

Financial and Statistical Data 2021



Table E

Wisconsin Market Shares - Top 20

Financial and Statistical Data

Notes to Table E

The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on June 8, 2022, 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, 2021, and the results of their 2021 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

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

Direct premiums written reported in Table E excludes dividends and deposit and other considerations. Direct benefits and dividends paid include 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 Table E. These premiums were included in the nationwide amounts reported in Tables C and F. The total direct business written, direct premiums earned, and direct losses incurred by Domestic Surplus Lines insurers excluded in the amounts reported in Table E were \$4,768,166, \$4,323,479, and \$6,511,299, respectively.

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.

Explanation of Terms Used in Tables

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

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

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 their 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

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.

Wisconsin Market Share - Business of 2021

ORDINARY LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	20.8	\$ 548,630,285
2	THRIVENT FINANCIAL FOR LUTHERANS	7.3	\$ 192,301,878
3	NEW YORK LIFE INS & ANNUITY CORP	4.8	\$ 125,365,423
4	PRUCO LIFE INS CO	4.0	\$ 106,534,238
5	MASSACHUSETTS MUTUAL LIFE INS CO	3.4	\$ 89,038,139
6	LINCOLN NATIONAL LIFE INS CO THE	3.0	\$ 79,128,444
7	AMERICAN FAMILY LIFE INS CO	2.8	\$ 75,085,769
8	STATE FARM LIFE & ACCIDENT ASSUR CO	2.6	\$ 69,637,198
9	JOHN HANCOCK LIFE INS CO (USA)	2.4	\$ 64,589,691
10	NEW YORK LIFE INS CO	1.8	\$ 47,534,054
11	PROTECTIVE LIFE INS CO	1.7	\$ 43,627,247
12	PACIFIC LIFE INS CO	1.6	\$ 43,382,440
13	MIDLAND NATIONAL LIFE INS CO	1.6	\$ 42,659,202
14	AMERICAN GENERAL LIFE INS CO	1.3	\$ 35,334,336
15	MINNESOTA LIFE INS CO	1.3	\$ 34,243,277
16	TRANSAMERICA LIFE INS CO	1.2	\$ 32,544,012
17	AMERICAN INCOME LIFE INS CO	1.2	\$ 32,269,632
18	EQUITABLE FINANCIAL LIFE INS CO	1.2	\$ 31,703,158
19	UNITED OF OMAHA LIFE INS CO	1.2	\$ 31,226,852
20	PRIMERICA LIFE INS CO	1.1	\$ 28,261,160
TOTALS FOR 20 RANKED INSURERS		66.5	\$ 1,753,096,435
TOTALS FOR 338 RANKED INSURERS WRITING THIS LINE		100.0	\$ 2,637,707,900

Wisconsin Market Share - Business of 2021

GROUP LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	16.8	\$ 114,979,819
2	METROPOLITAN LIFE INS CO	12.9	\$ 88,120,887
3	PRUDENTIAL INSURANCE CO OF AMER THE	8.3	\$ 56,687,739
4	UNUM LIFE INS CO OF AMER	4.6	\$ 31,449,263
5	HARTFORD LIFE & ACCIDENT INS CO	4.2	\$ 28,901,618
6	NEW YORK LIFE INS CO	3.9	\$ 26,871,590
7	NATIONAL GUARDIAN LIFE INS CO	3.8	\$ 25,873,666
8	LINCOLN NATIONAL LIFE INS CO THE	3.5	\$ 23,955,879
9	STANDARD INSURANCE CO	3.1	\$ 20,945,988
10	LIFE INSURANCE CO OF NORTH AMER	3.0	\$ 20,468,126
11	SECURIAN LIFE INS CO	2.9	\$ 19,529,546
12	RELIASTAR LIFE INS CO	2.8	\$ 19,408,958
13	HOMESTEADERS LIFE CO	2.6	\$ 17,956,284
14	PEKIN LIFE INS CO	2.0	\$ 13,453,338
15	UNITED OF OMAHA LIFE INS CO	1.9	\$ 13,276,066
16	RELIANCE STANDARD LIFE INS CO	1.9	\$ 12,651,542
17	UNITEDHEALTHCARE INSURANCE CO	1.8	\$ 12,259,423
18	SUN LIFE ASSUR CO OF CN	1.7	\$ 11,867,082
19	PHYSICIANS LIFE INS CO	1.5	\$ 10,383,835
20	PRINCIPAL LIFE INS CO	1.4	\$ 9,696,776
TOTALS FOR 20 RANKED INSURERS		84.8	\$ 578,737,425
TOTALS FOR 152 RANKED INSURERS WRITING THIS LINE		100.0	\$ 682,867,389

