	189,541	26,253	(15,371)	25,513	18,751	1,094	516		
STERLING LIFE INS CO	33,531	14,487	7,959	61,011	44,137	209	150		
SUN LIFE & HEALTH INS CO (US)	930,626	105,429	7,240	116,941	103,258	484	700		
SUN LIFE ASSUR CO OF CN	18,836,114	1,323,855	581,786	3,434,046	2,661,652	117,375	79,348		
SUPREME COUNCIL OF THE ROYAL ARCANUM	108,838	11,622	(45)	6,927	8,500	5	2		
SURETY LIFE INS CO	19,651	18,181	(369)	0	0	337	227		
SUSA LIFE INS CO INC	28,708	17,220	(6,878)	7,736	4,927	155	0		
SWISS RE LIFE & HEALTH AMER INC	15,932,402	2,035,794	(1,164,859)	6,288,492	5,734,627	0	8		
SYMETRA LIFE INS CO	37,859,874	2,126,566	(118,677)	268,702	4,793,454	77,630	49,661		
SYMETRA NATIONAL LIFE INS CO	18,878	11,639	541	1,909	1,179	3	10		
SYMPHONIX HEALTH INS INC	338,035	104,884	(17,743)	541,547	438,612	7,867	7,848		
TALCOTT RESOLUTION LIFE & ANNUITY INS CO	32,808,756	1,160,839	65,046	(1,617,356)	2,469,345	24,417	179,299		
TALCOTT RESOLUTION LIFE INS CO	86,253,286	3,712,663	(11,177)	(5,318,685)	6,568,439	38,096	124,590		
TEACHERS INSURANCE & ANNUITY ASSN OF AMER	303,286,269	38,126,304	1,453,054	15,118,409	22,815,752	142,853	222,906		
TEXAS LIFE INS CO	1,232,237	94,987	38,777	263,028	186,618	505	475		
THRIVENT FINANCIAL FOR LUTHERANS	90,508,934	9,129,599	1,206,377	5,115,235	6,119,222	669,039	624,044		
THRIVENT LIFE INS CO	3,720,699	159,055	3,544	142,143	357,433	10,202	18,404		
TIAA-CREF LIFE INS CO	13,267,152	500,884	(14,632)	690,237	600,108	75,747	2,367		
TIER ONE INS CO	10,041	10,021	57	0	0	0	0		
TIME INSURANCE CO II	19,550	2,558	5,669	409	(5,884)	6,107	14,593		
TRANS WORLD ASSUR CO	343,715	86,256	3,249	12,251	15,749	94	8		
TRANSAMERICA ADVISORS LIFE INS CO	7,204,454	499,139	(70,314)	26,753	856,842	30	4,226		



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LIFE AND HEALTH INSURER (000s OMITTED)							
TRANSAMERICA FINANCIAL LIFE INS CO	\$ 29,480,572	\$ 1,090,510	\$ 200,439	\$ 5,753,819	\$ 8,847,366	\$ 66,575	\$ 3,289,128
TRANSAMERICA LIFE INS CO	117,015,550	5,778,294	(1,338,554)	11,422,234	17,921,024	209,192	650,665
TRANSAMERICA PREMIER LIFE INS CO	47,636,506	1,965,160	536,391	3,550,022	3,497,363	38,330	62,917
TRAVELERS PROTECTIVE ASSN OF AMER	14,171	12,488	(324)	548	298	21	26
TRUASSURE INSURANCE CO	11,052	7,218	(1,928)	10,646	7,967	150	116
TRUSTMARK INSURANCE CO	1,585,484	335,011	13,754	366,487	199,619	2,531	2,757
TRUSTMARK LIFE INS CO	319,929	175,479	25,699	124,594	82,108	2,693	1,737
UBS LIFE INS CO USA	42,773	41,312	765	(9)	15,715	0	0
UNICARE LIFE & HEALTH INS CO	310,602	60,547	(7,170)	353,866	364,832	8,111	3,363
UNIFIED LIFE INS CO	225,392	24,182	102	47,777	38,307	5,002	4,127
UNIMERICA INSURANCE CO	436,717	230,702	62,514	431,827	321,639	7,609	6,729
UNION FIDELITY LIFE INS CO	20,505,165	667,802	(298,760)	253,516	1,837,253	273	350
UNION LABOR LIFE INS CO THE	3,892,637	108,665	13,271	150,206	118,905	3,694	3,002
UNION SECURITY INS CO	2,448,409	126,266	90,023	3,761	31,916	14,772	27,717
UNITED AMERICAN INS CO	743,262	158,323	30,407	488,490	338,976	9,407	8,159
UNITED CONCORDIA INS CO	316,224	222,061	35,868	669,191	564,499	196	187
UNITED FIDELITY LIFE INS CO	755,873	488,280	48,694	6,346	11,520	61	119
UNITED HERITAGE LIFE INS CO	603,803	67,268	6,279	84,190	85,848	2,302	1,170
UNITED HOME LIFE INS CO	97,561	19,911	(127)	22,013	12,129	475	314
UNITED INSURANCE CO OF AMER	3,906,884	450,903	140,698	361,963	250,942	1,324	1,516
UNITED LIFE INS CO	1,514,372	142,786	20,283	180,450	207,169	24,340	19,895
UNITED OF OMAHA LIFE INS CO	23,038,776	1,639,370	55,374	3,263,751	2,706,902	98,834	56,448
UNITED SECURITY ASSUR CO OF PA	36,893	11,491	(219)	7,918	4,781	840	465
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSN OF & FOR	254,550	32,323	(162)	13,585	19,327	251	198
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	28,200,279	1,278,050	(214,812)	(3,607,187)	1,934,434	(2,145)	3,962
UNITED WORLD LIFE INS CO	128,506	44,555	2,841	1,184	1,883	8,628	6,237
UNITEDHEALTHCARE INSURANCE CO	20,752,474	8,128,232	3,080,481	54,441,962	43,411,774	1,187,720	949,392
UNITEDHEALTHCARE LIFE INS CO	241,186	158,892	15,598	471,736	387,255	65	24
UNITY FINANCIAL LIFE INS CO	301,724	15,942	1,454	43,059	40,685	1,884	1,198
UNIVERSAL GUARANTY LIFE INS CO	346,199	60,025	6,166	5,265	12,058	26	45
UNUM INSURANCE CO	62,800	46,917	1,217	4,792	2,656	23	22
UNUM LIFE INS CO OF AMER	22,022,437	1,834,224	493,235	3,616,222	1,768,625	106,141	80,989
US FINANCIAL LIFE INS CO	538,195	65,731	(6,078)	32,661	66,691	2,118	6,269
US HEALTH & LIFE INS CO	28,421	13,669	(545)	32,216	30,659	0	(22)
USAA LIFE INS CO	25,393,939	2,537,327	245,516	2,023,591	2,480,536	12,361	13,147
USABLE LIFE	514,687	273,795	142,495	572,569	384,799	120	13
VANTIS LIFE INS CO	523,817	63,651	(6,071)	120,725	124,810	150	125
VARIABLE ANNUITY LIFE INS CO THE	78,453,700	2,689,564	682,130	4,617,306	7,625,748	17,938	24,553
VOYA INSURANCE & ANNUITY CO	50,810,613	2,221,194	(224,972)	(16,217,188)	716,528	6,659	136,543
VOYA RETIREMENT INS & ANNUITY CO	100,327,002	2,000,021	377,033	12,263,474	14,940,379	267,073	284,632

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
WASHINGTON NATIONAL INS CO	\$ 5,466,051	\$ 365,762	\$ 61,246	\$ 703,947	\$ 628,507	\$ 8,631	\$ 10,849		
WEA INSURANCE CORP	661,468	170,652	20,172	603,790	553,570	607,993	544,768		
WELLCARE HEALTH INS CO OF KY INC	811,504	362,949	126,690	3,023,400	2,539,367	0	0		
WELLCARE PRESCRIPTION SERVICES INC	1,136,511	191,646	91,920	762,405	540,611	6,867	5,101		
WEST COAST LIFE INS CO	5,336,538	411,900	63,657	(26,339)	124,814	10,066	15,577		
WESTERN AND SOUTHERN LIFE INS CO THE	10,112,634	4,937,056	415,124	237,054	341,626	1,920	2,125		
WESTERN CATHOLIC UNION	189,344	8,075	473	30,469	34,298	2,732	7,186		
WESTERN FRATERNAL LIFE ASSN	301,910	23,660	(420)	15,998	22,670	3,897	3,370		
WESTERN UNITED LIFE ASSUR CO	1,223,084	79,415	5,104	158,430	191,095	2,776	125		
WESTERN-SOUTHERN LIFE ASSUR CO	13,029,414	939,799	16,091	1,423,419	1,719,647	141,763	53,084		
WILCAC LIFE INS CO	2,289,232	120,455	13,062	(6,222)	34,998	510	3,395		
WILCO LIFE INS CO	2,794,927	161,399	40,573	101,317	186,225	2,255	7,553		
WILLIAM PENN ASSN	467,648	33,247	2,864	36,232	50,068	236	181		
WILTON REASSURANCE CO	18,607,314	950,182	44,779	3,852,481	3,985,063	0	0		
WILTON REASSURANCE LIFE CO OF NY	875,350	100,047	8,703	13,206	36,328	45	3		
WOMANS LIFE INS SOCIETY	204,562	19,973	(1,262)	9,970	14,772	45	100		
WOODMEN OF THE WORLD LIFE INS SOCIETY	10,949,511	1,432,173	85,227	596,486	735,880	160	278		
WORKMENS BENEFIT FUND OF THE UNITED STATES OF AMER	33,248	1,396	221	982	1,735	7	5		
WYSSTA INSURANCE CO INC	13,361	10,876	1,559	15,052	10,620	15,052	10,603		
ZURICH AMERICAN LIFE INS CO	14,048,160	126,049	(55,673)	(81,397)	151,473	4,569	14,762		

**Table H**

**2018 Financial Data  
of  
Other Health Insurers**

**Includes: Health Maintenance Organizations  
Limited Service Health Organizations  
Hospital Medical Dental Indemnity Plans  
Life and Health Cooperatives**



Wisconsin Insurance Report Business of 2018  
Financial and Statistical Data, Table H

	FINANCIAL DATA				WISCONSIN OPERATIONS									
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO				
OTHER HEALTH INSURER (000s OMITTED)	\$	\$	\$	(1) \$	\$			\$	\$					
ACCESSCARE GENERAL WI INS INC	106	106		7	0	0	0	0	0	0				
AMERICAN DENTAL PLAN OF WI INC	156	81		7	1,358	1,075	79	0	1,075	0				
ASPIRUS ARISE HEALTH PLAN OF WI INC	43,233	15,910	(3,011)		92,534	82,384	91	13	92,782	83,426				
CARE WISCONSIN HEALTH PLAN INC	59,037	36,923	2,418		150,289	128,992	96	5	150,814	129,011				
CARE-PLUS DENTAL PLANS INC	1,447	0	0		26,242	25,694	98	2	26,242	25,694				
CHILDRENS COMMUNITY HEALTH PLAN INC	159,024	71,369	32,915		434,391	352,137	88	5	440,687	353,928				
COMMON GROUND HEALTHCARE COOPERATIVE	217,899	144,752	135,491		557,457	375,829	68	8	564,944	381,598				
COMMUNITY CARE HEALTH PLAN INC	23,059	14,666	1,458		94,813	85,951	92	7	94,921	86,001				
COMPICARE HEALTH SERVICES INS CORP	329,255	167,880	59,099		914,317	735,028	85	10	741,642	598,877				
DEAN HEALTH PLAN INC	280,627	155,798	27,812		1,371,681	1,181,472	88	9	1,372,327	1,181,874				
DELTA DENTAL OF WI INC	240,776	191,328	3,666		250,325	198,536	85	15	250,325	184,470				
DENTAL COM INS PLAN INC	62	0	0		3,427	3,084	90	10	3,427	3,084				
DENTAL PROTECTION PLAN INC	40	7	1		74	0	0	98	74	0				
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	52,035	22,744	409		163,136	143,754	91	9	163,694	145,822				
GROUP HEALTH COOPERATIVE OF SOUTH														
CENTRAL WI														
GUNDERSEN HEALTH PLAN INC	94,992	45,136	2,554		395,718	355,953	93	7	396,644	356,568				
HEALTH TRADITION HEALTH PLAN INC	45,412	16,955	(2,055)		215,237	203,106	97	5	213,423	201,182				
HUMANA WI HEALTH ORGANIZATION INS CORP	17,170	9,847	(3,893)		33,208	29,773	95	17	33,881	29,973				
INDEPENDENT CARE HEALTH PLAN	679,577	296,416	11,486		2,572,091	2,214,260	89	10	319,362	284,624				
MANAGED HEALTH SERVICES INS CORP	87,278	32,507	4,572		285,121	229,020	89	8	286,175	229,278				
MEDICA HEALTH PLANS OF WI	86,157	51,209	12,937		120,819	103,458	88	7	120,994	176,456				
MEDICAL ASSOCIATES CLINIC HEALTH PLAN	144,112	91,292	17,990		82,979	57,297	69	10	77,516	64,555				
OF WI THE														
MERCYCARE HMO INC	5,382	3,173	266		25,549	23,099	94	8	25,777	23,099				
MOLINA HEALTHCARE OF WI INC	35,679	10,806	(2,390)		106,796	100,695	97	8	104,980	98,154				
MOMENTUM INSURANCE PLANS INC	58,924	30,943	8,818		157,394	103,918	71	20	157,400	104,862				
NETWORK HEALTH INS CORP	1,035	772	5		1,249	1,116	95	11	1,249	1,116				
NETWORK HEALTH PLAN	161,324	74,550	(2,334)		590,125	539,914	94	9	590,746	540,746				
PREFERRED INSURANCE AFFILIATES INC	106,495	58,332	10,179		401,046	334,424	85	12	404,551	342,936				
SECURITY HEALTH PLAN OF WI INC	238	138	(16)		202	102	51	58	0	102				
SENIORDENT DENTAL PLAN INC	395,926	146,587	28,714		1,340,073	1,202,914	91	8	1,341,209	1,203,490				
SUPERIOR VISION INS PLAN OF WI INC	377	376	(15)		168	84	50	59	79	39				
TRILOGY HEALTH INS INC	5,950	1,688	1,201		20,037	13,493	68	24	14,079	8,392				
UCARE HEALTH INC	10,462	3,782	544		28,260	23,859	90	9	28,625	24,340				
UNITEDHEALTHCARE OF WI INC	35,339	35,292	682		6,699	6,363	95	1	277	15				
UNITY HEALTH PLANS INS CORP	1,705,514	833,401	383,831		6,426,764	5,104,389	83	9	2,096,026	1,705,621				
VISION CARE NETWORK INS CORP	240,963	82,603	5,816		1,276,798	1,141,127	92	7	1,278,158	1,140,875				
WISCO DENTAL INS PLAN INC	21	19	(4)		0	0	0	0	0	0				
WISCONSIN COLLABORATIVE INS CO	236	0	0		196	10	5	95	177	10				
WISCONSIN PHYSICIANS SERVICE INS CORP	26,391	16,335	53		43,724	40,242	96	4	44,088	41,678				
WPS HEALTH PLAN INC	289,268	127,737	(1,282)		396,043	315,244	83	13	381,408	301,483				
	28,446	13,148	(3,535)		89,089	78,195	95	10	89,406	78,195				



**Table I**

**2018 Financial Data  
of  
Town Mutual Insurers**

**Includes: Town Mutual Insurers**





Wisconsin Insurance Report Business of 2018  
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
TOWN MUTUAL INSURER (000s OMITTED)											
ALL-STAR/NEWARK MUTUAL INS CO	\$ 4,063	\$ 2,507	\$ (47)	\$ 1,893	\$ 1,108	66	42	\$ 2,756	\$ 2,992	109	
ARLINGTON MUTUAL INS CO	3,524	2,596	(103)	888	620	79	44	1,528	641	42	
ASHLAND COUNTY TOWN INS CO	1,869	1,713	72	213	18	14	315	23	23	7	
BARABOO MUTUAL INS CO	1,849	1,545	(92)	377	337	95	35	648	532	82	
BARRON MUTUAL INS CO	5,193	4,107	222	1,217	403	40	46	1,694	1,064	63	
BERRY AND ROXBURY MUTUAL INS CO	1,962	1,777	(33)	168	94	68	71	394	281	71	
BLOOMINGTON FARMERS MUTUAL INS CO	3,407	1,975	378	1,186	396	39	36	2,070	510	25	
BRISTOL TOWN INS CO	1,144	1,072	(4)	88	34	46	77	158	39	25	
CALEDONIA MUTUAL FIRE INS CO	686	675	(5)	15	28	206	2	120	383	319	
CLARNO MUTUAL INS CO	2,458	2,114	(185)	390	342	92	44	628	467	74	
COLUMBUS MUTUAL TOWN INS CO	1,808	1,462	(105)	352	281	90	55	643	566	88	
DARLINGTON MUTUAL INS CO	1,495	709	145	857	407	54	48	1,535	889	58	
DUPONT MUTUAL INS CO	2,586	1,712	349	939	218	32	43	1,469	45	3	
FALL CREEK MUTUAL INS CO	3,509	2,828	192	672	196	35	46	1,116	236	21	
FARMERS TOWN MUTUAL INS CO	1,994	1,518	(95)	406	371	97	35	817	741	91	
FLYWAY MUTUAL INS CO	3,819	2,641	(211)	849	708	92	43	1,436	999	70	
FORWARD MUTUAL INS CO	8,139	7,236	385	1,179	278	30	48	1,684	223	13	
FRANKLIN FARMERS MUTUAL INS CO	1,259	438	(195)	794	526	74	50	1,490	1,003	67	
GREEN COUNTY MUTUAL INS CO	3,750	2,720	211	971	382	44	38	1,709	685	40	
HEARTLAND MUTUAL INS CO	1,545	788	(90)	559	328	65	60	956	287	30	
HELENVILLE MUTUAL INS CO	1,688	671	(21)	994	546	74	47	1,666	825	49	
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	709	645	39	41	5	30	0	188	19	10	
HOLLAND MUTUAL FIRE INS CO	661	351	(72)	338	160	72	59	668	476	71	
JAMESTOWN MUTUAL INS CO	4,361	3,242	555	1,305	264	23	31	1,927	273	14	
KENOSHA COUNTY MUTUAL INS CO	5,126	4,926	135	213	31	21	64	356	53	15	
LAPRAIRIE MUTUAL INS CO	2,206	1,746	(268)	438	352	89	76	614	921	150	
LEBANON-CLYMAN MUTUAL INS CO	2,954	2,292	262	839	171	26	46	1,404	180	13	
LIBERTY MUTUAL FIRE INS CO	3,742	3,176	13	674	285	50	61	1,049	456	43	
LUCK MUTUAL INS CO	3,035	2,221	87	761	261	41	48	1,216	385	32	
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	1,568	1,341	(99)	287	252	103	48	512	377	74	
MEDINA MUTUAL INS CO	2,368	1,532	56	868	414	56	45	1,348	445	33	
MERRIMAC LODI MUTUAL INS CO	4,551	3,666	(163)	968	813	94	33	1,487	987	66	
MIDDLETON INSURANCE CO	2,556	1,702	(185)	759	605	86	50	1,378	1,322	96	
MT PLEASANT-PERRY MUTUAL INS CO	5,136	3,892	522	1,353	285	24	34	2,131	77	4	
NEW HOPE MUTUAL INS CO	951	771	76	230	13	12	71	353	14	4	
NORTHEASTERN MUTUAL INS CO	3,688	3,175	100	590	244	45	44	1,120	459	41	
NORTHERN FINNISH MUTUAL INS CO	2,054	1,649	258	466	11	8	59	708	11	2	
PELLA MUTUAL INS CO	2,871	1,631	(251)	1,331	832	79	53	2,006	1,164	58	
PRICE COUNTY TOWN MUTUAL INS CO	2,361	1,835	120	550	141	32	48	839	225	27	

