

# 2020 Financial and Statistical Data

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Strength. Resilience. Innovation.

## Table H

Other Health Insurers



# Financial and Statistical Data

## Notes to Table H

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The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on May 16, 2021, 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, 2020, and the results of their 2020 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table H does not contain financial data for the Other Entities Subject to Limited Regulation.

The amounts in Table H, 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 provide no value.

## Explanation of Terms Used in Tables

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**Wisconsin Operations** columns report the direct premiums and losses for Wisconsin-only business for 2020.

**Nationwide Operations** columns report the net premiums and losses for all operations for 2020.

**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.

## Additional Reports

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The Office of the Commissioner of Insurance submits reports to the governor and to the legislature each year providing overviews of the insurance industry, the operations of OCI, and important *Financial and Statistical Data* on the insurers doing business in Wisconsin.

The *Directory of Licensed Insurers* includes all companies, fraternal benefit societies, associations, and town mutuals

licensed or otherwise authorized to transact the business of insurance in Wisconsin as of December 31 of the year of the *Wisconsin Insurance Report*.

All of these reports can be viewed and downloaded on the OCI website at [oci.wi.gov/Pages/AboutOCI/WisconsinInsuranceReport.aspx](https://oci.wi.gov/Pages/AboutOCI/WisconsinInsuranceReport.aspx).

**TABLE H**  
**2020 Financial Data of Other Health Insurers (\$000s Omitted)**  
(Includes Health Maintenance Organizations, Limited Service Health Organizations, Hospital Medical Dental Indemnity Plans)