Wisconsin Market Share - Business of 2021

CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	25.6	\$ 1,605,597
2	AMERICAN HEALTH & LIFE INS CO	19.3	\$ 1,209,462
3	MINNESOTA LIFE INS CO	15.6	\$ 980,135
4	PEKIN LIFE INS CO	14.0	\$ 877,576
5	BANKERS LIFE INS CO OF LA	10.4	\$ 655,453
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	7.6	\$ 476,902
7	AMERICAN NATIONAL INS CO	3.2	\$ 203,746
8	AMERICAN REPUBLIC INS CO	2.8	\$ 177,679
9	PLATEAU INSURANCE CO	0.9	\$ 53,780
10	SECURIAN LIFE INS CO	0.6	\$ 35,122
11	PAVONIA LIFE INS CO OF MI	0.2	\$ 10,997
12	TRANSAMERICA LIFE INS CO	0.1	\$ 8,887
13	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$ 7,727
14	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	-0.0	\$ (6)
15	GUARANTEE TRUST LIFE INS CO	-0.0	\$ (30)
16	MERIT LIFE INS CO	-0.2	\$ (12,168)
17	PROTECTIVE LIFE INS CO	-0.2	\$ (13,230)
TOTALS FOR 17 RANKED INSURERS		100.0	\$ 6,277,629
TOTALS FOR 17 RANKED INSURERS WRITING THIS LINE		100.0	\$ 6,277,629

Wisconsin Market Share - Business of 2021

ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	JACKSON NATIONAL LIFE INS CO	6.5	\$ 410,468,816
2	THRIVENT FINANCIAL FOR LUTHERANS	6.1	\$ 385,531,695
3	PACIFIC LIFE INS CO	5.7	\$ 358,499,704
4	LINCOLN NATIONAL LIFE INS CO THE	5.4	\$ 340,148,735
5	VOYA RETIREMENT INS & ANNUITY CO	5.2	\$ 326,566,099
6	ALLIANZ LIFE INS CO OF NORTH AMER	4.8	\$ 302,322,236
7	ATHENE ANNUITY & LIFE CO	4.2	\$ 265,492,102
8	AMERICAN GENERAL LIFE INS CO	3.7	\$ 234,987,452
9	EQUITABLE FINANCIAL LIFE INS CO	3.5	\$ 224,055,033
10	NATIONWIDE LIFE INS CO	3.3	\$ 208,410,483
11	MASSACHUSETTS MUTUAL LIFE INS CO	3.0	\$ 189,597,260
12	BRIGHTHOUSE LIFE INS CO	2.6	\$ 166,540,313
13	RIVERSOURCE LIFE INS CO	2.5	\$ 155,407,872
14	NORTHWESTERN MUTUAL LIFE INS CO THE	2.4	\$ 154,246,198
15	AMERICAN UNITED LIFE INS CO	2.3	\$ 148,220,279
16	FORETHOUGHT LIFE INS CO	2.1	\$ 134,588,649
17	FIDELITY & GUARANTY LIFE INS CO	1.8	\$ 111,076,750
18	NEW YORK LIFE INS & ANNUITY CORP	1.7	\$ 108,064,942
19	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	1.6	\$ 98,819,995
20	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	1.5	\$ 93,720,735
TOTALS FOR 20 RANKED INSURERS		70.0	\$ 4,416,765,348
TOTALS FOR 219 RANKED INSURERS WRITING THIS LINE		100.0	\$ 6,312,874,086