Wisconsin Insurance Report Business of 2018  
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS					
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
TOWN MUTUAL INSURER (000s OMITTED)										
RACINE COUNTY MUTUAL INS CO	\$ 3,799	\$ 3,033	\$ 285	\$ 884	\$ 333	45	42	\$ 1,233	\$ 693	56
REEDSBURG-WESTFIELD MUTUAL INS CO	3,387	2,848	(84)	545	414	85	39	892	526	59
RIVER FALLS MUTUAL INS CO	4,556	3,832	185	807	276	44	39	1,243	493	40
RIVER VALLEY MUTUAL INS CO	6,563	5,058	385	1,489	350	34	56	2,462	463	19
SENECA SIGEL MUTUAL INS CO	3,097	2,532	151	790	184	38	56	1,179	144	12
SOUTH CENTRAL MUTUAL INS CO	3,699	2,920	116	737	326	50	48	1,433	937	65
SOUTHEAST MUTUAL INS CO	1,594	1,219	(111)	338	221	73	58	638	172	27
SPRING GROVE MUTUAL INS CO	1,710	1,475	38	265	120	51	48	396	130	33
STOCKHOLM TOWN MUTUAL INS CO	3,216	2,929	2	287	159	61	50	444	248	56
SUGAR CREEK MUTUAL INS CO	9,606	8,526	(138)	1,189	877	81	58	1,642	916	56
THERESA MUTUAL INS CO	4,559	3,923	(172)	651	587	95	41	990	813	82
TRADE LAKE MUTUAL INS CO	2,099	1,489	151	584	127	28	56	992	84	8
TRI-COUNTY MUTUAL TOWN INS CO	1,121	979	73	198	8	9	75	328	29	9
WASHINGTON TOWN MUTUAL INS CO	2,171	2,081	38	86	3	18	94	195	3	2
YORKVILLE AND MT PLEASANT MUTUAL INS CO	2,272	2,121	166	145	58	45	45	339	210	62

## **VII. Directory of Licensed Insurers**



## Directory of Licensed Insurers

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state as of December 31, 2017. (For current information, see OCI's website at [oci.wi.gov](http://oci.wi.gov).) The codes used to designate the kind of company and a brief description of each follows.

### **CC—Continuing Care Organization**

Organized under ch. 647, Wis. Stat. Continuing care organizations provide nursing, medical, or personal care services, and maintenance services, for a period over one year or the duration of a person's life, conditioned upon payment of an entrance fee or a portion of the person's estate. Continuing care organizations file a financial statement, on a GAAP basis, which is audited by an independent CPA.

### **CMO—Care Management Organization**

These are nonprofit entities that have been issued a permit under ch. 648, Wis. Stat. CMOs contract with the Department of Health Services to provide care for members through the Family Care program.

### **DSL—Domestic Surplus Line**

A domestic fire and casualty insurance corporation licensed under ch. 611, Wis. Stat., that has been approved by the Commissioner, pursuant to s. 618.41 (13), Wis. Stat., to do business in Wisconsin only on a surplus line basis, through surplus line agents. These insurers may have policies written on an admitted basis prior to their approval as a domestic surplus lines insurer and are thus eligible for coverage by a guaranty association. Domestic surplus lines insurers file the NAIC Fire and Casualty annual statement blank.

### **FR—Fraternal Benefit Society (or Mutual Benefit Society)**

A domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc., services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

### **HMO—Health Maintenance Organization (HMO)**

Established under chs. 185, 611, 613, or 618, Wis. Stat., and operates under ch. 609, Wis. Stat. HMOs may be for profit, nonprofit, or a cooperative. An HMO makes available comprehensive health care services (performed by providers contracted by the HMO) to enrolled participants for predetermined fixed payments. An HMO may hire medical service providers as employees or may contract with existing hospitals and clinics to provide services to participants. HMOs file the NAIC Health annual statement blank.

### **IRO—Independent Review Organization**

These entities are certified under s. 632.835, Wis. Stat., to provide independent medical reviews to resolve some coverage disputes between an insured individual and the health insurer. To be certified, the IRO must demonstrate that it is unbiased and that its clinical peer reviewers are qualified and independent.

### **LAH—Life and Accident and Health Company**

May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual company or a stock company. Life and accident and health companies write a wide range of life, annuity, individual, and group health insurance. Life and accident and health companies file either the NAIC Life and Accident and Health annual statement blank or the NAIC Health annual statement blank.

### **LSP—Life Settlement Provider**

Established under s. 632.69, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person in return for the owner's interest in the policy.

### **LSHO—Limited Service Health Organization**

Similar to an HMO, except that it provides a limited range of health care services (such as vision or dental) to participants. LSHOs file the NAIC Health annual statement blank.

### **MC—Motor Club Plan**

Established under ch. 616, Wis. Stat. A motor club plan may provide emergency road service, towing, bail bonds, map and touring service, etc., to members. Motor club plans file a financial statement which has been audited by an independent CPA.

**PC—Property and Casualty Company**

A domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual or stock company. Fire and casualty companies write a wide range of property and liability coverages and individual and group health insurance. Fire and casualty companies file the NAIC Fire and Casualty annual statement blank. Some nondomestic insurers licensed under ch. 618, Wis. Stat., are called reciprocals. Reciprocals are unincorporated associations, operating through an attorney-in-fact, by which subscribers with similar interests (e.g., lumberyards, dry cleaners) provide fire and casualty insurance to each other through the exchange of insurance contracts. Reciprocals file the NAIC Fire and Casualty annual statement blank.

**RS—Rate Service Organization**

These entities are licensed under s. 625.31, Wis. Stat., to file rates on behalf of designated insurers. These entities are not licensed insurers and are not authorized to transact the business of insurance.

**SCP—Service Contract Provider**

Established under s. 616.50, Wis. Stat. A service contract provider is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by OCI.) Service contract providers file audited GAAP-based financial statements with OCI. If the service contract provider files an acceptable reimbursement insurance policy to assure its performance, then it is exempt from filing financial statements.

**TI—Title Company**

May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer operating under ch. 618, Wis. Stat. Title companies notify a prospective purchaser of recorded liens or easements on a parcel of real estate, and provide insurance against loss due to other defects in title to property (e.g., due to forgery, fraud, errors in public records, wills not probated, etc.). Title companies file the NAIC Title Insurance annual statement blank.

**TM—Town Mutual of Wisconsin**

A domestic fire and casualty insurer subject to ch. 612, Wis. Stat., as an assessable mutual. Town mutuals are authorized to write a limited range of property and liability coverage in a limited number of counties in Wisconsin. Town mutuals may file either the NAIC Fire and Casualty annual statement blank or the Wisconsin Town Mutual annual statement blank.

**VPP—Vehicle Protection Plan**

Established under s. 100.203, Wis. Stat., to provide warranty coverage to vehicle protection products, including alarm systems, body-part marketing products, steering locks, window-etch products, pedal and ignition locks, fuel and ignition kill switches, and electronic, radio, and satellite tracking devices.

**WP—Warranty Plan**

Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by OCI.) Warranty plans file audited GAAP-based financial statements with OCI.

*Wisconsin Insurance Report Business of 2018*  
*Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
@HOME INS CO	NJ	PC	1951	1979
1ST AUTO & CASUALTY INS CO	WI	PC	1991	1991
21ST CENTURY ADVANTAGE INS CO	MN	PC	1987	1992
21ST CENTURY ASSUR CO	DE	PC	1989	2009
21ST CENTURY CASUALTY CO	CA	PC	1987	2005
21ST CENTURY CENTENNIAL INS CO	PA	PC	1981	1982
21ST CENTURY INDEMNITY INS CO	PA	PC	1984	1984
21ST CENTURY INS CO	CA	PC	1967	2005
21ST CENTURY NORTH AMERICA INS CO	NY	PC	1824	1979
21ST CENTURY PREMIER INS CO	PA	PC	1910	1911
4 EVER LIFE INS CO	IL	LAH	1949	1953
5 STAR LIFE INS CO	NE	LAH	1943	2003
AAA LIFE INS CO	MI	LAH	1969	1971
AAGI INC	IL	VPP	1999	2005
AAGI INC	IL	WP	1999	2000
ABILITY INS CO	NE	LAH	1967	1971
ACA FINANCIAL GUARANTY CORP	MD	PC	1986	1989
ACADIA INS CO	IA	PC	1992	2009
ACCENDO INS CO	UT	LAH	1955	1970
ACCEPTANCE CASUALTY INS CO	NE	PC	1920	1970
ACCEPTANCE INS CO	NE	PC	1979	1993
ACCESSCARE GENERAL WISCONSIN INS INC	WI	LSHO	2018	2018
ACCIDENT FUND GENERAL INS CO	MI	PC	2005	2006
ACCIDENT FUND INS CO OF AMERICA	MI	PC	1994	2000
ACCIDENT FUND NATIONAL INS CO	MI	PC	2005	2006
ACCORDIA LIFE AND ANNUITY CO	IA	LAH	1967	2011
ACCREDITED SURETY AND CASUALTY CO INC	FL	PC	1971	2005
ACE AMERICAN INS CO	PA	PC	1945	1971
ACE FIRE UNDERWRITERS INS CO	PA	PC	1941	1967
ACE LIFE INS CO	CT	LAH	1965	1966
ACE PROPERTY AND CASUALTY INS CO	PA	PC	1819	1851
ACIG INS CO	IL	PC	1985	2004
ACORD	NY	RS	1994	1994
ACSTAR INS CO	IL	PC	1970	1981
ACTION POWERSPORTS INC	WI	SCP	2012	2014
ACUITY A MUTUAL INS CO	WI	PC	1925	1925
ADDISON INS CO	IA	PC	1855	1996
ADM INS CO	AZ	PC	1986	1990
ADMINISTRATION AMERICA LLC	MO	VPP	2006	2015
ADMIRAL INDEMNITY CO	DE	PC	1992	2001
ADVANCED MEDICAL REVIEWS	CA	IRO	2005	2012
ADVANTAGE PLUS INC	GA	MC	2002	2018
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	1981	1984
AEGIS SECURITY INS CO	PA	PC	1977	1990
AETNA HEALTH AND LIFE INS CO	CT	LAH	1971	1972

*Wisconsin Insurance Report Business of 2018*  
*Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
AETNA HEALTH INS CO	PA	LAH	1956	1967
AETNA INS CO OF CONNECTICUT	CT	PC	1990	1990
AETNA LIFE INS CO	CT	LAH	1853	1858
AFFILIATED F M INS CO	RI	PC	1949	1950
AFFINITY INS SERVICES INC	PA	WP	1989	2018
AFFINITY ROAD & TRAVEL CLUB LLC	TX	MC	1978	1979
AFFIRMATIVE DIRECT INS CO	NY	PC	1989	1996
AFTERCARE INC	CA	WP	1986	1992
AGCS MARINE INS CO	IL	PC	1961	1982
AGRI GENERAL INS CO	IA	PC	1983	1991
AIG ASSUR CO	IL	PC	1946	1986
AIG PROPERTY CASUALTY CO	PA	PC	1871	1929
AIG WARRANTYGUARD INC	DE	SCP	1996	2014
AIG WARRANTYGUARD INC	DE	WP	1996	2000
AIPSO	RI	RS	1971	1972
AIU INS CO	NY	PC	1851	1915
ALAMANCE INS CO	IL	PC	1998	2000
ALEA NORTH AMERICA INS CO	NY	PC	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	1974	1974
ALL AMERICA INS CO	OH	PC	1961	1974
ALL SAVERS INS CO	IN	LAH	1986	1987
ALLEGHENY CASUALTY CO	NJ	PC	1936	1956
ALLIANT NATIONAL TITLE INS CO INC	CO	TI	2005	2016
ALLIANZ GLOBAL RISKS US INS CO	IL	PC	1977	1977
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LAH	1896	1899
ALLIANZ REINS AMERICA INC	CA	PC	1956	1981
ALLIED EASTERN INDEMNITY CO	PA	PC	2002	2011
ALLIED INS CO OF AMERICA	OH	PC	2005	2014
ALLIED PROPERTY AND CASUALTY INS CO	IA	PC	1983	1999
ALLIED WORLD INS CO	NH	PC	1986	1991
ALLIED WORLD NATIONAL ASSUR CO	NH	PC	1996	2015
ALLIED WORLD SPECIALTY INS CO	DE	PC	1972	2004
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	1976	1993
ALL-STAR/NEWARK MUTUAL INS CO	WI	TM	1882	1882
ALLSTATE ASSUR CO	IL	LAH	1978	1978
ALLSTATE FIRE AND CASUALTY INS CO	IL	PC	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	1960	1964
ALLSTATE INS CO	IL	PC	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	1982	1983
ALLSTATE NORTHBROOK INDEMNITY CO	IL	PC	1978	1980
ALLSTATE PROPERTY AND CASUALTY INS CO	IL	PC	1985	1987
ALLSTATE VEHICLE AND PROPERTY INS CO	IL	PC	1979	1996
ALLY SERVICE AGREEMENT CORP	MI	SCP	1998	2015



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ALLY SERVICE AGREEMENT CORP	MI	WP	1998	2001
ALPHA PROPERTY & CASUALTY INS CO	WI	PC	1979	1979
ALPHA WARRANTY SERVICES INC	UT	SCP	2004	2016
ALPS PROPERTY & CASUALTY INS CO	MT	PC	1986	2014
ALTERRA AMERICA INS CO	DE	PC	1919	1939
AMALGAMATED CASUALTY INS CO	DC	PC	1938	2015
AMALGAMATED LIFE AND HEALTH INS CO	IL	LAH	1939	1963
AMALGAMATED LIFE INS CO	NY	LAH	1943	1995
AMBAC ASSURANCE CORP	WI	PC	1970	1970
AMCO INS CO	IA	PC	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	1995	1997
AMERICAN ASSOCIATION OF INS SERVICES	IL	RS	1970	1970
AMERICAN ASSURANCE CO 2 INC	MN	WP	2011	2012
AMERICAN ASSURANCE CO 3 INC	MN	WP	2011	2012
AMERICAN AUTO GUARDIAN INC	IL	SCP	1998	2013
AMERICAN AUTO SHIELD LLC	WY	WP	2002	2005
AMERICAN AUTOMOBILE INS CO	MO	PC	1911	1916
AMERICAN BANKERS INS CO OF FLORIDA	FL	PC	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLORIDA	FL	LAH	1952	1959
AMERICAN BENEFIT LIFE INS CO	OK	LAH	1909	1988
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	DE	PC	1981	1985
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	PA	PC	1902	1944
AMERICAN COMMERCE INS CO	OH	PC	1946	1960
AMERICAN COMPENSATION INS CO	MN	PC	1991	1997
AMERICAN CONTINENTAL INS CO	TN	LAH	2005	2011
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LSHO	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	1965	1984
AMERICAN FAMILY INS CO	WI	PC	1995	2015
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	1957	1957
AMERICAN FAMILY MUTUAL INS CO S.I.	WI	PC	1927	1927
AMERICAN FIDELITY ASSUR CO	OK	LAH	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	1956	1965
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	1957	1981
AMERICAN FIRE AND CASUALTY CO	NH	PC	1906	1979
AMERICAN GENERAL LIFE INS CO	TX	LAH	1917	1966
AMERICAN GUARANTEE AND LIABILITY INS CO	NY	PC	1939	1939