OTHER HEALTH INSURER	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO %	EXPENSE RATIO %	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO %
ACCESSCARE GENERAL WI INS INC	\$ 176	\$ 120	\$ 5	\$ 538	\$ 323	60	39	\$ 538	\$ 323	60
AMERICAN DENTAL PLAN OF WI INC	\$ 157	\$ 71	\$ 6	\$ 804	\$ 578	72	27	\$ -	\$ -	0
ASPIRUS ARISE HEALTH PLAN OF WI INC	\$ 57,430	\$ 29,937	\$ 5,961	\$ 95,190	\$ 71,749	78	14	\$ 95,190	\$ 80,385	84
CARE WISCONSIN HEALTH PLAN - TRILOGY HEALTH INS INC	\$ 87,168	\$ 61,018	\$ 20,551	\$ 209,465	\$ 163,162	86	4	\$ 210,754	\$ 163,838	78
CARE-PLUS DENTAL PLANS INC	\$ 1,567	\$ -	\$ -	\$ 17,013	\$ 16,482	97	3	\$ 17,013	\$ 16,482	97
CHILDRENS COMMUNITY HEALTH PLAN INC	\$ 231,547	\$ 151,613	\$ 52,415	\$ 377,177	\$ 274,207	80	6	\$ 380,283	\$ 290,840	76
COMMON GROUND HEALTHCARE COOPERATIVE	\$ 338,303	\$ 218,026	\$ 38,123	\$ 409,985	\$ 292,505	73	11	\$ 416,218	\$ 341,189	82
COMMUNITY CARE HEALTH PLAN INC	\$ 27,493	\$ 15,382	\$ 421	\$ 101,059	\$ 89,061	90	7	\$ 101,170	\$ 89,201	88
COMPCARE HEALTH SERVICES INS CORP	\$ 589,852	\$ 226,707	\$ 47,477	\$ 1,685,081	\$ 1,392,130	87	10	\$ 998,925	\$ 818,096	82
DEAN HEALTH PLAN INC	\$ 358,375	\$ 197,231	\$ 41,188	\$ 1,382,743	\$ 1,159,269	86	11	\$ 1,382,743	\$ 1,182,705	86
DELTA DENTAL OF WI INC	\$ 284,678	\$ 221,844	\$ 11,880	\$ 262,940	\$ 193,138	78	20	\$ 262,940	\$ 187,711	71
DENTAL COM INS PLAN INC	\$ 30	\$ -	\$ -	\$ 3,289	\$ 2,960	90	10	\$ 3,289	\$ 2,960	90
DENTAL PROTECTION PLAN INC	\$ 39	\$ 14	\$ 9	\$ 61	\$ -	0	85	\$ -	\$ -	0
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	\$ 71,427	\$ 44,098	\$ 13,429	\$ 159,433	\$ 126,249	82	10	\$ 160,364	\$ 126,534	79
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	\$ 87,463	\$ 40,522	\$ 447	\$ 406,514	\$ 369,661	93	7	\$ 408,125	\$ 372,176	91
HEALTH TRADITION HEALTH PLAN INC	\$ 14,172	\$ 8,928	\$ (258)	\$ 23,482	\$ 18,129	83	12	\$ 23,482	\$ 18,560	79
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	\$ 896,903	\$ 416,048	\$ 104,065	\$ 4,335,432	\$ 3,640,303	87	10	\$ 473,320	\$ 408,521	86
INDEPENDENT CARE HEALTH PLAN	\$ 114,343	\$ 63,099	\$ 24,860	\$ 350,207	\$ 255,219	82	9	\$ 350,514	\$ 255,176	73
MANAGED HEALTH SERVICES INS CORP	\$ 111,367	\$ 73,949	\$ 24,905	\$ 158,435	\$ 127,216	82	9	\$ 158,510	\$ 214,254	135
MEDICA COMMUNITY HEALTH PLAN	\$ 167,894	\$ 139,442	\$ 27,642	\$ 119,274	\$ 76,941	65	14	\$ 76,354	\$ 88,473	116
MEDICAL ASSOCIATES CLINIC HEALTH PLAN OF WI THE	\$ 4,591	\$ 3,555	\$ 178	\$ 26,972	\$ 24,429	94	8	\$ 27,128	\$ 24,429	90
MERCYCARE HMO INC	\$ 59,018	\$ 20,224	\$ 1,465	\$ 123,781	\$ 114,499	95	5	\$ 118,252	\$ 115,571	98
MOLINA HEALTHCARE OF WI INC	\$ 144,329	\$ 78,257	\$ 61,582	\$ 338,038	\$ 202,898	64	13	\$ 339,857	\$ 216,863	64
MOMENTUM INSURANCE PLANS INC	\$ 1,243	\$ 932	\$ 145	\$ 1,063	\$ 1,919	202	22	\$ 1,063	\$ 851	80
NETWORK HEALTH INS CORP	\$ 221,451	\$ 125,891	\$ 22,508	\$ 677,311	\$ 563,185	85	10	\$ 678,198	\$ 563,321	83
NETWORK HEALTH PLAN	\$ 100,861	\$ 50,556	\$ (4,341)	\$ 362,391	\$ 298,589	84	16	\$ 364,842	\$ 311,937	85
PREFERRED INSURANCE AFFILIATES INC	\$ 201	\$ 178	\$ (16)	\$ 51	\$ 3	5	128	\$ -	\$ 3	0
QUARTZ HEALTH BENEFIT PLANS CORP	\$ 271,075	\$ 118,240	\$ 19,914	\$ 1,506,688	\$ 1,319,147	90	9	\$ 1,493,237	\$ 1,329,782	89
QUARTZ HEALTH PLAN CORP	\$ 74,708	\$ 26,131	\$ 8,046	\$ 280,209	\$ 248,855	91	6	\$ 277,031	\$ 245,947	89
SECURITY HEALTH PLAN OF WI INC	\$ 403,337	\$ 166,486	\$ 92,425	\$ 1,263,696	\$ 1,075,263	86	8	\$ 1,263,696	\$ 1,099,203	87
SENIORDENT DENTAL PLAN INC	\$ 376	\$ 355	\$ 48	\$ 453	\$ 237	52	37	\$ 207	\$ 123	59
SUPERIOR VISION INS PLAN OF WI INC	\$ 5,312	\$ 4,133	\$ 2,342	\$ 15,578	\$ 7,817	51	29	\$ 10,424	\$ 4,522	43
UCARE HEALTH INC	\$ 37,182	\$ 31,062	\$ (3,765)	\$ 29,109	\$ 29,025	102	11	\$ 2,243	\$ 3,147	140
UNITEDHEALTHCARE OF WI INC	\$ 2,517,950	\$ 1,107,157	\$ 604,196	\$ 8,684,894	\$ 6,781,543	82	10	\$ 2,377,096	\$ 2,025,459	85
WELLCARE HEALTH PLANS OF WI INC	\$ 1,134	\$ 1,134	\$ 2	\$ -	\$ -	0	0	\$ -	\$ -	0
WISCONSIN COLLABORATIVE INS CO	\$ 36,991	\$ 25,088	\$ (201)	\$ 60,954	\$ 56,100	93	4	\$ 62,107	\$ 56,086	90
WISCONSIN PHYSICIANS SERVICE INS CORP	\$ 381,975	\$ 211,257	\$ 15,811	\$ 344,374	\$ 257,112	78	15	\$ 334,840	\$ 253,146	76
WPS HEALTH PLAN INC	\$ 49,081	\$ 34,524	\$ 18,713	\$ 96,234	\$ 60,320	67	9	\$ 96,831	\$ 62,924	65



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