Wisconsin Market Share - Business of 2021

INDIVIDUAL ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WI INC	17.9	\$ 1,923,789,390
2	CARE IMPROVEMENT PLUS WI INS CO	11.9	\$ 1,284,227,769
3	SECURITY HEALTH PLAN OF WI INC	8.7	\$ 933,763,216
4	COMPCARE HEALTH SERVICES INS CORP	6.4	\$ 688,852,889
5	NETWORK HEALTH INS CORP	6.3	\$ 677,997,335
6	HUMANA INSURANCE CO	4.5	\$ 483,103,419
7	DEAN HEALTH PLAN INC	4.3	\$ 457,724,543
8	CHILDRENS COMMUNITY HEALTH PLAN INC	3.8	\$ 410,005,188
9	INDEPENDENT CARE HEALTH PLAN	3.3	\$ 360,197,525
10	COMMON GROUND HEALTHCARE COOPERATIVE	3.1	\$ 330,331,281
11	QUARTZ HEALTH PLAN CORP	3.0	\$ 325,287,065
12	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.8	\$ 301,663,085
13	QUARTZ HEALTH BENEFIT PLANS CORP	2.0	\$ 214,332,411
14	MY CHOICE WI HEALTH PLAN INC	1.9	\$ 200,416,901
15	MANAGED HEALTH SERVICES INS CORP	1.8	\$ 188,997,300
16	WISCONSIN PHYSICIANS SERVICE INS CORP	1.7	\$ 186,375,002
17	NETWORK HEALTH PLAN	1.7	\$ 180,119,413
18	MEDICA COMMUNITY HEALTH PLAN	1.0	\$ 111,648,223
19	AETNA LIFE INS CO	1.0	\$ 106,573,741
20	ASPIRUS HEALTH PLAN INC	0.8	\$ 83,653,634
TOTALS FOR 20 RANKED INSURERS		87.8	\$ 9,449,062,330
TOTALS FOR 315 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,766,968,869

Wisconsin Market Share - Business of 2021

CREDIT ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	34.4	\$ 2,604,194
2	AMERICAN HEALTH & LIFE INS CO	29.7	\$ 2,247,588
3	PEKIN LIFE INS CO	9.3	\$ 702,978
4	MINNESOTA LIFE INS CO	8.1	\$ 609,955
5	BANKERS LIFE INS CO OF LA	6.7	\$ 505,114
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	6.0	\$ 451,821
7	AMERICAN NATIONAL INS CO	2.8	\$ 213,531
8	AMERICAN REPUBLIC INS CO	1.7	\$ 129,320
9	PLATEAU INSURANCE CO	0.6	\$ 46,489
10	SECURIAN LIFE INS CO	0.3	\$ 26,132
11	AMERICAN SECURITY INS CO	0.2	\$ 11,723
12	CENTRAL STATES INDEMNITY CO OF OMAHA	0.1	\$ 9,665
13	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$ 8,695
14	PAVONIA LIFE INS CO OF MI	0.1	\$ 6,392
15	AMERICAN BANKERS INS CO OF FL	0.1	\$ 3,928
16	TRANSAMERICA CASUALTY INS CO	0.0	\$ 1,334
17	TRANSAMERICA LIFE INS CO	0.0	\$ 39
18	AMERICAN GENERAL LIFE INS CO	0.0	\$ -
19	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.0	\$ (7)
20	GUARANTEE TRUST LIFE INS CO	0.0	\$ (47)
TOTALS FOR 20 RANKED INSURERS		100.2	\$ 7,578,844
TOTALS FOR 23 RANKED INSURERS WRITING THIS LINE		100.0	\$ 7,564,590