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AMERICAN GUARANTY TITLE INS CO	OK	TI	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES OF WISCONSIN INC	IL	SCP	2012	2013
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	VPP	1998	2016
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	1998	2000
AMERICAN HALLMARK INS CO OF TEXAS	TX	PC	1982	2009
AMERICAN HEALTH AND LIFE INS CO	TX	LAH	1954	1959
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1956	1962
AMERICAN HOME ASSUR CO	NY	PC	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LAH	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	1990	1993
AMERICAN HONDA FINANCE CORP	CA	WP	1980	2010
AMERICAN HONDA MOTOR CO INC	CA	SCP	1959	2016
AMERICAN HONDA PROTECTION PRODUCTS CORP	AZ	WP	2007	2010
AMERICAN INCOME LIFE INS CO	IN	LAH	1954	1966
AMERICAN INS CO THE	OH	PC	1846	1880
AMERICAN INTERSTATE INS CO	NE	PC	1973	1995
AMERICAN MATURITY LIFE INS CO	CT	LAH	1972	1987
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	1959	1980
AMERICAN MERCURY INS CO	OK	PC	1962	1980
AMERICAN MINING INS CO	IA	PC	1984	2012
AMERICAN MODERN HOME INS CO	OH	PC	1965	1981
AMERICAN MODERN PROPERTY AND CASUALTY INS CO	OH	PC	1982	1998
AMERICAN MODERN SELECT INS CO	OH	PC	1980	2006
AMERICAN NATIONAL GENERAL INS CO	MO	PC	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	LAH	1954	1992
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	MO	PC	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	1973	1973
AMERICAN PET INS CO	NY	PC	2000	2009
AMERICAN PHYSICIANS ASSURANCE CORP	MI	PC	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	1952	1987
AMERICAN REPUBLIC CORP INS CO	IA	LAH	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	1929	1958
AMERICAN RETIREMENT LIFE INS CO	OH	LAH	1978	2011
AMERICAN RISK SERVICES LLC	OH	SCP	2007	2014
AMERICAN ROAD INS CO THE	MI	PC	1959	1960
AMERICAN SECURITY INS CO	DE	PC	1983	1984
AMERICAN SELECT INS CO	OH	PC	1959	1995
AMERICAN SENTINEL INS CO	PA	PC	1956	2006
AMERICAN SOUTHERN HOME INS CO	FL	PC	1982	2006
AMERICAN SOUTHERN INS CO	KS	PC	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IN	LAH	1972	1979
AMERICAN STANDARD INS CO OF OHIO	WI	PC	1995	2016
AMERICAN STANDARD INS CO OF WISCONSIN	WI	PC	1961	1961

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AMERICAN STATES INS CO	IN	PC	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	1979	1980
AMERICAN STERLING INS CO	WI	PC	1979	1995
AMERICAN STRATEGIC INS CORP	FL	PC	1997	2010
AMERICAN SUMMIT INS CO	TX	PC	1955	1996
AMERICAN TRAVELER MOTOR CLUB LLC THE	DE	MC	1979	1981
AMERICAN UNITED LIFE INS CO	IN	LAH	1877	1955
AMERICAN WARRANTY CORP	TX	SCP	2016	2016
AMERICAN WEST INS CO	ND	PC	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1981	1983
AMERICAN-AMICABLE LIFE INS CO OF TEXAS	TX	LAH	1981	1986
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LAH	1946	1957
AMERIPRISE INS CO	WI	PC	2005	2006
AMERISURE INS CO	MI	PC	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	1912	1937
AMERISURE PARTNERS INS CO	MI	PC	2000	2012
AMERITAS LIFE INS CORP.	NE	LAH	1887	1984
AMERITRUST INS CORP	MI	PC	1996	2006
AMEX ASSUR CO	IL	PC	1973	1980
AMGUARD INS CO	PA	PC	1982	2001
AMICA LIFE INS CO	RI	LAH	1968	1982
AMICA MUTUAL INS CO	RI	PC	1972	1972
AMICA PROPERTY AND CASUALTY INS CO	RI	PC	2005	2018
AMT WARRANTY CORP.	NY	SCP	2004	2013
AMT WARRANTY CORP.	DE	VPP	2004	2013
AMT WARRANTY CORP.	DE	WP	2004	2006
AMTRUST INS CO OF KANSAS INC	KS	PC	1972	1993
ANNUITY INVESTORS LIFE INS CO	OH	LAH	1981	1984
ANSUR AMERICA INS CO	MI	PC	1999	2003
ANTHEM INS COMPANIES INC	IN	PC	1944	1991
ANTHEM LIFE INS CO	IN	LAH	1953	1986
APCO SERVICES LLC	DE	VPP	2002	2005
APPLE INC	CA	WP	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	2007	2008
ARAG INS CO	IA	PC	1989	2001
ARCH INDEMNITY INS CO	MO	PC	1969	1969
ARCH INS CO	MO	PC	1971	1987
ARCH MORTGAGE ASSUR CO	WI	PC	1969	2000
ARCH MORTGAGE GUARANTY CO	WI	PC	1966	1966
ARCH MORTGAGE INS CO	WI	PC	1968	1972
ARGONAUT GREAT CENTRAL INS CO	IL	PC	1967	1969
ARGONAUT INS CO	IL	PC	1957	1959
ARGONAUT-MIDWEST INS CO	IL	PC	1962	1972
ARLINGTON MUTUAL INS CO	WI	TM	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	1982	1988

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ARROWOOD INDEMNITY CO	DE	PC	1979	1980
ARTISAN AND TRUCKERS CASUALTY CO	WI	PC	1994	2006
ASCOT INS CO	CO	PC	1968	1968
ASHLAND COUNTY TOWN INS CO	WI	TM	1901	1901
ASHMERE INS CO	FL	PC	1981	1990
ASPEN AMERICAN INS CO	TX	PC	1981	1993
ASPIRUS ARISE HEALTH PLAN OF WISCONSIN INC	WI	HMO	2016	2016
ASSOCIATED INDEMNITY CORP	CA	PC	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	1980	1999
ASSURED GUARANTY CORP.	MD	PC	1985	2007
ASSURED GUARANTY MUNICIPAL CORP.	NY	PC	1984	1988
ASSURED LIFE ASSOCIATION	CO	FR	1891	1995
ASSURITY LIFE INS CO	NE	LAH	1964	1969
ASURE EXTENDED SERVICE CO LLC	TX	SCP	2014	2014
ASURION CONSUMER SOLUTIONS INC	DE	SCP	2008	2014
ASURION CONSUMER SOLUTIONS INC	DE	WP	2008	2010
ASURION SERVICE PLANS INC	DE	SCP	2008	2014
ASURION SERVICE PLANS INC	DE	WP	2008	2010
ASURION SERVICES LLC	DE	WP	1983	2010
ASURION TECHNOLOGY SERVICES INC	DE	SCP	2008	2014
ASURION TECHNOLOGY SERVICES INC	DE	WP	2008	2010
ASURION WARRANTY PROTECTION SERVICES LLC	KS	SCP	2001	2014
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	2001	2002
ASURION WARRANTY SERVICES INC	TN	SCP	2002	2013
ASURION WARRANTY SERVICES INC	TN	WP	1991	2003
ATAIN INS CO	TX	PC	1987	2011
ATHENE ANNUITY & LIFE ASSUR CO	DE	LAH	1909	1916
ATHENE ANNUITY & LIFE ASSUR CO OF NEW YORK	NY	LAH	1965	1985
ATHENE ANNUITY AND LIFE CO	IA	LAH	1896	1902
ATHENS ADMINISTRATIVE LLC	OK	WP	2011	2013
ATLANTA INTERNATIONAL INS CO	NY	PC	1929	1930
ATLANTA LIFE INS CO	GA	LAH	1916	1992
ATLANTIC SPECIALTY INS CO	NY	PC	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	1993	1998
ATTIC ANGEL PLACE INC	WI	CC	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	1999	2006
ATTORNEYS' TITLE GUARANTY FUND INC	IL	TI	1964	1994
AURORA NATIONAL LIFE ASSUR CO	CA	LAH	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1969	1996
AUTO CLUB GROUP THE	MI	MC	1997	2005
AUTO CLUB INS ASSOCIATION	MI	PC	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	1976	1992

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AUTO KNIGHT MOTOR CLUB INC	CA	MC	2002	2005
AUTO KNIGHT MOTOR CLUB INC	CA	SCP	2002	2015
AUTO SERVICES CO INC	AR	WP	1986	2006
AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	CT	PC	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	SCP	1984	2014
AUTOMOBILE PROTECTION CORP-APCO	GA	VPP	1984	2009
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	1987	1995
AUTOMOTIVE WARRANTY SERVICES OF FLORIDA INC	FL	WP	1997	2001
AUTOMOTIVE WARRANTY SERVICES INC	IL	SCP	1977	2013
AUTOMOTIVE WARRANTY SERVICES INC	DE	VPP	1977	2013
AUTO-OWNERS INS CO	MI	PC	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	1965	1968
AUTOXCEL CORP	NC	WP	2004	2012
AVEMCO INS CO	MD	PC	1960	1968
AXA ART INS CORP	NY	PC	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	CO	LAH	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1859	1915
AXA INS CO	NY	PC	1839	1979
AXIOM PRODUCT ADMINISTRATION LLC	MO	SCP	2014	2016
AXIOM PRODUCT ADMINISTRATION LLC	MO	VPP	2014	2016
AXIS INS CO	IL	PC	1979	1979
AXIS REINS CO	NY	PC	1991	1992
AXIS SPECIALTY INS CO	CT	PC	1983	2010
BADGER MUTUAL INS CO	WI	PC	1887	1891
BALBOA INS CO	CA	PC	1948	1964
BALTIMORE LIFE INS CO THE	MD	LAH	1882	1990
BANKERS FIDELITY LIFE INS CO	GA	LAH	1955	1999
BANKERS INS CO	FL	PC	1976	2010
BANKERS LIFE AND CASUALTY CO	IL	LAH	1880	1960
BANKERS RESERVE LIFE INS CO OF WISCONSIN	WI	LAH	1961	1964
BANKERS STANDARD INS CO	PA	PC	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	2005	2006
BANNER LIFE INS CO	MD	LAH	1981	1982
BAPTIST LIFE ASSOCIATION	NY	FR	1899	1924
BAR PLAN MUTUAL INS CO THE	MO	PC	1985	2003
BARABOO MUTUAL INS CO	WI	TM	1876	1877
BARRON MUTUAL INS CO	WI	TM	1891	1891
BCS INS CO	OH	PC	1950	1979
BEAZLEY INS CO INC	CT	PC	1978	1980
BEDIVERE INS CO	PA	PC	1956	1956
BENCHMARK INS CO	KS	PC	1964	1974
BENEFICIAL LIFE INS CO	UT	LAH	1905	1991
BERKLEY INS CO	DE	PC	1975	1996
BERKLEY LIFE AND HEALTH INS CO	IA	LAH	1962	1966

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BERKLEY NATIONAL INS CO	IA	PC	1980	2007
BERKLEY REGIONAL INS CO	IA	PC	1985	1988
BERKSHIRE HATHAWAY ASSURANCE CORP	NY	PC	2007	2008
BERKSHIRE HATHAWAY DIRECT INS CO	NE	PC	1970	1979
BERKSHIRE HATHAWAY HOMESTATE INS CO	NE	PC	1970	1992
BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	NE	LAH	1993	1995
BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	PC	1866	1970
BERKSHIRE LIFE INS CO OF AMERICA	MA	LAH	1968	1974
BERRY AND ROXBURY MUTUAL INS CO	WI	TM	1876	1876
BILL KUMMER INC	WI	SCP	1974	2014
BITCO GENERAL INS CORP	IL	PC	1928	1939
BITCO NATIONAL INS CO	IL	PC	1942	1950
BLACKBOARD INS CO	DE	PC	1973	1975
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	1874	1874
BLUE CROSS BLUE SHIELD OF WISCONSIN	WI	LAH	1939	1939
BLUE RIDGE INDEMNITY CO	DE	PC	1981	2003
BLUESHORE INS CO	TX	PC	1986	1986
BOND SAFEGUARD INS CO	SD	PC	1971	2006
BONDED BUILDERS SERVICE CORP	FL	SCP	1989	2013
BONDED BUILDERS SERVICE CORP.	FL	WP	1989	2003
BOSTON MUTUAL LIFE INS CO	MA	LAH	1891	1980
BRAEGER AUTO SALES OF FRANKLIN LLC	WI	SCP	2012	2014
BRAEGER CHEVROLET INC	WI	SCP	2012	2014
BRAEGER FORD INC	WI	SCP	2012	2013
BREAMAN MERRILL FORD MERCURY INC	WI	SCP	2012	2014
BRICKELL FINANCIAL SERVICES-MOTOR CLUB INC	FL	MC	1978	1985
BRICKSTREET MUTUAL INS CO	WV	PC	2005	2018
BRIGHTHOUSE LIFE INS CO	DE	LAH	1863	1965
BRIGHTSTAR DEVICE PROTECTION LLC	DE	SCP	2005	2013
BRISTOL TOWN INS CO	WI	TM	1875	1875
BRISTOL WEST INS CO	OH	PC	1968	1968
BROTHERHOOD MUTUAL INS CO	IN	PC	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	PC	1897	1994
BUILD AMERICA MUTUAL ASSUR CO	NY	PC	2012	2012
BUILDERS MUTUAL INS CO	NC	PC	1997	2001
C.A.R.S. PROTECTION PLUS INC	PA	SCP	1998	2014
C.M. LIFE INS CO	CT	LAH	1981	1982
CALEDONIA MUTUAL FIRE INS CO	WI	TM	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	PC	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	OR	PC	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	PC	1914	1995
CALIFORNIA CASUALTY INS CO	OR	PC	1967	1995
CALIFORNIA INS CO	CA	PC	1965	2007
CAL-TEX PROTECTIVE COATINGS INCORPORATED	TX	SCP	1983	2016
CAL-TEX PROTECTIVE COATINGS INCORPORATED	TX	VPP	1983	2005

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CAMBRIDGE MOBILE TELEMATICS INC	MA	RS	1905	2018
CAMICO MUTUAL INS CO	CA	PC	1986	1998
CAMPMED CASUALTY & INDEMNITY CO INC	NH	PC	1993	2010
CANADA LIFE ASSUR CO THE	MI	LAH	1849	1986
CANAL INS CO	SC	PC	1939	1959
CAPITAL AUTO PROTECTION SERVICES LLC	TX	SCP	2013	2017
CAPITAL PROCESSING SYSTEMS INC	NC	SCP	2014	2016
CAPITAL WARRANTY SERVICES INC	WI	SCP	2001	2018
CAPITAL WARRANTY SERVICES INC	WI	WP	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	1959	1960
CAPITOL LAKES INC	WI	CC	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1905	1959
CAPITOL SPECIALTY INS CORP	WI	DSL	1961	1961
CAPSON PHYSICIANS INS CO	TX	PC	1961	1996
CARE IMPROVEMENT PLUS SOUTH CENTRAL INS CO	AR	LAH	2006	2018
CARE IMPROVEMENT PLUS WISCONSIN INS CO	WI	LAH	2011	2011
CARE WISCONSIN FIRST INC	WI	CMO	1976	2009
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	2003	2004
CAREGARD WARRANTY SERVICES INC	TX	VPP	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1999	2003
CARE-PLUS DENTAL PLANS INC	WI	LSHO	1983	1983
CARGUARD ADMINISTRATION INC	KS	SCP	2015	2015
CAROLINA CASUALTY INS CO	IA	PC	1951	1966
CARS WARRANTY PLAN LLC	WI	WP	2010	2011
CASUALTY UNDERWRITERS INS CO	UT	PC	1986	2009
CATERPILLAR INS CO	MO	PC	1963	1969
CATHOLIC FINANCIAL LIFE	WI	FR	1885	1885
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	1915	1995
CATHOLIC ORDER OF FORESTERS	IL	FR	1883	1895
CATHOLIC UNITED FINANCIAL	MN	FR	1892	1967
CATLIN INDEMNITY CO	DE	PC	1928	1968
CATLIN INS CO INC	TX	PC	1913	1934
CE CARE PLAN CORP.	CA	SCP	2008	2012
CELL BROKERAGE LLC	NV	SCP	2009	2017
CELTIC INS CO	IL	LAH	1949	1959
CENSTAT CASUALTY CO	NE	PC	2002	2012
CENTAUR INS CO	IL	PC	1973	1983
CENTRAL MUTUAL INS CO	OH	PC	1876	1894
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	1977	1984
CENTRE INS CO	DE	PC	1969	1969
CENTRE LIFE INS CO	MA	LAH	1926	1959
CENTURION CASUALTY CO	IA	PC	1983	1990
CENTURION LIFE INS CO	IA	LAH	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	SCP	1999	2017

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CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	1999	2006
CENTURY AUTOMOTIVE SERVICE CORP	CA	WP	1999	2013
CENTURY INDEMNITY CO	PA	PC	1963	1969
CENTURY WARRANTY SERVICES INC	DE	WP	2002	2004
CENTURY-NATIONAL INS CO	CA	PC	1955	1995
CGB INS CO	IN	PC	2001	2003
CHARTER OAK FIRE INS CO THE	CT	PC	1931	1935
CHEROKEE INS CO	MI	PC	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	1956	1970
CHICAGO INS CO	IL	PC	1956	1969
CHICAGO TITLE INS CO	FL	TI	1961	1961
CHILDREN'S COMMUNITY HEALTH PLAN INC	WI	HMO	2009	2010
CHUBB INDEMNITY INS CO	NY	PC	1922	1925
CHUBB NATIONAL INS CO	IN	PC	1993	1997
CHURCH INS CO THE	NY	PC	1929	1954
CHURCH LIFE INS CORP	NY	LAH	1922	2005
CHURCH MUTUAL INS CO	WI	PC	1897	1897
CIGNA HEALTH AND LIFE INS CO	CT	LAH	1963	1982
CIGNA NATIONAL HEALTH INS CO	OH	LAH	1963	1988
CIM INS CORP	MI	PC	1998	1999
CINCINNATI CASUALTY CO THE	OH	PC	1972	1979
CINCINNATI INS CO THE	OH	PC	1950	1974
CITIES AND VILLAGES MUTUAL INS CO	WI	PC	1987	1987
CITIZENS INS CO OF AMERICA	MI	PC	1974	1984
CITIZENS SECURITY LIFE INS CO	KY	LAH	1965	2015
CITY NATIONAL INS CO	TX	PC	1982	1982
CLARENDON NATIONAL INS CO	IL	PC	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1874	1874
CLEAR BLUE INS CO	IL	PC	1987	2001
CLEAR SPRING LIFE INS CO	TX	LAH	2015	2016
CLEAR SPRING PROPERTY AND CASUALTY CO	TX	PC	1962	1989
CLEMENT MANOR INC	WI	CC	1963	1985
CLERMONT INS CO	IA	PC	1977	1984
CLOVER INS CO	NJ	LAH	1976	1976
CM REGENT INS CO	PA	PC	1995	2017
CM SELECT INS CO	WI	PC	2017	2017
CM VANTAGE SPECIALTY INS CO	WI	DSL	2015	2015
CMFG LIFE INS CO	IA	LAH	1935	1935
CNA NATIONAL WARRANTY CORP	AZ	WP	1995	1995
CNA WARRANTY SERVICES INC	AZ	SCP	2013	2014
COACH-NET MOTOR CLUB INC	DE	MC	1966	1980
COACH-NET RV MOTOR CLUB INC	NV	MC	2003	2005
COFACE NORTH AMERICA INS CO	MA	PC	1974	1975
COLISEUM REINS CO	DE	PC	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	1972	1987