Wisconsin Market Share - Business of 2021

GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	QUARTZ HEALTH BENEFIT PLANS CORP	12.2	\$ 1,335,482,103
2	BLUE CROSS BLUE SHIELD OF WI	8.5	\$ 926,421,378
3	DEAN HEALTH PLAN INC	8.3	\$ 902,851,703
4	UNITEDHEALTHCARE INSURANCE CO	8.1	\$ 890,848,715
5	WEA INSURANCE CORP	6.0	\$ 654,346,783
6	SIERRA HEALTH & LIFE INS CO INC	4.7	\$ 512,137,722
7	COMPCARE HEALTH SERVICES INS CORP	4.3	\$ 468,266,031
8	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.4	\$ 375,841,872
9	MOLINA HEALTHCARE OF WI INC	3.2	\$ 348,736,303
10	UNITEDHEALTHCARE OF WI INC	3.1	\$ 336,722,917
11	SECURITY HEALTH PLAN OF WI INC	2.6	\$ 284,979,991
12	AETNA LIFE INS CO	2.2	\$ 240,133,231
13	DELTA DENTAL OF WI INC	2.1	\$ 229,288,006
14	NETWORK HEALTH PLAN	2.0	\$ 214,692,756
15	HEALTHPARTNERS INSURANCE CO	1.9	\$ 212,364,023
16	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.9	\$ 209,581,547
17	HUMANA INSURANCE CO	1.9	\$ 206,052,224
18	MEDICA INSURANCE CO	1.8	\$ 201,647,893
19	SUN LIFE ASSUR CO OF CN	1.5	\$ 168,579,689
20	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.5	\$ 167,989,958
TOTALS FOR 20 RANKED INSURERS		81.2	\$ 8,886,964,845
TOTALS FOR 261 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,938,571,999

Wisconsin Market Share - Business of 2021

FIRE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AUTO-OWNERS INSURANCE CO	7.6 \$	17,829,221
2	FACTORY MUTUAL INS CO	7.1 \$	16,580,277
3	WEST BEND MUTUAL INS CO	6.4 \$	15,058,353
4	FOREMOST INSURANCE CO GRAND RAPIDS MI	5.4 \$	12,647,308
5	ACUITY A MUTUAL INS CO	4.9 \$	11,498,115
6	ALLIANZ GLOBAL RISKS US INS CO	4.8 \$	11,251,683
7	TRAVELERS INDEMNITY CO THE	3.9 \$	9,179,156
8	LIBERTY MUTUAL FIRE INS CO	3.2 \$	7,500,492
9	XL INSURANCE AMER INC	3.1 \$	7,200,702
10	ZURICH AMERICAN INS CO	2.9 \$	6,797,414
11	TRAVELERS PROPERTY CSLTY CO OF AMER	2.7 \$	6,324,880
12	EMPLOYERS INSURANCE CO OF WAUSAU	2.1 \$	4,994,832
13	MUNICIPAL PROPERTY INS CO	2.1 \$	4,959,032
14	AMERICAN GUARANTEE & LIABILITY INS CO	1.7 \$	4,017,998
15	EMPLOYERS MUTUAL CSLTY CO	1.7 \$	3,922,500
16	FIREMANS FUND INS CO	1.4 \$	3,259,567
17	CINCINNATI INSURANCE CO THE	1.4 \$	3,222,108
18	AFFILIATED F M INS CO	1.3 \$	3,067,806
19	HARTFORD FIRE INS CO	1.2 \$	2,809,826
20	EMCASCO INSURANCE CO	1.2 \$	2,753,543
TOTALS FOR 20 RANKED INSURERS		65.8 \$	154,874,813
TOTALS FOR 302 RANKED INSURERS WRITING THIS LINE		100.0 \$	235,461,802