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COLONIAL AMERICAN CASUALTY AND SURETY CO	IL	PC	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	1957	1967
COLONIAL SURETY CO	PA	PC	1930	2005
COLONY SPECIALTY INS CO	OH	PC	1978	2009
COLORADO BANKERS LIFE INS CO	NC	LAH	1974	1985
COLORADO CASUALTY INS CO	NH	PC	1980	1995
COLUMBIAN LIFE INS CO	IL	LAH	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	1873	1873
COMBINED INS CO OF AMERICA	IL	LAH	1919	1962
COMMERCE AND INDUSTRY INS CO	NY	PC	1957	1966
COMMERCIAL CASUALTY INS CO	IN	PC	1986	1992
COMMERCIAL TRAVELERS LIFE INS CO	NY	LAH	1883	1967
COMMON GROUND HEALTHCARE COOPERATIVE	WI	LAH	2011	2013
COMMONWEALTH ANNUITY AND LIFE INS CO	MA	LAH	1974	1975
COMMONWEALTH INS CO OF AMERICA	DE	PC	1994	2012
COMMONWEALTH LAND TITLE INS CO	FL	TI	1944	1962
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	2004	2005
COMMUNITY CARE INC	WI	CMO	1977	2009
COMMUNITY INS CORP	WI	PC	2002	2002
COMPANION LIFE INS CO	SC	LAH	1970	1979
COMPASS INS CO	NY	PC	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	1984	1984
COMPLETE PRODUCT CARE CORP	DE	WP	2008	2011
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	1865	1936
CONSOLIDATED INS CO	IN	PC	1955	1973
CONSTITUTION INS CO	NY	PC	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	SCP	1994	2013
CONSUMERS LIFE INS CO	OH	LAH	1955	2006
CONTINENTAL AMERICAN INS CO	NE	LAH	1968	2000
CONTINENTAL CAR CLUB INC	TN	MC	1983	1993
CONTINENTAL CASUALTY CO	IL	PC	1897	1898
CONTINENTAL GENERAL INS CO	TX	LAH	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	1986	1990
CONTINENTAL INS CO THE	PA	PC	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TENNESSEE	TN	LAH	1983	2000
CONTINENTAL SERVICE PROVIDER INC	IL	WP	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	1907	1959
CONTRACTORS BONDING AND INS CO	IL	PC	1979	1989
COPIE INS CO	CO	PC	1984	2016
COREPOINTE INS CO	DE	PC	1964	1965
CORVESTA LIFE INS CO	AZ	LAH	1965	1994

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COUNTRY CASUALTY INS CO	IL	PC	1999	1999
COUNTRY INVESTORS LIFE ASSUR CO	IL	LAH	1981	1999
COUNTRY LIFE INS CO	IL	LAH	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	1999	1999
COURTESY INS CO	FL	PC	1987	1995
COVENTRY FIRST LLC	DE	LSP	1999	2001
COVENTRY HEALTH AND LIFE INS CO	MO	LAH	1968	1990
CREDIT SUISSE LIFE SETTLEMENTS LLC	DE	LSP	2007	2010
CRESTBROOK INS CO	OH	PC	1985	2013
CROATIAN FRATERNAL UNION OF AMERICA	PA	FR	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	1976	1981
CRUM & FORSTER INDEMNITY CO	DE	PC	2003	2003
CSA FRATERNAL LIFE	IL	FR	1854	1938
CSI LIFE INS CO	NE	LAH	1973	2006
CT AUTO CLUB INC	CA	MC	1968	1988
CUMIS INS SOCIETY INC	IA	PC	1960	1960
CUMIS MORTGAGE REINS CO	WI	PC	2013	2013
D & P HOLDINGS INC	TX	SCP	1993	2015
D & P HOLDINGS INC	TX	VPP	1993	2018
DAIRYLAND INS CO	WI	PC	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	1989	2006
DARLINGTON MUTUAL INS CO	WI	TM	1875	1875
DEALERS ALLIANCE CORP	OH	VPP	1977	2006
DEALERS ALLIANCE CORP	OH	WP	1977	1998
DEALERS ASSUR CO	OH	PC	1935	1996
DEAN HEALTH INS INC	WI	LAH	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1995	1995
DEARBORN NATIONAL LIFE INS CO	IL	LAH	1966	1979
DELAWARE AMERICAN LIFE INS CO	DE	LAH	1964	1979
DELAWARE LIFE INS CO	DE	LAH	1970	1973
DELL MARKETING L.P.	TX	WP	1991	2011
DELTA DENTAL OF WISCONSIN INC	WI	LAH	1962	1965
DENT WIZARD WARRANTY CO LLC	DE	SCP	2018	2018
DENT ZONE COMPANIES INC	TX	WP	2007	2010
DENTAL CARE PLUS INC	OH	LAH	1986	2017
DENTAL COM INS PLAN INC	WI	LSHO	2003	2003
DENTAL PROTECTION PLAN INC	WI	LSHO	1987	1987
DENTEGRA INS CO	DE	LAH	1966	1997
DENTISTS INS CO THE	CA	PC	1979	1995
DEPOSITORS INS CO	IA	PC	1983	1986
DEVELOPERS SURETY AND INDEMNITY CO	CA	PC	1956	1974
DIAMOND INS CO	IL	PC	1996	2006
DIAMOND STATE INS CO	IN	PC	1981	2000
DIAMOND WARRANTY CORP.	PA	SCP	2016	2017

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DIGITAL ADVANTAGE INS CO	RI	PC	1989	1992
DIMENSION SERVICE CORP	OH	SCP	1994	2014
DIMENSION SERVICE CORP	OH	WP	1994	2006
DIRECT GENERAL LIFE INS CO	SC	LAH	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1945	1953
DISCOVER PROPERTY & CASUALTY INS CO	CT	PC	1978	1980
DISTRICTS MUTUAL INS AND RISK MANAGEMENT SERVICES	WI	PC	2004	2004
DOCTORS' COMPANY AN INTERINSURANCE EXCHANGE THE	CA	PC	1975	1989
DONEGAL MUTUAL INS CO	PA	PC	1889	2007
DORINCO REINS CO	MI	PC	1977	1989
DSM USA INS CO INC	TX	LAH	1901	1973
DUPONT MUTUAL INS CO	WI	TM	1883	1883
EAGLE ASSET PROTECTION INC	WI	SCP	2018	2018
EAGLE LIFE INS CO	IA	LAH	2008	2009
EAGLE POINT MUTUAL INS CO	WI	PC	1879	1879
EASTCASTLE PLACE INC	WI	CC	1884	1985
EASTERN ADVANTAGE ASSUR CO	PA	PC	2007	2011
EASTERN ALLIANCE INS CO	PA	PC	1997	2007
EASTGUARD INS CO	PA	PC	1827	2001
ECOBLOCK INC	TX	VPP	2002	2008
ECONOMY FIRE & CASUALTY CO	IL	PC	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	1979	1980
ECONOMY PREMIER ASSUR CO	IL	PC	1980	1986
ECP INCORPORATED	IL	SCP	1975	2014
EFG HOME SERVICES LLC	TX	SCP	2010	2015
ELCO MUTUAL LIFE AND ANNUITY	IL	LAH	1946	1946
ELECTRIC INS CO	MA	PC	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	2001	2002
ELIPS LIFE INS CO	MO	LAH	1975	1978
ELLINGTON MUTUAL INS CO	WI	PC	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	1962	1967
EMC PROPERTY & CASUALTY CO	IA	PC	1953	2000
EMCASCO INS CO	IA	PC	1958	1962
EMPHEYSYS INS CO	TX	LAH	1978	1984
EMPIRE FIRE AND MARINE INS CO	IL	PC	1954	1973
EMPLOYERS ASSUR CO	FL	PC	1979	1980
EMPLOYERS COMPENSATION INS CO	CA	PC	2002	2012
EMPLOYERS' FIRE INS CO THE	PA	PC	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	1911	1911
EMPLOYERS MUTUAL CASUALTY CO	IA	PC	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	1986	1986
EMPLOYES MUTUAL BENEFIT ASSOCIATION	WI	FR	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	1984	2003
ENCOMPASS INS CO OF AMERICA	IL	PC	1994	2003

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ENDURANCE AMERICAN INS CO	DE	PC	1996	1997
ENDURANCE DEALER SERVICES LLC	IL	SCP	2010	2014
ENDURANCE RISK SOLUTIONS ASSURANCE CO	DE	PC	1986	1988
ENGELHART INC	WI	SCP	2012	2014
ENTERPRISE FINANCIAL GROUP INC	TX	SCP	1977	2013
ENTERPRISE FINANCIAL GROUP INC	TX	WP	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	1978	1992
ENTITLE INS CO	OH	TI	1978	2010
ENVISION INS CO	OH	LAH	2006	2008
EPIC LIFE INS CO THE	WI	LAH	1984	1984
EQUITABLE LIFE & CASUALTY INS CO	UT	LAH	1935	2009
EQUITRUST LIFE INS CO	IL	LAH	1966	1969
ERIE FAMILY LIFE INS CO	PA	LAH	1967	2000
ERIE INS CO	PA	PC	1972	2000
ERIE INS CO OF NEW YORK	NY	PC	1885	2007
ERIE INS EXCHANGE	PA	PC	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	PC	1993	2000
ESSENT GUARANTY INC	PA	PC	2008	2009
ESSENTIA INS CO	MO	PC	1979	1983
ESURANCE INS CO	WI	PC	1933	2005
ESURANCE INS CO OF NEW JERSEY	WI	PC	1919	1958
ESURANCE PROPERTY AND CASUALTY INS CO	WI	PC	1987	2005
ETHOS ADMINISTRATIVE SERVICES INC	TX	SCP	1996	2014
EULER HERMES NORTH AMERICA INS CO	MD	PC	1893	1899
EVEREST DENALI INS CO	DE	PC	2016	2018
EVEREST NATIONAL INS CO	DE	PC	1985	1995
EVEREST PREMIER INS CO	DE	PC	2016	2018
EVEREST REINS CO	DE	PC	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP.	WI	PC	1968	1968
EXECUTIVE RISK INDEMNITY INC	DE	PC	1977	1993
EXPLORE INFORMATION SERVICES LLC	MO	RS	2002	2010
EXPLORER INS CO	CA	PC	1981	2017
EXPRESS SYSTEMS INC	CA	SCP	1994	2013
EXPRESS SYSTEMS INC	CA	VPP	1994	2009
EXTENDED SERVICE CONTRACT ADVISORS LLC	WI	SCP	2009	2015
EXTENDED VEHICLE PROTECTION LLC	MI	SCP	2013	2014
FABCO EQUIPMENT INC	WI	WP	1982	2002
FACTORY MUTUAL INS CO	RI	PC	1968	1968
FAIR AMERICAN INS AND REINS CO	NY	PC	1977	1980
FAIRHAVEN CORP	WI	CC	1960	1977
FALL CREEK MUTUAL INS CO	WI	TM	1875	1875
FALLS LAKE NATIONAL INS CO	OH	PC	1974	1974
FAMILY HERITAGE LIFE INS CO OF AMERICA	OH	LAH	1989	2005

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FAMILY LIFE INS CO	TX	LAH	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	1944	1993
FARMERS AUTOMOBILE INS ASSOCIATION THE	IL	PC	1921	1964
FARMERS INS EXCHANGE	CA	PC	1928	1954
FARMERS MUTUAL HAIL INS CO OF IOWA	IA	PC	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	1910	1921
FARMERS SPECIALTY INS CO	MI	PC	1983	1998
FARMERS TOWN MUTUAL INS CO	WI	TM	1876	1876
FARMERS UNION MUTUAL INS CO	ND	PC	1944	2006
FARMINGTON CASUALTY CO	CT	PC	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	1909	1948
FCA US LLC	DE	WP	2009	2011
FEDERAL INS CO	IN	PC	1901	1903
FEDERAL LIFE INS CO	IL	LAH	1899	1950
FEDERAL WARRANTY SERVICE CORP	IL	SCP	1988	2015
FEDERAL WARRANTY SERVICE CORP	CA	WP	1993	1995
FEDERATED LIFE INS CO	MN	LAH	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	1904	1914
FEDERATED RESERVE INS CO	MN	PC	2016	2017
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	1957	1959
FEDERATED SERVICE INS CO	MN	PC	1972	1998
FIDELITY & GUARANTY LIFE INS CO	IA	LAH	1959	1960
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	IL	PC	1969	1982
FIDELITY AND GUARANTY INS CO	IA	PC	1977	1979
FIDELITY AND GUARANTY INS UNDERWRITERS INC	WI	PC	1951	1959
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	1981	1984
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INS CO	IL	LAH	1896	1899
FIDELITY NATIONAL TITLE INS CO	FL	TI	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	VPP	1978	2005
FIDELITY WARRANTY SERVICES INC	FL	WP	1978	1993
FINANCIAL AMERICAN LIFE INS CO	KS	LAH	1964	1970
FINANCIAL INDEMNITY CO	IL	PC	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	1986	1999
FINIAL REINS CO	CT	PC	1990	1996
FIRE INS EXCHANGE	CA	PC	1942	1954
FIREMAN'S FUND INS CO	CA	PC	1958	1967
FIREMEN'S INS CO OF WASHINGTON D.C.	DE	PC	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	1844	1947
FIRST AMERICAN HOME WARRANTY CORP	CA	WP	1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	PC	1977	1992
FIRST AMERICAN TITLE GUARANTY CO	TX	TI	1983	2000

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FIRST AMERICAN TITLE INS CO	NE	TI	1968	1990
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	OH	FR	1899	1941
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA	OH	FR	1892	1940
FIRST CHICAGO INS CO	IL	PC	1920	1921
FIRST COLONIAL INS CO	FL	PC	1987	2001
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	1979	1979
FIRST DAKOTA INDEMNITY CO	SD	PC	1995	2006
FIRST EXTENDED SERVICE CORP OF FLORIDA	FL	WP	1995	2002
FIRST FINANCIAL INS CO	IL	PC	1970	1983
FIRST GUARD INS CO	AZ	PC	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	1978	1980
FIRST LIBERTY INS CORP THE	IL	PC	1989	1990
FIRST NATIONAL INS CO OF AMERICA	NH	PC	1928	1930
FIRST NONPROFIT INS CO	DE	PC	1978	2005
FIRST PENN-PACIFIC LIFE INS CO	IN	LAH	1963	1981
FLAGSHIP CITY INS CO	PA	PC	1992	2000
FLORISTS' MUTUAL INS CO	IL	PC	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	1874	1874
FMH AG RISK INS CO	IA	PC	1979	1989
FORD MOTOR SERVICE CO	MI	SCP	2012	2012
FORD MOTOR SERVICE CO	MI	WP	1997	1998
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MI	PC	1952	1955
FOREMOST PROPERTY AND CASUALTY INS CO	MI	PC	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	1982	1984
FORESIGHT SERVICES GROUP INC	TX	SCP	1996	2013
FORESIGHT SERVICES GROUP INC	TX	VPP	1996	2016
FORESTERS LIFE INS AND ANNUITY CO	NY	LAH	1962	1991
FORETHOUGHT LIFE INS CO	IN	LAH	1980	1982
FORTRESS INS CO	IL	PC	1997	2003
FORTRESS WARRANTY CORP	TX	SCP	2018	2018
FORTUITY INS CO	MI	PC	1999	2003
FORWARD MUTUAL INS CO	WI	TM	1875	1876
FOUNDERS INS CO	IL	PC	1972	1994
FRANKENMUTH MUTUAL INS CO	MI	PC	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	1877	1877
FRANKLIN MADISON GROUP LLC	DE	WP	2007	2012
FREEDOM SPECIALTY INS CO	OH	PC	1929	2013
FREEDOM WARRANTY OF AMERICA LLC	TN	SCP	2016	2018
FREMONT INS CO	MI	PC	1876	2010
FRESENIUS HEALTH PLANS INS CO	IN	LAH	1974	1982
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	1981	1998
FURNITURE CARE PROTECTION INC	OK	SCP	2010	2016
GAI WARRANTY CO	OH	WP	2001	2006

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GAMESTOP SERVICE CO LLC	DE	SCP	2017	2018
GARDEN STATE LIFE INS CO	TX	LAH	1956	1964
GARRISON PROPERTY AND CASUALTY INS CO	TX	PC	1900	1913
GATEWAY INS CO	MO	PC	1986	1999
GBU FINANCIAL LIFE	PA	FR	1892	1935
GCU	PA	FR	1893	1995
GEICO ADVANTAGE INS CO	NE	PC	2011	2012
GEICO CASUALTY CO	MD	PC	1982	1996
GEICO CHOICE INS CO	NE	PC	2011	2012
GEICO GENERAL INS CO	MD	PC	1978	1978
GEICO INDEMNITY CO	MD	PC	1961	1963
GEICO MARINE INS CO	MD	PC	1989	2005
GEICO SECURE INS CO	NE	PC	2011	2012
GENERAL CASUALTY CO OF WISCONSIN	WI	PC	1925	1925
GENERAL CASUALTY INS CO	WI	PC	1972	1991
GENERAL FIDELITY LIFE INS CO	SC	LAH	1980	1982
GENERAL INS CO OF AMERICA	NH	PC	1923	1926
GENERAL RE LIFE CORP	CT	LAH	1967	1987
GENERAL REINS CORP	DE	PC	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	PC	1980	1985
GENERAL STAR NATIONAL INS CO	DE	PC	1864	1922
GENERALI (UNITED STATES BRANCH)	NY	PC	1831	1984
GENESIS INS CO	DE	PC	1976	1984
GENWORTH FINANCIAL ASSURANCE CORP	NC	PC	1992	1992
GENWORTH LIFE AND ANNUITY INS CO	VA	LAH	1871	1981
GENWORTH LIFE INS CO	DE	LAH	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	1980	1981
GENWORTH MORTGAGE INS CORP OF NORTH CAROLINA	NC	PC	1961	1979
GEORGE VETESNIK MOTORS INC	WI	SCP	2012	2014
GEOVERA INS CO	CA	PC	1997	2005
GERBER LIFE INS CO	NY	LAH	1967	1971
GERMANTOWN MUTUAL INS CO	WI	PC	1854	1854
GLENCAR INS CO	WI	PC	1956	1967
GLENN CURTISS MOTORSPORTS INC	WI	SCP	2005	2014
GLOBAL ADMINISTRATORS LLC	MA	SCP	2011	2016
GLOBAL ADMINISTRATORS LLC	MA	VPP	2011	2017
GLOBAL AEROSPACE INC	NJ	RS	2000	2000
GLOBAL AUTO SOLUTIONS INC	OH	SCP	2012	2012
GLOBAL REINS CORP OF AMERICA	NY	PC	1940	1971
GLOBE LIFE AND ACCIDENT INS CO	NE	LAH	1979	1979
GOLDEN RULE INS CO	IN	LAH	1940	1983
GOPRO CARE INC	DE	SCP	2015	2017
GOVERNMENT EMPLOYEES INS CO	MD	PC	1937	1947
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	TX	LAH	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	1977	1995

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GRANGE INDEMNITY INS CO	OH	PC	1995	1996
GRANGE LIFE INS CO	OH	LAH	1968	1996
GRANGE MUTUAL INS CO	OH	PC	1935	1996
GRANITE RE INC	OK	PC	1986	2001
GRANITE STATE INS CO	IL	PC	1885	1908
GRAY INS CO THE	LA	PC	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	1945	1979
GREAT AMERICAN ASSUR CO	OH	PC	1905	1905
GREAT AMERICAN INS CO	OH	PC	1942	1947
GREAT AMERICAN INS CO OF NEW YORK	NY	PC	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	1988	1989
GREAT DIVIDE INS CO	ND	PC	1986	1986
GREAT MIDWEST INS CO	TX	PC	1985	1991
GREAT NORTHERN INS CO	IN	PC	1952	1953
GREAT NORTHWEST INS CO	MN	PC	1986	1989
GREAT PLAINS CASUALTY INC	IA	PC	2007	2013
GREAT SOUTHERN LIFE INS CO	TX	LAH	1979	1982
GREAT WEST CASUALTY CO	NE	PC	1956	1972
GREAT WESTERN INS CO	UT	LAH	1983	1999
GREATER NEW YORK MUTUAL INS CO	NY	PC	1927	1963
GREAT-WEST LIFE & ANNUITY INS CO	CO	LAH	1907	1964
GREAT-WEST LIFE ASSUR CO THE	MI	LAH	1891	1967
GREEN COUNTY MUTUAL INS CO	WI	TM	1873	1873
GREENHOUSE LIFE INS CO	AZ	LAH	1972	1990
GREENWICH INS CO	DE	PC	1946	1973
GREYSTONE INS CO	CT	PC	1993	1997
GRINNELL ADVISORY CO	IA	RS	2004	2005
GRINNELL MUTUAL REINS CO	IA	PC	1909	1980
GRINNELL SELECT INS CO	IA	PC	1984	1995
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	WI	HMO	1972	1976
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WISCONSIN	WI	HMO	1972	1975
GS ADMINISTRATORS INC	TX	SCP	1988	2013
GUARANTEE COMPANY OF NORTH AMERICA USA THE	MI	PC	1990	1997
GUARANTEE TRUST LIFE INS CO	IL	LAH	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	1970	1971
GUARDIAN LIFE INS CO OF AMERICA THE	NY	LAH	1860	1920
GUARDSMAN US LLC	DE	WP	2017	2018
GUGGENHEIM LIFE AND ANNUITY CO	DE	LAH	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1948	1958
GUILDERLAND REINS CO	NY	PC	1969	1979



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GUNDERSEN HEALTH PLAN INC	WI	HMO	1995	1995
GWC WARRANTY CORP	PA	WP	1995	2012
GWG LIFE LLC	DE	LSP	2007	2014
H2D MOTORCYCLE VENTURES	WI	SCP	2016	2017
HABERSHAM FUNDING LLC	GA	LSP	2001	2005
HALLMARK INS CO	AZ	PC	1988	2008
HALLMARK NATIONAL INS CO	AZ	PC	1991	1995
HANOVER AMERICAN INS CO THE	NH	PC	1989	2012
HANOVER INS CO THE	NH	PC	1972	1973
HARCO NATIONAL INS CO	IL	PC	1954	1959
HARKEN HEALTH INS CO	WI	LAH	1972	1986
HARLEYSVILLE INS CO	OH	PC	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	PC	1915	1994
HARLEYSVILLE LIFE INS CO	OH	LAH	1960	2001
HARLEYSVILLE PREFERRED INS CO	OH	PC	1977	2006
HARLEYSVILLE WORCESTER INS CO	OH	PC	1823	2007
HARTFORD ACCIDENT AND INDEMNITY CO	CT	PC	1913	1913
HARTFORD CASUALTY INS CO	IN	PC	1987	1987
HARTFORD FIRE INS CO	CT	PC	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	1979	1984
HARTFORD LIFE AND ACCIDENT INS CO	CT	LAH	1967	1969
HARTFORD STEAM BOILER INSPECTION AND INS CO OF CONNECTICUT	CT	PC	1988	2002
HARTFORD STEAM BOILER INSPECTION AND INS CO THE	CT	PC	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	PC	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	1885	1984
HAWKEYE-SECURITY INS CO	WI	PC	1979	1979
HCC LIFE INS CO	IN	LAH	1981	1982
HCSC INS SERVICES CO	IL	LAH	1958	1994
HDI GLOBAL INS CO	IL	PC	1981	1984
HEALTH CARE SERVICE CORP A MUTUAL LEGAL RESERVE CO	IL	LAH	1936	2006
HEALTH NET LIFE INS CO	CA	LAH	1986	2004
HEALTH TRADITION HEALTH PLAN INC	WI	HMO	1986	1986
HEALTHPARTNERS INS CO	MN	PC	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	2007	2008
HEARTLAND MUTUAL INS CO	WI	TM	1877	1877
HELENVILLE MUTUAL INS CO	WI	TM	1876	1876
HELZBERG'S DIAMOND SHOPS INC	MO	SCP	1945	2013
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	1883	1883
HERITAGE CASUALTY INS CO	KS	PC	1974	1982
HERITAGE CHEVROLET INC	WI	SCP	2012	2014
HERITAGE INDEMNITY CO	CA	PC	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	1957	1967
HIGHLANDS INS CO	TX	PC	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1973	1973

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HISCOX INS CO INC	IL	PC	1952	1962
HM HEALTH INS CO	PA	LAH	1954	1955
HM LIFE INS CO	PA	LAH	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	1870	1870
HOMAN FORD INC	WI	SCP	2013	2014
HOME SECURITY ASSOCIATION INC	WI	WP	1993	1993
HOME WARRANTY OF AMERICA INC	IL	WP	1996	2000
HOME WARRANTY OF THE MIDWEST INC	IA	WP	1999	2013
HOME-OWNERS INS CO	MI	PC	1863	2001
HOMESITE INDEMNITY CO	WI	PC	1948	2016
HOMESITE INS CO	WI	PC	1985	1989
HOMESITE INS CO OF THE MIDWEST	WI	PC	1969	2015
HOMESTEAD MUTUAL INS CO	WI	PC	1873	1873
HOMESTEADERS LIFE CO	IA	LAH	1906	1999
HOMESURE OF AMERICA INC	FL	WP	1978	1985
HORACE MANN INS CO	IL	PC	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	IL	PC	1965	1974
HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	VT	PC	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	2000	2009
HSB SECURE SERVICES INC	CT	SCP	1984	2018
HUDSON INS CO	DE	PC	1918	1999
HUMANA BENEFIT PLAN OF ILLINOIS INC	IL	LAH	1994	2012
HUMANA INS CO	WI	LAH	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	HMO	1985	1985
HUMANADENTAL INS CO	WI	LAH	1908	1908
IA AMERICAN LIFE INS CO	TX	LAH	1980	1988
IAS WARRANTY INC	TX	SCP	2003	2016
IAS WARRANTY INC	TX	VPP	2003	2006
IDEALIFE INS CO	CT	LAH	1981	1988
IDS PROPERTY CASUALTY INS CO	WI	PC	1972	1973
ILLINOIS CASUALTY CO	IL	PC	2004	2012
ILLINOIS FARMERS INS CO	IL	PC	1968	1971
ILLINOIS INS CO	IA	PC	1988	1995
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	1933	1979
IMPERIAL LIFE SETTLEMENTS LLC	DE	LSP	2006	2015
IMPERIUM INS CO	TX	PC	1977	1981
IMT INS CO	IA	PC	1883	1997
INCLUSA INC	WI	CMO	2016	2017
INDEMNITY INS CO OF NORTH AMERICA	PA	PC	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	1973	2005
INDEPENDENCE LIFE AND ANNUITY CO	DE	LAH	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	2003	2003
INDEPENDENT DEALER GROUP INC	NJ	SCP	1986	2014

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INDEPENDENT ORDER OF FORESTERS THE	NY	FR	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	2003	2004
INDIANA INS CO	IN	PC	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	1897	1978
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	OK	LAH	1973	1980
INDUSTRIAL ALLIANCE INS AND FINANCIAL SERVICES INC	TX	LAH	1967	2013
INFINITY INS CO	IN	PC	1978	1981
INS CO OF ILLINOIS	IL	PC	1970	1989
INS CO OF NORTH AMERICA	PA	PC	1794	1864
INS CO OF THE STATE OF PENNSYLVANIA THE	IL	PC	1794	1906
INS CO OF THE WEST	CA	PC	1972	1991
INSURANCE SERVICES OFFICE INC	NY	RS	1971	1971
INSUREMAX INS CO	NE	PC	1998	2004
INTEGON GENERAL INS CORP	NC	PC	1960	1996
INTEGON INDEMNITY CORP	NC	PC	1946	1996
INTEGON NATIONAL INS CO	NC	PC	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	1966	1996
INTEGRITY MUTUAL INS CO	OH	PC	1933	1933
INTEGRITY PROPERTY AND CASUALTY INS CO	OH	PC	2007	2007
INTEGRITY SELECT INS CO	OH	PC	2016	2017
INTEGRITY WARRANTY LLC	DE	SCP	2017	2018
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	1991	1999
INTERNATIONAL FIDELITY INS CO	NJ	PC	1904	1998
INTERNATIONAL MOTOR SPORTS INC	WI	SCP	1993	2014
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	1991	1997
INTREPID INS CO	IA	PC	1999	2005
INVESTORS HERITAGE LIFE INS CO	KY	LAH	1960	2016
INVESTORS LIFE INS CO OF NORTH AMERICA	TX	LAH	1963	1969
INVESTORS TITLE INS CO	NC	TI	1972	1997
IOWA MUTUAL INS CO	OH	PC	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1999	2003
ISMIE MUTUAL INS CO	IL	PC	1976	2003
ISO DATA INC	NY	RS	1988	1988
IWS ACQUISITION CORP	FL	SCP	2012	2013
JACKSON NATIONAL LIFE INS CO	MI	LAH	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	1885	1885
JEFFERSON INS CO	NY	PC	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	2017	1967
JEWELERS MUTUAL INS CO	WI	PC	1913	1914
JHD HOLDINGS INC	WI	SCP	2014	2017
JIM OLSON CHRYSLER DODGE JEEP & RAM TRUCK LLC	WI	SCP	2012	2014
JIM OLSON MOTORS INC	WI	SCP	2012	2014
JM CARE PLAN INC	WI	SCP	2016	2016

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JM SPECIALTY INS CO	WI	PC	2017	2017
JOHN ALDEN LIFE INS CO	WI	LAH	1973	1973
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	1981	1982
JOHN HANCOCK LIFE INS CO (U.S.A.)	MI	LAH	1955	1979
JOHNSON FORD OF NEW RICHMOND INC	WI	SCP	2015	2016
JOHNSON MOTOR SALES INC	WI	SCP	1930	2014
JOHNSON MOTORS OF MENOMONIE	WI	SCP	1998	2014
JOHNSON MOTORS OF ST CROIX FALLS INC	WI	SCP	2005	2014
KANSAS CITY LIFE INS CO	MO	LAH	1895	1922
KEMPER INDEPENDENCE INS CO	IL	PC	1998	1999
KENOSHA COUNTY MUTUAL INS CO	WI	TM	1860	1860
KEY RISK INS CO	IA	PC	1997	2011
KNIGHTBROOK INS CO	DE	PC	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	1882	1900
KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION	IL	FR	1898	1917
LAFAYETTE LIFE INS CO THE	OH	LAH	1905	1955
LAKELAND CARE INC	WI	CMO	2016	2017
LAMORAK INS CO	PA	PC	1971	1971
LANCER INS CO	IL	PC	1945	1947
LANGHORNE REINS (ARIZONA) LTD	AZ	LAH	1964	2007
LAPRAIRIE MUTUAL INS CO	WI	TM	1873	1873
LE MARS INS CO	IA	PC	1901	1996
LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INS	WI	PC	2002	2002
LEBANON-CLYMAN MUTUAL INS CO	WI	TM	1887	1887
LEGACY WARRANTY CO	WI	SCP	2017	2018
LEMONADE INS CO	NY	PC	2015	2018
LEXINGTON NATIONAL INS CORP	FL	PC	1989	2016
LEXON INS CO	TX	PC	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	1957	1998
LIBERTY INS CORP	IL	PC	1983	1984
LIBERTY INS UNDERWRITERS INC	IL	PC	1978	1982
LIBERTY LIFE ASSUR CO OF BOSTON	NH	LAH	1963	1966
LIBERTY MUTUAL FIRE INS CO	WI	PC	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	1929	1982
LIBERTY PERSONAL INS CO	NH	PC	1960	1972
LIFE CAPITAL GROUP INC	NJ	LSP	2009	2017
LIFE EQUITY LLC	OH	LSP	2000	2011
LIFE INS CO OF NORTH AMERICA	PA	LAH	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	1955	1981
LIFECARE ASSUR CO	AZ	LAH	1980	2014
LIFESECURE INS CO	MI	LAH	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	1938	1979
LINCOLN HERITAGE LIFE INS CO	IL	LAH	1963	1994

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LINCOLN LIFE & ANNUITY CO OF NEW YORK	NY	LAH	1897	1959
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1905	1921
LKQ SMART PARTS INC	DE	WP	2000	2009
LM GENERAL INS CO	IL	PC	1978	1982
LM INS CORP	IL	PC	1989	1990
LM PROPERTY AND CASUALTY INS CO	IN	PC	1975	1975
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	1882	1903
LOMBARD INTERNATIONAL LIFE ASSUR CO	PA	LAH	1960	1994
LOMIRA AUTO SALES & SERVICE INC	WI	SCP	1986	2014
LONDON LIFE REINS CO	PA	LAH	1969	1984
LONGEVITY INS CO	TX	LAH	1965	1967
LOWE'S HOME CENTERS LLC	NC	WP	1958	2010
LOYAL AMERICAN LIFE INS CO	OH	LAH	1955	1971
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	FR	1890	1906
LUCK MUTUAL INS CO	WI	TM	1881	1881
LUMICO LIFE INS CO	MO	LAH	1965	1988
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	1939	2008
MAD CITY POWER SPORTS INC	WI	SCP	2012	2014
MAD CITY SALES INC	WI	SCP	2000	2014
MADISON MUTUAL INS CO	IL	PC	1920	2013
MADISON NATIONAL LIFE INS CO INC	WI	LAH	1961	1962
MAG MUTUAL INS CO	GA	PC	1982	2018
MAGNA LIFE SETTLEMENTS INC	FL	LSP	1988	2010
MAIDEN REINS NORTH AMERICA INC	MO	PC	2000	2003
MAIN STREET AMERICA PROTECTION INS CO	FL	PC	2007	2017
MANAGED HEALTH SERVICES INS CORP	WI	HMO	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	1850	1959
MANHATTAN NATIONAL LIFE INS CO	OH	LAH	1956	1962
MANHATTANLIFE ASSUR CO OF AMERICA	AR	LAH	1962	1985
MANUFACTURERS ALLIANCE INS CO	PA	PC	1979	2006
MAPFRE INS CO	NJ	PC	1985	1995
MAPLE LIFE FINANCIAL LLC	DE	LSP	2017	2017
MAPLE VALLEY MUTUAL INS CO	WI	PC	1891	1891
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	1889	1889
MARITIME FORD-LINCOLN INC	WI	SCP	2012	2014
MARKEL AMERICAN INS CO	VA	PC	1986	1995
MARKEL GLOBAL REINS CO	DE	PC	1997	1998
MARKEL INS CO	IL	PC	1980	1984
MASSACHUSETTS BAY INS CO	NH	PC	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1851	1916
MATRIX FINANCIAL SERVICES LLC	DE	SCP	2017	2018
MAXIMUS FEDERAL SERVICES INC	VA	IRO	2011	2008
MAXUM CASUALTY INS CO	CT	PC	1996	2005
MBIA INS CORP	NY	PC	1967	1986
MCMC LLC	DE	IRO	2002	2006

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MCMILLAN-WARNER MUTUAL INS CO	WI	PC	1898	1898
MCNA INS CO	TX	LAH	2011	2016
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	1982	1992
MEDAMERICA INS CO	PA	LAH	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LAH	1954	1979
MEDICA HEALTH PLANS OF WISCONSIN	WI	HMO	1996	1996
MEDICA INS CO	MN	PC	1984	1996
MEDICAL ASSOCIATES CLINIC HEALTH PLAN OF WISCONSIN THE	WI	HMO	1984	1984
MEDICAL CONSULTANTS NETWORK INC	WA	IRO	1998	2011
MEDICAL MUTUAL OF OHIO	OH	PC	1934	2011
MEDICAL PROTECTIVE CO THE	IN	PC	1909	1915
MEDICAL REVIEW INSTITUTE OF AMERICA INC	UT	IRO	1983	2004
MEDICO CORP LIFE INS CO	IA	LAH	1960	2007
MEDICO INS CO	IA	LAH	1930	2003
MEDICO LIFE AND HEALTH INS CO	IA	LAH	1935	1956
MEDINA MUTUAL INS CO	WI	TM	1875	1875
MEDMARC CASUALTY INS CO	VT	PC	1950	1981
MEEMIC INS CO	MI	PC	1949	2003
MEMBERS LIFE INS CO	IA	LAH	1976	1976
MEMIC INDEMNITY CO	NH	PC	2000	2007
MENDAKOTA INS CO	MN	PC	1985	1999
MENDOTA INS CO	MN	PC	1989	1992
MERASTAR INS CO	IL	PC	1974	1981
MERCHANTS BONDING CO (MUTUAL)	IA	PC	1933	1991
MERCHANTS NATIONAL BONDING INC	IA	PC	2003	2012
MERCURY SELECT MANAGEMENT CO INC	TX	WP	1983	1994
MERCYCARE HMO INC	WI	HMO	2004	2004
MERCYCARE INS CO	WI	LAH	1993	1993
MERIDIAN SECURITY INS CO	IN	PC	1967	1993
MERIT HEALTH INS CO	IL	LAH	1992	2016
MERIT LIFE INS CO	TX	LAH	1957	1980
MERITPLAN INS CO	CA	PC	1952	1979
MERRIMAC LODI MUTUAL INS CO	WI	TM	1873	1874
METHODIST MANOR INC	WI	CC	1956	1984
METROMILE INS CO	DE	PC	1971	1977
METROPOLITAN CASUALTY INS CO	RI	PC	1981	1982
METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	RI	PC	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	1980	1982
METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO	RI	PC	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	1866	1884
METROPOLITAN PROPERTY AND CASUALTY INS CO	RI	PC	1972	1973
METROPOLITAN TOWER LIFE INS CO	NE	LAH	1982	1983
METROTECH CHEMICALS INC	NC	SCP	1987	2018
MGIC ASSURANCE CORP	WI	PC	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	PC	1997	1997

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MGIC INDEMNITY CORP	WI	PC	1956	1957
MGIC REINS CORP OF WISCONSIN	WI	PC	1996	1996
MIC GENERAL INS CORP	MI	PC	1980	1981
MIC PROPERTY AND CASUALTY INS CORP	MI	PC	1980	1981
MICHIGAN COMMERCIAL INS MUTUAL	MI	PC	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	1881	1900
MID-AMERICAN FIRE & CASUALTY CO	NH	PC	1980	1996
MID-CENTURY INS CO	CA	PC	1949	1956
MID-CONTINENT ASSUR CO	OH	PC	1992	2018
MID-CONTINENT CASUALTY CO	OH	PC	1947	2018
MIDDLESEX INS CO	WI	PC	1826	1994
MIDDLETON GLEN INC	WI	CC	1997	1998
MIDDLETON INS CO	WI	TM	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LAH	1906	1959
MIDSTATES REINS CORP	IL	PC	1941	1951
MIDVALE INDEMNITY CO	WI	PC	1970	1984
MIDWEST BUILDERS' CASUALTY MUTUAL CO	KS	PC	2008	2016
MIDWEST EMPLOYERS CASUALTY CO	DE	PC	1986	1989
MIDWEST FAMILY MUTUAL INS CO	IA	PC	1891	1922
MIDWEST INS CO	IL	PC	1998	2008
MID-WEST NATIONAL LIFE INS CO OF TENNESSEE	TX	LAH	1965	1986
MIDWEST WARRANTY CORP.	WI	SCP	2009	2018
MIDWEST WARRANTY CORP.	WI	WP	2009	2010
MIDWESTERN INDEMNITY CO THE	NH	PC	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	1948	1962
MII LIFE INS INCORPORATED	MN	LAH	1954	1989
MILBANK INS CO	IA	PC	1982	1982
MILFORD CASUALTY INS CO	DE	PC	1973	1973
MILLERS CLASSIFIED INS CO	IL	PC	1981	1994
MILLIMAN USA INC	WA	RS	1957	2001
MILWAUKEE CATHOLIC HOME	WI	CC	1913	1984
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	1991	1992
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	SCP	1980	2016
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	1880	1946
MITSUMI SUMITOMO INS CO OF AMERICA	NY	PC	1893	1979
MITSUMI SUMITOMO INS USA INC	NY	PC	1988	1988
MITTELSTAEDT SPORTS AND MARINE INC	WI	SCP	1986	2017
MMIC INS INC	MN	PC	1980	1996
MML BAY STATE LIFE INS CO	CT	LAH	1935	1982
MODERN WOODMEN OF AMERICA	IL	FR	1884	1885
MOLINA HEALTHCARE OF WISCONSIN INC	WI	HMO	2004	2004
MOMENTUM INS PLANS INC	WI	LSHO	2010	2010
MONARCH LIFE INS CO	MA	LAH	1901	1949

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MONROE GUARANTY INS CO	IN	PC	1974	1999
MONTAGE FINANCIAL GROUP INC	NV	LSP	2002	2018
MONY LIFE INS CO	NY	LAH	1842	1915
MONY LIFE INS CO OF AMERICA	AZ	LAH	1969	1982
MORTGAGE GUARANTY INS CORP	WI	PC	1979	1979
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	1968	1974
MOTORISTS COMMERCIAL MUTUAL INS CO	OH	PC	1899	1918
MOTORISTS LIFE INS CO	OH	LAH	1965	1996
MOTORS INS CORP	MI	PC	1998	1999
MPP CO INC	KS	VPP	1978	2007
MPP CO INC	KS	WP	1978	1995
MSO INC	NJ	RS	1991	2010
MT. MORRIS MUTUAL INS CO	WI	PC	1876	1876
MT. PLEASANT-PERRY MUTUAL INS CO	WI	TM	1876	1876
MUNICH AMERICAN REASSUR CO	GA	LAH	1959	1982
MUNICH RE US LIFE CORP	GA	LAH	1984	1991
MUNICH REINS AMERICA INC	DE	PC	1917	1978
MUNICIPAL ASSURANCE CORP.	NY	PC	2008	2009
MUNICIPAL PROPERTY INS CO	WI	PC	2015	2015
MUTUAL OF AMERICA LIFE INS CO	NY	LAH	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	1909	1939
MUTUAL OF WAUSAU INS CORP	WI	PC	1998	1998
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	IL	LAH	1904	1917
MUTUALAID EXCHANGE	KS	PC	1957	2018
MY CHOICE FAMILY CARE INC	WI	CMO	2016	2016
NASSAU LIFE & ANNUITY CO	CT	LAH	1981	1990
NASSAU LIFE INS CO	NY	LAH	1851	1928
NATION MOTOR CLUB LLC	DE	MC	1978	2004
NATION MOTOR CLUB LLC	DE	VPP	1978	2005
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	SCP	2001	2014
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	1919	1971
NATIONAL AUTO ASSURANCE INC	DE	WP	2016	2016
NATIONAL AUTO CARE CORP	OH	WP	1984	2001
NATIONAL BENEFIT LIFE INS CO	NY	LAH	1962	1968
NATIONAL CASUALTY CO	OH	PC	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	1894	1896
NATIONAL CONTINENTAL INS CO	NY	PC	1897	1920
NATIONAL COUNCIL ON COMPENSATION INS	DE	RS	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	1937	1953
NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO	WI	PC	1984	1986
NATIONAL FIRE & CASUALTY CO	IL	PC	1980	1994



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NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L. CORLEY INC ATTORNEY-IN-	MO	PC	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	1869	1925
NATIONAL GENERAL ASSUR CO	MO	PC	1983	1995
NATIONAL GENERAL INS CO	MO	PC	1966	1971
NATIONAL GENERAL INS ONLINE INC	MO	PC	2000	2001
NATIONAL GENERAL MOTOR CLUB INC	NC	MC	1995	1996
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	1965	1986
NATIONAL HOME REPAIR WARRANTY INC	DE	SCP	2014	2018
NATIONAL INDEMNITY CO	NE	PC	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	1970	1970
NATIONAL INS ASSOCIATION	IN	PC	1972	1987
NATIONAL INS CO OF WISCONSIN	WI	PC	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	1989	1996
NATIONAL INVESTORS TITLE INS CO	TX	TI	1973	2008
NATIONAL LIABILITY & FIRE INS CO	CT	PC	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	2009	2009
NATIONAL MORTGAGE INS CORP	WI	PC	2009	2009
NATIONAL MORTGAGE REINS INC ONE	WI	PC	2010	2010
NATIONAL MOTOR CLUB OF AMERICA INC	TX	MC	1956	1981
NATIONAL MUTUAL BENEFIT	WI	FR	1916	1916
NATIONAL PRODUCT CARE CO	IL	SCP	1993	2013
NATIONAL PROTECTION PLAN INC	WI	WP	2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	1959	1979
NATIONAL SLOVAK SOCIETY OF THE U. S. A.	PA	FR	1894	1918
NATIONAL SPECIALTY INS CO	TX	PC	1960	1980
NATIONAL SURETY CORP	IL	PC	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TI	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA.	PA	PC	1901	1901
NATIONAL WARRANTY CORP.	OR	SCP	1996	2015
NATIONAL WESTERN LIFE INS CO	CO	LAH	1956	1966
NATIONWIDE AFFINITY INS CO OF AMERICA	OH	PC	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	1973	1989
NATIONWIDE ASSUR CO	OH	PC	1942	1984
NATIONWIDE INS CO OF AMERICA	OH	PC	1960	1962
NATIONWIDE LIFE AND ANNUITY INS CO	OH	LAH	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	1925	1966
NAU COUNTRY INS CO	MN	PC	1985	1987
NAVIGATORS INS CO	NY	PC	1981	1986
NCMIC INS CO	IA	PC	1946	1967

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NETHERLANDS INS CO THE	NH	PC	1979	1979
NETWORK HEALTH INS CORP	WI	LAH	2013	2013
NETWORK HEALTH PLAN	WI	HMO	1986	1986
NEW ENGLAND INS CO	CT	PC	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	1960	1971
NEW HAMPSHIRE INS CO	IL	PC	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	1887	1887
NEW LEAF SERVICE CONTRACTS LLC	DE	SCP	2011	2013
NEW SOUTH INS CO	NC	PC	1952	1997
NEW YORK LIFE INS AND ANNUITY CORP	DE	LAH	1980	1981
NEW YORK LIFE INS CO	NY	LAH	1841	1851
NEW YORK MARINE AND GENERAL INS CO	NY	PC	1972	1986
NEWCASTLE SENIOR CARE LLC	DE	CC	2015	2016
NGM INS CO	FL	PC	1923	1937
NIPPON LIFE INS CO OF AMERICA	IA	LAH	1972	1980
NISSAN EXTENDED SERVICES NORTH AMERICA G.P.	DE	WP	2005	2005
NISSAN EXTENDED SERVICES NORTH AMERICA GP	DE	SCP	2005	2015
NIU OF FLORIDA INC	FL	WP	2008	2012
NLC MUTUAL INS CO	VT	PC	1986	2001
NO INS CO	WI	LAH	2009	2009
NOBILIS ADMINISTRATIVE SERVICES INC	TX	VPP	2016	2018
NOBILIS ADMINISTRATIVE SERVICES INC	TX	WP	2016	2018
NORCAL MUTUAL INS CO	CA	PC	1975	2016
NORGUARD INS CO	PA	PC	1987	2001
NORTH AMERICAN CO FOR LIFE AND HEALTH INS	IA	LAH	1886	1892
NORTH AMERICAN ELITE INS CO	NH	PC	1987	1991
NORTH AMERICAN INS CO	WI	LAH	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	PC	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	1958	2006
NORTH AMERICAN WARRANTY INC	IL	SCP	2014	2015
NORTH CENTRAL WARRANTY CO INC	WI	SCP	2014	2018
NORTH CENTRAL WARRANTY CO INC	WI	WP	2014	2015
NORTH POINTE INS CO	PA	PC	1986	1996
NORTH RIVER INS CO THE	NJ	PC	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	1920	2008
NORTHCOAST WARRANTY SERVICES INC	DE	SCP	2013	2013
NORTHCOAST WARRANTY SERVICES INC	DE	VPP	2013	2013
NORTHEASTERN MUTUAL INS CO	WI	TM	1874	1875
NORTHERN FINNISH MUTUAL INS CO	WI	TM	1914	1915
NORTHLAND CASUALTY CO	CT	PC	1959	1959
NORTHLAND INS CO	CT	PC	1948	1950
NORTHRIDGE CHEVROLET INC	WI	SCP	1994	2014
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	1857	1858

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NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WISCONSIN	WI	PC	1869	1869
NOVA CASUALTY CO	NY	PC	1979	2006
NUTMEG INS CO	CT	PC	1980	2012
NWAN INC	OH	SCP	2012	2014
NWAN INC	OH	VPP	2012	2014
NYLIFE INS CO OF ARIZONA	AZ	LAH	1987	1989
OAK RIVER INS CO	NE	PC	1993	2014
OAK SERVICES II LLC	IL	VPP	2015	2018
OAK SERVICES INC	IL	VPP	1975	2008
OAKWOOD INS CO	TN	PC	1974	1975
OAKWOOD VILLAGE PRAIRIE RIDGE APARTMENTS INC	WI	CC	1999	1999
OAKWOOD VILLAGE UNIVERSITY WOODS APARTMENTS INC	WI	CC	1974	1998
OBI AMERICA INS CO	PA	PC	2013	2016
OBI NATIONAL INS CO	PA	PC	2011	2012
OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	NC	PC	1961	1964
OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	TX	LAH	1906	1966
OCTO ANALYTICS LLC	DE	RS	2004	2014
ODEN A WEST BUSINESS	OK	RS	1998	1998
ODYSSEY REINS CO	CT	PC	1986	1987
OHIC INS CO	OH	PC	1978	1991
OHIO CASUALTY INS CO THE	NH	PC	1919	1929
OHIO FARMERS INS CO	OH	PC	1848	1913
OHIO INDEMNITY CO	OH	PC	1956	1989
OHIO MUTUAL INS CO	OH	PC	1901	2007
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LAH	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	1909	1985
OHIO SECURITY INS CO	NH	PC	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	1906	1982
OLD AMERICAN INS CO	MO	LAH	1939	1968
OLD GUARD INS CO	OH	PC	1896	2018
OLD REPUBLIC GENERAL INS CORP	IL	PC	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	1982	2002
OLD REPUBLIC INS CO	PA	PC	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	1931	1939
OLD REPUBLIC NATIONAL TITLE INS CO	FL	TI	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	IL	PC	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	1981	1981
OLD UNITED CASUALTY CO	KS	PC	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	1963	1995
OMAHA HEALTH INS CO	NE	LAH	1978	1980
ONE HEADLIGHT POWER SPORTS LLC	WI	SCP	2012	2014
ONECIS INS CO	IL	PC	1972	2010
OPTIMUM RE INS CO	TX	LAH	1978	1991
OPTUM INS OF OHIO INC	OH	LAH	1948	1990
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	OH	FR	1890	1904

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OWNERGUARD CORP	CA	SCP	1995	2012
OWNERS INS CO	OH	PC	1975	1984
OXFORD LIFE INS CO	AZ	LAH	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	1964	1992
PABLO CREEK SERVICES INC	IL	SCP	2008	2013
PABLO CREEK SERVICES INC	IL	VPP	2008	2010
PABLO CREEK SERVICES INC	IL	WP	2008	2009
PACIFIC EMPLOYERS INS CO	PA	PC	1923	1951
PACIFIC INDEMNITY CO	WI	PC	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	1982	1990
PACIFIC LIFE INS CO	NE	LAH	1868	1936
PACIFIC SPECIALTY INS CO	CA	PC	1988	1997
PACIFIC STAR INS CO	WI	PC	1987	1987
PACIFICARE LIFE AND HEALTH INS CO	IN	LAH	1967	2005
PACO ASSUR CO INC	IL	PC	1994	2009
PALMER ADMINISTRATIVE SERVICES INC	DE	SCP	2011	2015
PAN-AMERICAN ASSUR CO	LA	LAH	1981	1994
PAN-AMERICAN LIFE INS CO	LA	LAH	1911	1992
PARK AVENUE LIFE INS CO	DE	LAH	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	1973	1988
PARTNERRE AMERICA INS CO	DE	PC	1919	1981
PARTNERRE INS CO OF NEW YORK	NY	PC	1875	1986
PARTNERRE LIFE REINS CO OF AMERICA	AR	LAH	1964	2006
PARTNERS MUTUAL INS CO	WI	PC	1931	1932
PATRIOT GENERAL INS CO	WI	PC	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1930	1930
PAVONIA LIFE INS CO OF MICHIGAN	MI	LAH	1980	1988
PAWN AMERICA WISCONSIN LLC	MN	SCP	2007	2014
PEAK PROPERTY AND CASUALTY INS CORP	WI	PC	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	2002	2002
PEERLESS INS CO	NH	PC	1901	1946
PEKIN INS CO	IL	PC	1961	1983
PEKIN LIFE INS CO	IL	LAH	1965	1983
PELLA MUTUAL INS CO	WI	TM	1876	1877
PENINSULA INDEMNITY CO	MD	PC	1990	2013
PENINSULA INS CO THE	MD	PC	1960	2013
PENN INS AND ANNUITY CO	DE	LAH	1980	1981
PENN MILLERS INS CO	PA	PC	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	1847	1915
PENN WARRANTY CORP THE	PA	WP	1990	2011
PENN-AMERICA INS CO	PA	PC	1975	1996
PENNSYLVANIA INS CO	IA	PC	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	1895	1981
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS CO	PA	PC	1964	1979

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PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	PA	PC	1919	1962
PERMANENT GENERAL ASSURANCE CORP	WI	PC	1978	1982
PERMANENT GENERAL ASSURANCE CORP OF OHIO	WI	PC	1991	2010
PERMAPLATE CO LLC	UT	SCP	2002	2015
PERMEDION INC	OH	IRO	2000	2002
PETROLEUM CASUALTY CO	TX	PC	1925	1970
PHARMACISTS MUTUAL INS CO	IA	PC	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	PC	1980	1986
PHILADELPHIA REINS CORP	PA	PC	1952	1972
PHL VARIABLE INS CO	CT	LAH	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	1985	1992
PHOENIX INS CO THE	CT	PC	1850	1872
PHYSICIANS LIFE INS CO	NE	LAH	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	1902	1963
PHYSICIANS PLUS INS CORP	WI	LAH	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	2002	2004
PIONEER MUTUAL LIFE INS CO	ND	LAH	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	1981	2007
PLANET POWERSPORTS LLC	WI	SCP	2003	2015
PLANS' LIABILITY INS CO	OH	PC	1986	2006
PLATEAU CASUALTY INS CO	TN	PC	1995	2014
PLATEAU INS CO	TN	LAH	1980	2014
PLATTE RIVER INS CO	NE	PC	1972	1996
PLAZA INS CO	IA	PC	1972	1988
PLYMOUTH ROCK ASSURANCE PREFERRED CORP	NY	PC	1938	1985
PMI INS CO	AZ	PC	1994	1996
PMI MORTGAGE INS CO	AZ	PC	1972	1975
PODIATRY INS CO OF AMERICA	IL	PC	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	1928	1964
POLISH NATIONAL ALLIANCE OF THE U. S. OF N. A.	IL	FR	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMERICA	IL	FR	1887	1927
PORTFOLIO SERVICES LIMITED INC	AZ	SCP	2012	2014
POWER-PAC INC	WI	SCP	1970	2014
PRAETORIAN INS CO	PA	PC	1979	1983
PREFERRED INS AFFILIATES INC	WI	LSHO	2014	2014
PREFERRED PROFESSIONAL INS CO	NE	PC	1976	1990
PREFERRED WARRANTIES INC	PA	SCP	1992	2015
PREFERREDONE INS CO	MN	LAH	2003	2013
PREMIER DEALER SERVICES INC	IL	VPP	1998	2005
PREMIER DEALER SERVICES INC	IL	WP	1998	2011
PRE-PAID LEGAL CASUALTY INC	OK	PC	1979	1988

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PREST & ASSOCIATES INC	NV	IRO	1992	2003
PREVISOR INS CO	CO	PC	1946	1949
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	1901	1901
PRIME AUTO CARE INC	DE	SCP	2011	2015
PRIME RESERVE PLUS INC	TX	SCP	2007	2018
PRIMERICA LIFE INS CO	TN	LAH	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	1967	1979
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	PC	2007	2011
PRO MOTORSPORTS OF FOND DU LAC INC	WI	SCP	1992	2014
PROASSURANCE CASUALTY CO	MI	PC	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	1976	1995
PROCENTURY INS CO	MI	PC	1962	2007
PRODUCERS AGRICULTURE INS CO	TX	PC	1977	2004
PROFESSIONAL INS CO	TX	LAH	1936	1995
PROFESSIONAL SOLUTIONS INS CO	IA	PC	2001	2005
PROFESSIONALS ADVOCATE INS CO	MD	PC	1985	1998
PROGRESSIVE ADVANCED INS CO	OH	PC	1930	2007
PROGRESSIVE CASUALTY INS CO	OH	PC	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	OH	PC	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	1992	2004
PROPERTY & MARINE INS COMMISSION	CT	RS	2016	2016
PROPERTY AND CASUALTY INS CO OF HARTFORD	IN	PC	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	1976	2001
PROSELECT INS CO	NE	PC	1856	2014
PROTECT ADMINISTRATION CORP.	WI	SCP	2018	2018
PROTECT MY CAR LLC	DE	SCP	2018	2018
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	SCP	1995	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	1995	1996
PROTECTIVE INS CO	IN	PC	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	1907	1981
PROTECTIVE PROPERTY & CASUALTY INS CO	MO	PC	1978	1981
PROVEN POWER INC	WI	SCP	1997	2015
PROVENAUTO PROTECTION CORP.	WI	SCP	2017	2018
PROVIDENCE WASHINGTON INS CO	RI	PC	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1887	1926
PRUCO LIFE INS CO	AZ	LAH	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	AZ	LAH	1969	1977
PRUDENTIAL INS CO OF AMERICA THE	NJ	LAH	1873	1887

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PRUDENTIAL RETIREMENT INS AND ANNUITY CO	CT	LAH	1981	1989
PUBLIC SERVICE INS CO	IL	PC	1925	1964
PURITAN LIFE INS CO OF AMERICA	TX	LAH	1958	1986
PYRAMID LIFE INS CO THE	KS	LAH	1913	1970
Q CAPITAL STRATEGIES LLC	DE	LSP	2008	2010
QBE ADMINISTRATION SERVICES INC	DE	SCP	2009	2015
QBE INS CORP	PA	PC	1980	1984
QBE REINS CORP	PA	PC	1964	1979
QUEST TOWING SERVICES LLC	MI	MC	2003	2012
R&Q REINS CO	PA	PC	1971	1972
R.V.I. AMERICA INS CO	CT	PC	1883	1897
RACINE COUNTY MUTUAL INS CO	WI	TM	1873	1873
RADIAN GUARANTY INC	PA	PC	1976	1979
RADIAN MORTGAGE ASSURANCE INC	PA	PC	1974	1991
RADIAN MORTGAGE GUARANTY INC	PA	PC	2016	2016
RADNOR SPECIALTY INS CO	NE	PC	2014	2016
RAMPART INS CO	NY	PC	1979	1994
REAL ADVANTAGE TITLE INS CO	CA	TI	1985	2016
RED SHIELD ADMINISTRATION INC	KS	SCP	2014	2015
REDWOOD FIRE AND CASUALTY INS CO	NE	PC	1970	2014
REEDSBURG-WESTFIELD MUTUAL INS CO	WI	TM	1876	1876
REGENT INS CO	WI	PC	1963	1963
RELIABLE LIFE INS CO THE	MO	LAH	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	1885	1954
RELIASTAR LIFE INS CO OF NEW YORK	NY	LAH	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	IN	LAH	1953	1957
REO MOTORS INC	WI	SCP	2013	2013
REPUBLIC CREDIT INDEMNITY CO	IL	PC	1985	1995
REPUBLIC INDEMNITY CO OF AMERICA	CA	PC	1972	1995
REPUBLIC INDEMNITY CO OF CALIFORNIA	CA	PC	1982	1995
REPUBLIC MORTGAGE ASSUR CO	FL	PC	1974	2003
REPUBLIC MORTGAGE GUARANTY INS CORP	NC	PC	1973	2003
REPUBLIC MORTGAGE INS CO	NC	PC	1972	1991
REPUBLIC-FRANKLIN INS CO	OH	PC	1949	1997
REPWEST INS CO	AZ	PC	1973	1980
RESERVE NATIONAL INS CO	OK	LAH	1956	2010
RESIDENTIAL WARRANTY SERVICES INC	IN	SCP	1988	2016
RESOURCE LIFE INS CO	IL	LAH	1963	1975
RESPONSE INS CO	IL	PC	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	1961	1986
RESPONSE WORLDWIDE INS CO	IL	PC	1979	1979
RGA REINS CO	MO	LAH	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP II	WI	CC	1996	2006

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RIVER FALLS MUTUAL INS CO	WI	TM	1876	1876
RIVER VALLEY AUTO SALES LLC	WI	SCP	2007	2014
RIVER VALLEY MUTUAL INS CO	WI	TM	1871	1872
RIVERPORT INS CO	IA	PC	1989	1995
RIVERSIDE AUTO SALES OF MARINETTE/MENOMINEE INC	MI	SCP	2012	2014
RIVERSOURCE LIFE INS CO	MN	LAH	1957	1963
RLI INS CO	IL	PC	1959	1972
ROAD TRACK & TRAIL LLC	WI	SCP	2012	2014
ROADSIDE PROTECT INC	IL	MC	2002	2016
ROCHDALE INS CO	NY	PC	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	1896	1974
ROCKWOOD CASUALTY INS CO	PA	PC	1990	2016
ROFFE ENTERPRISES INC	MD	IRO	1989	2015
ROYAL ADMINISTRATION SERVICES INC	FL	WP	2000	2002
ROYAL GUARD LLC	NJ	VPP	2001	2017
ROYAL NEIGHBORS OF AMERICA	IL	FR	1895	1898
RSUI INDEMNITY CO	NH	PC	1977	1992
RURAL COMMUNITY INS CO	MN	PC	1980	1995
RURAL MUTUAL INS CO	WI	PC	1934	1935
RURAL TRUST INS CO	TX	PC	1952	2014
RX LIFE INS CO	AZ	LAH	1979	1997
S.USA LIFE INS CO INC	AZ	LAH	1995	1997
SAFECO INS CO OF AMERICA	NH	PC	1953	1955
SAFECO INS CO OF ILLINOIS	IL	PC	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	1976	1979
SAFECO NATIONAL INS CO	NH	PC	1972	1991
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	SCP	1992	2012
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	1992	2016
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	WP	1992	2008
SAFEHEALTH LIFE INS CO	CA	LAH	1970	1995
SAFERIDE MOTOR CLUB INC	TX	MC	2004	2011
SAFETY FIRST INS CO	IL	PC	2001	2005
SAFETY NATIONAL CASUALTY CORP	MO	PC	1942	1989
SAFEWARE THE INS AGENCY INC	OH	WP	1983	2012
SAFEWAY INS CO	IL	PC	1962	1992
SAGAMORE INS CO	IN	PC	1981	1989
SAGICOR LIFE INS CO	TX	LAH	1977	1986
SAINT JOHN'S COMMUNITIES INC	WI	CC	1869	1984
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	NY	PC	1956	2012
SAN CAMILLO INC	WI	CC	1983	1984
SAVINGS BANK MUTUAL LIFE INS CO OF MASSACHUSETTS THE	MA	LAH	1991	2008
SCOR GLOBAL LIFE AMERICAS REINS CO	DE	LAH	1945	1963
SCOR GLOBAL LIFE REINS CO OF DELAWARE	DE	LAH	1977	1985
SCOR GLOBAL LIFE USA REINS CO	DE	LAH	1982	1984
SCOR REINS CO	NY	PC	1984	1998



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SCOTTSDALE INDEMNITY CO	OH	PC	1984	1994
SEARS PROTECTION CO	IL	WP	2001	2004
SECURA INS A MUTUAL CO	WI	PC	1900	1900
SECURA SUPREME INS CO	WI	PC	1995	1995
SECURIAN CASUALTY CO	MN	PC	1994	1996
SECURIAN LIFE INS CO	MN	LAH	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	1892	1963
SECURITY HEALTH PLAN OF WISCONSIN INC	WI	HMO	1986	1986
SECURITY LIFE OF DENVER INS CO	CO	LAH	1949	1969
SECURITY MUTUAL LIFE INS CO OF NEW YORK	NY	LAH	1886	1895
SECURITY NATIONAL INS CO	DE	PC	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	1967	1967
SEDLAK CHEVROLET BUICK INC	WI	SCP	1968	2014
SELECT INS CO	TX	PC	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	PC	1925	1997
SELECTIVE INS CO OF SOUTH CAROLINA	IN	PC	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	1980	1995
SENECA INS CO INC	NY	PC	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	1891	1891
SENIOR HEALTH INS CO OF PENNSYLVANIA	PA	LAH	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	1999	2000
SENIORDENT DENTAL PLAN INC	WI	LSHO	2008	2008
SENTINEL INS CO LTD.	CT	PC	1999	2001
SENTRUITY CASUALTY CO	TX	PC	2007	2011
SENTRY CASUALTY CO	WI	PC	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1913	1914
SENTRY LIFE INS CO	WI	LAH	1958	1958
SENTRY SELECT INS CO	WI	PC	1981	1982
SEQUOIA INS CO	CA	PC	1946	2007
SERVICE AMERICAN INDEMNITY CO	OK	PC	1980	1986
SERVICE CONTRACT SPECIALISTS INC	WI	SCP	2017	2018
SERVICE DOC INC THE	FL	SCP	2010	2013
SERVICE INS CO	FL	PC	1977	2009
SERVICE NET WARRANTY LLC	IN	SCP	2012	2013
SERVICE NET WARRANTY LLC	DE	WP	2009	2010
SERVICE SAVER INCORPORATED	FL	WP	1987	2002
SERVICEGUARD SYSTEMS INC	OH	SCP	1995	2013
SERVICEPLAN OF FLORIDA INC	FL	WP	1989	2002
SERVICEPLAN INC	IL	SCP	2012	2013
SETTLERS LIFE INS CO	WI	LAH	1982	1997
SFM MUTUAL INS CO	MN	PC	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	1899	1899
SHELTERPOINT INS CO	FL	LAH	1979	1991
SHENANDOAH LIFE INS CO	VA	LAH	1914	2001
SIERRA HEALTH AND LIFE INS CO INC	NV	LAH	1906	2014

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SIGNATURE MOTOR CLUB INC	DE	MC	1973	1974
SIGNATURE'S NATIONWIDE AUTO CLUB INC	DE	MC	1984	1984
SIGNET SERVICE PLANS INC	OH	SCP	2016	2016
SILVERROCK AUTOMOTIVE INC	AZ	SCP	2014	2018
SILVERSCRIPT INS CO	TN	LAH	2005	2007
SIRIUS AMERICA INS CO	NY	PC	1979	1983
SISKIN ENTERPRISES INC	UT	SCP	1978	2015
SISKIN ENTERPRISES INC	UT	VPP	1978	2018
SLEEPY HOLLOW CHEVROLET-BUICK-GMC INC	WI	SCP	2007	2014
SLEEPY HOLLOW CHRYSLER DODGE JEEP INC	WI	SCP	2009	2014
SLEEPY HOLLOW FORD INC	WI	SCP	2012	2014
SLOVAK CATHOLIC SOKOL	NJ	FR	1898	1947
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	1907	1917
SMART MOTORS INC	WI	SCP	1960	2014
SOCIETY INS A MUTUAL CO	WI	PC	1915	1915
SOMPO AMERICA FIRE & MARINE INS CO	NY	PC	2001	2016
SOMPO AMERICA INS CO	NY	PC	1962	1981
SONDALLE MOTORS INC	WI	SCP	2012	2013
SONS OF NORWAY	MN	FR	1898	1903
SONSIO INTERNATIONAL OF WISCONSIN INC	CO	WP	2005	2006
SOUTH CENTRAL MUTUAL INS CO	WI	TM	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	1875	1875
SOUTHERN FIRE & CASUALTY CO	WI	PC	1953	2005
SOUTHERN GUARANTY INS CO	WI	PC	1963	2005
SOUTHERN INS CO	TX	PC	1947	2005
SOUTHERN LIFE AND HEALTH INS CO	WI	LAH	1890	1995
SOUTHERN PILOT INS CO	WI	PC	1962	2005
SOUTHERN WISCONSIN AND NORTHERN IL FIREMEN'S ASSOCIATION DEATH BENEFIT P	WI	FR	1962	1978
SOUTHWEST MARINE AND GENERAL INS CO	AZ	PC	2005	2009
SPARTA INS CO	CT	PC	1923	1924
SPINNAKER INS CO	IL	PC	1986	1993
SPRING GROVE MUTUAL INS CO	WI	TM	1875	1875
ST PRODUCT CARE CORP	CA	SCP	2008	2012
ST. PAUL FIRE AND MARINE INS CO	CT	PC	1925	1925
ST. PAUL GUARDIAN INS CO	CT	PC	1970	1971
ST. PAUL MERCURY INS CO	CT	PC	1964	1967
ST. PAUL PROTECTIVE INS CO	CT	PC	1931	1936
STANDARD FIRE INS CO THE	CT	PC	1905	1910
STANDARD GUARANTY INS CO	DE	PC	1983	1987
STANDARD INS CO	OR	LAH	1906	1987
STANDARD LIFE AND ACCIDENT INS CO	TX	LAH	1976	2006
STANDARD SECURITY LIFE INS CO OF NEW YORK	NY	LAH	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	2000	2004
STAR INS CO	MI	PC	1985	1987

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STARMOUNT LIFE INS CO	ME	LAH	1983	2003
STARNET INS CO	IA	PC	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	1979	1980
STARR PROTECTION SOLUTIONS LLC	IL	SCP	2011	2012
STARR SPECIALTY INS CO	TX	PC	2016	2018
STARSTONE NATIONAL INS CO	DE	PC	1944	1954
STATE AUTO INS CO OF WISCONSIN	WI	PC	1974	1974
STATE AUTO PROPERTY AND CASUALTY INS CO	IA	PC	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	PC	1921	1988
STATE FARM FIRE AND CASUALTY CO	IL	PC	1935	1950
STATE FARM GENERAL INS CO	IL	PC	1962	1962
STATE FARM LIFE AND ACCIDENT ASSUR CO	IL	LAH	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	1922	1939
STATE LIFE INS CO THE	IN	LAH	1894	1981
STATE LIFE INS FUND	WI	LAH	1911	1913
STATE MUTUAL INS CO	GA	LAH	1894	1992
STATE NATIONAL INS CO INC	TX	PC	1984	1991
STATESMAN INS CO	IN	PC	1956	1992
STERLING JEWELERS INC	DE	WP	1972	2009
STERLING LIFE INS CO	IL	LAH	1958	2007
STEWART TITLE GUARANTY CO	TX	TI	1908	1970
STILLWATER INS CO	CA	PC	1990	2005
STILLWATER PROPERTY AND CASUALTY INS CO	NY	PC	1971	1989
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	1872	1872
STONINGTON INS CO	PA	PC	1938	1989
STRATFORD INS CO	NH	PC	1981	1991
SU INS CO	WI	PC	2005	2005
SUBARU OF AMERICA INC	NJ	WP	1977	2001
SUGAR CREEK MUTUAL INS CO	WI	TM	1873	1873
SUN LIFE AND HEALTH INS CO (U.S.)	MI	LAH	1973	1976
SUN LIFE ASSUR CO OF CANADA	MI	LAH	1865	1962
SUPERIOR VISION INS PLAN OF WISCONSIN INC	WI	LSHO	1992	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	1877	1895
SURETEC INS CO	TX	PC	1998	2009
SURETY & FIDELITY ASSOCIATION OF AMERICA THE	NJ	RS	1970	1970
SURETY LIFE INS CO	NE	LAH	1936	1963
SWISS RE LIFE & HEALTH AMERICA INC	MO	LAH	1967	1979
SWISS REINS AMERICA CORP	NY	PC	1940	1959
SYMETRA LIFE INS CO	IA	LAH	1957	1959
SYMETRA NATIONAL LIFE INS CO	IA	LAH	1979	1980
SYMPHONIX HEALTH INS INC	IL	LAH	1974	1982
SYNCORA GUARANTEE INC	NY	PC	1991	1992
SYNERGY INS CO	NC	PC	2006	2016
T.H.E. INS CO	LA	PC	1969	1993
TALCOTT RESOLUTION LIFE AND ANNUITY INS CO	CT	LAH	1955	1956

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TALCOTT RESOLUTION LIFE INS CO	CT	LAH	1978	1979
TARMO LLC	DE	SCP	2011	2013
TDC NATIONAL ASSUR CO	OR	PC	1989	2004
TEACHERS INS AND ANNUITY ASSOCIATION OF AMERICA	NY	LAH	1918	1972
TEACHERS INS CO	IL	PC	1971	1973
TEAM MOTORSPORTS LLC	WI	SCP	2002	2017
TEAM WINNEBAGOLAND LLC	WI	SCP	2007	2015
TECHNOLOGY INS CO INC	DE	PC	1991	2011
TEXAS LIFE INS CO	TX	LAH	1901	1996
THE CINCINNATI INDEMNITY CO	OH	PC	1988	1990
THE CINCINNATI LIFE INS CO	OH	LAH	1987	1988
THE GENERAL AUTOMOBILE INS CO INC	WI	PC	2009	2017
THERESA MUTUAL INS CO	WI	TM	1879	1879
THIRD COAST INS CO	WI	PC	1996	2016
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	1902	1902
TIAA-CREF LIFE INS CO	NY	LAH	1996	1997
TIER ONE INS CO	OK	LAH	1981	1982
TIG INS CO	CA	PC	1911	1934
TIME INS CO II	PR	LAH	1910	1910
TIRE SHIELD INC	FL	SCP	1999	2016
TITAN INDEMNITY CO	TX	PC	1984	1989
TITLE RESOURCES GUARANTY CO	TX	TI	1984	2009
TMI SOLUTIONS LLC	WA	WP	2009	2012
TNUS INS CO	NY	PC	1914	1979
TOA REINS CO OF AMERICA THE	DE	PC	1971	1984
TOKIO MARINE AMERICA INS CO	NY	PC	1998	2012
TOWER HILL PRIME INS CO	FL	PC	1999	2018
TOYOTA MOTOR INS CO	IA	PC	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	SCP	1986	2014
TOYOTA MOTOR INS SERVICES INC	CA	WP	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	1874	1874
TRADERS INS CO	MO	PC	1980	2008
TRANS PACIFIC INS CO	NY	PC	1982	1984
TRANS WORLD ASSUR CO	CA	LAH	1962	1979
TRANSAMERICA CASUALTY INS CO	IA	PC	1961	1973
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	1961	1979
TRANSAMERICA PREMIER LIFE INS CO	IA	LAH	1858	1979
TRANSATLANTIC REINS CO	NY	PC	1952	1980
TRANSGUARD INS CO OF AMERICA INC	IL	PC	1987	1993
TRANSIT MUTUAL INS CORP OF WISCONSIN	WI	PC	1985	1985
TRANSPORT INS CO	OH	PC	1976	1977
TRANSPORTATION INS CO	IL	PC	1938	1938
TRAVCO INS CO	CT	PC	1991	1996
TRAVELERS CASUALTY AND SURETY CO	CT	PC	1964	1964

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TRAVELERS CASUALTY AND SURETY CO OF AMERICA	CT	PC	1974	1975
TRAVELERS CASUALTY CO OF CONNECTICUT	CT	PC	1990	1990
TRAVELERS CASUALTY CO THE	CT	PC	1982	1984
TRAVELERS CASUALTY INS CO OF AMERICA	CT	PC	1971	1974
TRAVELERS COMMERCIAL CASUALTY CO	CT	PC	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	1990	1990
TRAVELERS CONSTITUTION STATE INS CO	CT	PC	1982	1984
TRAVELERS HOME AND MARINE INS CO THE	CT	PC	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	PC	1946	1968
TRAVELERS INDEMNITY CO OF CONNECTICUT THE	CT	PC	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	1965	1982
TRAVELERS PERSONAL INS CO	CT	PC	1990	2009
TRAVELERS PERSONAL SECURITY INS CO	CT	PC	1990	2009
TRAVELERS PROPERTY CASUALTY CO OF AMERICA	CT	PC	1972	1972
TRAVELERS PROPERTY CASUALTY INS CO	CT	PC	1990	1990
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	MO	FR	1890	1896
TRENWICK AMERICA REINS CORP	CT	PC	1984	1985
TRI CITY AUTO SALES LLC	WI	SCP	2015	2017
TRIAD GUARANTY INS CORP	IL	PC	1987	1991
TRIANGLE INS CO INC	OK	PC	1992	2005
TRI-COUNTY MUTUAL TOWN INS CO	WI	TM	1909	1909
TRILOGY HEALTH INS INC	WI	HMO	2006	2007
TRINITY UNIVERSAL INS CO	TX	PC	1926	1993
TRINITY WARRANTY SOLUTIONS LLC	DE	SCP	2013	2016
TRI-STATE INS CO OF MINNESOTA	IA	PC	1974	1974
TRITON INS CO	TX	PC	1982	1995
TRIUMPHE CASUALTY CO	OH	PC	1981	2012
TRUASSURE INS CO	IL	LAH	1979	2013
TRUCK INS EXCHANGE	CA	PC	1935	1951
TRUMBULL INS CO	CT	PC	1986	1996
TRUSTGARD INS CO	OH	PC	1981	1984
TRUSTMARK INS CO	IL	LAH	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	1925	1985
TT OF FIRST MILE SERVICES INC	IL	SCP	2015	2017
TUDOR OAKS RETIREMENT CENTER	WI	CC	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	1985	1992
TWIN CITY FIRE INS CO	IN	PC	1987	1987
U.S. FINANCIAL LIFE INS CO	OH	LAH	1974	1988
U.S. SPECIALTY INS CO	TX	PC	1986	1988
U.S. UNDERWRITERS INS CO	ND	PC	1992	2013
UBS LIFE INS CO USA	CA	LAH	1956	1961
UCARE HEALTH INC	WI	LAH	2007	2007
UNICARE LIFE & HEALTH INS CO	IN	LAH	1971	1981

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UNIFIED LIFE INS CO	TX	LAH	2001	2005
UNIGARD INDEMNITY CO	WI	PC	1972	1991
UNIGARD INS CO	WI	PC	1960	1961
UNIMERICA INS CO	WI	LAH	1990	2002
UNION FIDELITY LIFE INS CO	KS	LAH	1925	1951
UNION INS CO	IA	PC	1973	2005
UNION INS CO OF PROVIDENCE	IA	PC	1863	2010
UNION LABOR LIFE INS CO THE	MD	LAH	1925	1932
UNION SECURITY INS CO	KS	LAH	1962	1963
UNITED AMERICAN INS CO	NE	LAH	1947	1965
UNITED AMERICAS INS CO	NY	PC	1978	1983
UNITED CAR CARE INC	CO	WP	1995	2000
UNITED CASUALTY AND SURETY INS CO	NE	PC	1993	2018
UNITED CONCORDIA INS CO	AZ	LAH	1975	2003
UNITED EQUITABLE INS CO	IL	PC	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	1977	1979
UNITED FINANCIAL CASUALTY CO	OH	PC	1984	1986
UNITED FIRE & CASUALTY CO	IA	PC	1946	1956
UNITED FIRE & INDEMNITY CO	TX	PC	1936	1963
UNITED GUARANTY CREDIT INS CO	NC	PC	1981	1991
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NORTH CAROLINA	NC	PC	1963	1973
UNITED HERITAGE LIFE INS CO	ID	LAH	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	1948	2005
UNITED INS CO OF AMERICA	IL	LAH	1927	1957
UNITED LIFE INS CO	IA	LAH	1962	1964
UNITED LUTHERAN PROGRAM FOR THE AGING INC	WI	CC	1957	1984
UNITED MOTOR CLUB OF AMERICA INC	KY	MC	1996	2012
UNITED OF OMAHA LIFE INS CO	NE	LAH	1926	1932
UNITED OHIO INS CO	OH	PC	1966	2007
UNITED SECURITY ASSUR CO OF PENNSYLVANIA	PA	LAH	1982	2010
UNITED SERVICE CONTRACT GROUP LLC	NJ	SCP	2016	2018
UNITED SERVICE PROTECTION CORP	DE	SCP	1999	2014
UNITED SERVICE PROTECTION CORP	DE	VPP	1999	2017
UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	PC	1922	1960
UNITED STATES AUTO CLUB MOTORING DIVISION INC	IN	MC	1968	1970
UNITED STATES FIDELITY AND GUARANTY CO	CT	PC	1896	1896
UNITED STATES FIRE INS CO	DE	PC	2003	2003
UNITED STATES LETTER CARRIERS' MUTUAL BENEFIT ASSOCIATION OF AND FOR	TN	FR	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LAH	1850	1953
UNITED STATES WARRANTY CORP.	FL	SCP	1970	2018
UNITED STATES WARRANTY CORP.	FL	VPP	1970	2015
UNITED STATES WARRANTY CORP.	FL	WP	1970	2001

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UNITED STATES WARRANTY E.S.P. CORP	OH	WP	2005	2005
UNITED WISCONSIN INS CO	WI	PC	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	1972	1972
UNITEDHEALTHCARE LIFE INS CO	WI	LAH	1982	1982
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HMO	1986	1986
UNITRIN AUTO AND HOME INS CO	NY	PC	1996	1998
UNITRIN DIRECT INS CO	IL	PC	1995	2009
UNITRIN DIRECT PROPERTY & CASUALTY CO	IL	PC	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	1982	1982
UNITY FINANCIAL LIFE INS CO	OH	LAH	1964	2000
UNITY HEALTH PLANS CORP	WI	HMO	1983	1983
UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1999	2003
UNIVERSAL SURETY CO	NE	PC	1947	1971
UNIVERSAL SURETY OF AMERICA	SD	PC	1984	1996
UNIVERSAL TECHNICAL SERVICES	UT	WP	2009	2011
UNIVERSAL UNDERWRITERS INS CO	IL	PC	1982	1983
UNIVERSAL UNDERWRITERS OF TEXAS INS CO	IL	PC	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	SCP	1982	2016
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	1982	2016
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	1984	1992
UNIVERSAL WARRANTY CORP	MI	SCP	2000	2015
UNIVERSAL WARRANTY CORP	MI	WP	2000	2000
UNOS AUTO SALES & SERVICE INC	WI	SCP	2016	2016
UNUM INS CO	ME	LAH	1965	1966
UNUM LIFE INS CO OF AMERICA	ME	LAH	1966	1971
US HEALTH AND LIFE INS CO	MI	LAH	1982	2012
USAA CASUALTY INS CO	TX	PC	1968	1974
USAA GENERAL INDEMNITY CO	TX	PC	1972	1989
USAA LIFE INS CO	TX	LAH	1963	1972
USABLE LIFE	AR	LAH	1978	1997
USPLATE GLASS INS CO	IL	PC	1991	2007
UTICA MUTUAL INS CO	NY	PC	1914	1924
UTILITY SERVICE PARTNERS PRIVATE LABEL INC	DE	WP	2005	2011
VALLEY FORGE INS CO	PA	PC	1944	1944
VALLEY PROPERTY & CASUALTY INS CO	OR	PC	1996	2006
VALSPAR CORP THE	DE	WP	1970	2010
VANLINER INS CO	MO	PC	1953	1987
VANTAGE WARRANTY INC	TX	SCP	2011	2012
VANTAGE WARRANTY INC	TX	VPP	2011	2016
VANTAPRO SPECIALTY INS CO	AR	PC	1991	2016
VANTIS LIFE INS CO	CT	LAH	1963	2004
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	1968	1969

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VEHICLE ADMINISTRATIVE SERVICES LTD.	TX	SCP	2011	2016
VEHICLE PROTECTION INC	MO	SCP	2002	2018
VEHICLE PROTECTION INC	MO	WP	2002	2010
VEHICLE SERVICE ADMINISTRATOR LLC	MO	SCP	2002	2013
VERIZON WIRELESS SERVICES LLC	DE	SCP	2000	2015
VERLAN FIRE INS CO	NH	PC	1970	2006
VIASOURCE FUNDING GROUP LLC	NJ	LSP	1999	2016
VICTORIA FIRE & CASUALTY CO	OH	PC	1983	1989
VIGILANT INS CO	NY	PC	1939	1954
VIKING INS CO OF WISCONSIN	WI	PC	1971	1971
VILLAGE ON THE SQUARE INC	WI	CC	1989	1990
VIRGINIA SURETY CO INC	IL	PC	1982	1982
VISION CARE NETWORK INS CORP	WI	LSHO	1989	1989
VISION SERVICE PLAN INS CO	OH	PC	1987	1992
VISION WARRANTY CORP	TX	SCP	2008	2013
VOYA INS AND ANNUITY CO	IA	LAH	1973	1974
VOYA RETIREMENT INS AND ANNUITY CO	CT	LAH	1976	1976
W.G.& R. EXTENDED SERVICE LLC	WI	WP	2008	2009
WADENA INS CO	IA	PC	2005	2007
WARNER INS CO	IL	PC	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	VPP	1990	2016
WARRANTECH AUTOMOTIVE INC	CT	WP	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	1990	1992
WARRANTY GLOBAL GROUP INC	TX	SCP	2003	2013
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	SCP	1993	2014
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	WP	1993	2001
WARRANTY SUPPORT SERVICES LLC	DE	SCP	2004	2013
WASHINGTON INTERNATIONAL INS CO	NH	PC	1976	1993
WASHINGTON NATIONAL INS CO	IN	LAH	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1889	1890
WATFORD INS CO	NJ	PC	1987	2003
WAUSAU BUSINESS INS CO	WI	PC	1907	1989
WAUSAU GENERAL INS CO	WI	PC	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	1979	1979
WEA INS CORP	WI	LAH	1985	1985
WEA PROPERTY & CASUALTY INS CO	WI	PC	1993	1993
WELLCARE HEALTH INS CO OF KENTUCKY INC	KY	LAH	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	2005	2007
WESCO INS CO	DE	PC	1962	1989
WEST AMERICAN INS CO	IN	PC	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1894	1894
WEST COAST LIFE INS CO	NE	LAH	1915	1985
WESTCHESTER FIRE INS CO	PA	PC	1967	1989
WESTCOR LAND TITLE INS CO	SC	TI	1993	2010
WESTERN AGRICULTURAL INS CO	IA	PC	1971	1999



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WESTERN AND SOUTHERN LIFE INS CO THE	OH	LAH	1888	1960
WESTERN CATHOLIC UNION	IL	FR	1877	1964
WESTERN FRATERNAL LIFE ASSOCIATION	IA	FR	1897	1900
WESTERN NATIONAL ASSUR CO	MN	PC	1957	1996
WESTERN NATIONAL MUTUAL INS CO	MN	PC	1915	1954
WESTERN SERVICE CONTRACT CORP	CA	WP	1985	2009
WESTERN SURETY CO	SD	PC	1900	1942
WESTERN UNITED LIFE ASSUR CO	WA	LAH	1963	2016
WESTERN-SOUTHERN LIFE ASSUR CO	OH	LAH	1980	1981
WESTFIELD INS CO	OH	PC	1929	1946
WESTFIELD NATIONAL INS CO	OH	PC	1968	1982
WESTPORT INS CORP	MO	PC	1981	1981
WFG NATIONAL TITLE INS CO	SC	TI	1974	2011
WHITE PINE INS CO	MI	PC	1969	2016
WILCAC LIFE INS CO	IL	LAH	1911	1922
WILCO LIFE INS CO	IN	LAH	1962	1965
WILLIAM PENN ASSOCIATION	PA	FR	1886	1953
WILLIAMSBURG NATIONAL INS CO	MI	PC	1986	1999
WILSHIRE INS CO	NC	PC	1985	1991
WILSON MUTUAL INS CO	OH	PC	1872	1872
WILTON REASSURANCE CO	MN	LAH	1900	1967
WILTON REASSURANCE LIFE CO OF NEW YORK	NY	LAH	1955	1958
WINDHAVEN NATIONAL INS CO	TX	PC	1989	1991
WISCO DENTAL INS PLAN INC	WI	LSHO	2014	2014
WISCONSIN AUL INC	CA	WP	1999	1999
WISCONSIN ASSOCIATION OF MUTUAL INS COMPANIES	WI	RS	1995	1995
WISCONSIN AUTOMOBILE INS PLAN	WI	PC	1967	1967
WISCONSIN COLLABORATIVE INS CO	WI	HMO	2016	2016
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	1975	1975
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	1976	1976
WISCONSIN INS PLAN	WI	PC	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	1986	1986
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	1987	1987
WISCONSIN MUTUAL INS CO	WI	PC	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1977	1977
WISCONSIN REINS CORP	WI	PC	1972	1972
WOLVERINE MUTUAL INS CO	MI	PC	1917	2004
WOMAN'S LIFE INS SOCIETY	MI	FR	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1891	1893
WORK FIRST CASUALTY CO	DE	PC	1936	2008
WORKMEN'S BENEFIT FUND OF THE UNITED STATES OF AMERICA	NY	FR	1899	1944
WPS HEALTH PLAN INC	WI	HMO	2005	2005
WRIGHT NATIONAL FLOOD INS CO	TX	PC	2002	2012
WRM AMERICA INDEMNITY CO INC	NY	PC	1991	1992

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WYNN'S EXTENDED CARE INC	CA	WP	1972	1999
WYSSTA INS CO INC	WI	LAH	2005	2005
XL INS AMERICA INC	DE	PC	1945	1959
XL INS CO OF NEW YORK INC	NY	PC	1994	1984
XL REINS AMERICA INC	NY	PC	1929	1938
XL SPECIALTY INS CO	DE	PC	1979	1988
Y & D CORP	WI	SCP	1994	2013
YCI INC	OK	PC	1979	1991
YORKVILLE AND MT. PLEASANT MUTUAL INS CO	WI	TM	1874	1874
YOSEMITE INS CO	OK	PC	1964	1974
ZACHO SPORTS CENTER INC	WI	SCP	2012	2013
ZALE DELAWARE INC	DE	WP	1986	2012
ZALE INDEMNITY CO	TX	PC	1973	2007
ZENITH INS CO	CA	PC	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1913	1913
ZURICH AMERICAN INS CO OF ILLINOIS	IL	PC	1973	1985
ZURICH AMERICAN LIFE INS CO	IL	LAH	1979	1981