Wisconsin Market Share - Business of 2021

FARMOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	34.6	\$ 73,631,424
2	AMERICAN FAMILY MUTUAL INS CO SI	10.6	\$ 22,603,058
3	SECURA INSURANCE CO	8.8	\$ 18,827,457
4	HASTINGS MUTUAL INS CO	7.4	\$ 15,850,474
5	MT MORRIS MUTUAL INS CO	5.3	\$ 11,311,773
6	STATE FARM FIRE & CSLTY CO	4.0	\$ 8,489,365
7	WISCONSIN MUTUAL INS CO	3.7	\$ 7,886,470
8	AMERICAN FAMILY INS CO	2.8	\$ 6,030,884
9	MCMILLAN-WARNER MUTUAL INS CO	2.8	\$ 5,992,834
10	AUTO-OWNERS INSURANCE CO	2.5	\$ 5,347,360
11	NATIONWIDE AGRIBUSINESS INS CO	2.3	\$ 4,796,120
12	OWNERS INSURANCE CO	2.0	\$ 4,359,961
13	MUTUAL OF WAUSAU INS CORP	1.7	\$ 3,674,874
14	WILSON MUTUAL INS CO	1.7	\$ 3,595,275
15	MAPLE VALLEY MUTUAL INS CO	1.5	\$ 3,163,235
16	GERMANTOWN MUTUAL INS CO	1.2	\$ 2,517,466
17	UNITED MUTUAL INS CO	1.1	\$ 2,248,404
18	WESTFIELD INSURANCE CO	1.0	\$ 2,064,647
19	EAGLE POINT MUTUAL INS CO	0.7	\$ 1,390,324
20	ROCKFORD MUTUAL INS CO	0.6	\$ 1,267,763
TOTALS FOR 20 RANKED INSURERS		96.4	\$ 205,049,168
TOTALS FOR 59 RANKED INSURERS WRITING THIS LINE		100.0	\$ 212,782,137

Wisconsin Market Share - Business of 2021

HOMEOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	STATE FARM FIRE & CSLTY CO	17.0	\$ 291,631,199
2	AMERICAN FAMILY MUTUAL INS CO SI	14.8	\$ 253,264,970
3	ACUITY A MUTUAL INS CO	4.4	\$ 75,466,363
4	AUTO-OWNERS INSURANCE CO	4.2	\$ 71,610,377
5	ERIE INSURANCE CO	4.1	\$ 70,195,058
6	WEST BEND MUTUAL INS CO	4.0	\$ 69,001,631
7	AMERICAN FAMILY INS CO	4.0	\$ 68,692,264
8	ALLSTATE VEHICLE & PROP INS CO	2.7	\$ 46,221,703
9	HOMESITE INSURANCE CO OF THE MIDWEST	2.6	\$ 43,829,061
10	SECURA SUPREME INS CO	1.8	\$ 31,271,070
11	WAUSAU GENERAL INS CO	1.6	\$ 28,029,632
12	AMERICAN STRATEGIC INS CORP	1.5	\$ 26,005,150
13	WISCONSIN MUTUAL INS CO	1.4	\$ 24,225,436
14	UNITED SERVICES AUTOMOBILE ASSN	1.4	\$ 23,963,309
15	BADGER MUTUAL INS CO	1.4	\$ 23,620,519
16	RURAL MUTUAL INS CO	1.3	\$ 21,891,060
17	AUTO CLUB INS ASSN	1.2	\$ 19,979,572
18	TRAVELERS PERSONAL INS CO	1.1	\$ 19,519,567
19	INTEGRITY SELECT INS CO	1.1	\$ 18,381,880
20	COUNTRY MUTUAL INS CO	1.0	\$ 17,941,110
TOTALS FOR 20 RANKED INSURERS		72.6	\$ 1,244,740,931
TOTALS FOR 199 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,714,755,242

Wisconsin Market Share - Business of 2021

COMMERCIAL MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SOCIETY INSURANCE A MUTUAL CO	5.6 \$	46,781,484
2	SECURA INSURANCE CO	4.8 \$	39,602,139
3	RURAL MUTUAL INS CO	4.5 \$	37,466,368
4	ACUITY A MUTUAL INS CO	4.4 \$	36,508,142
5	AMERICAN FAMILY MUTUAL INS CO SI	3.6 \$	29,524,574
6	OWNERS INSURANCE CO	3.5 \$	29,116,153
7	CINCINNATI INSURANCE CO THE	3.1 \$	25,498,002
8	STATE FARM FIRE & CSLTY CO	3.0 \$	25,052,879
9	FEDERAL INSURANCE CO	2.7 \$	22,020,359
10	ERIE INSURANCE EXCHANGE	2.6 \$	21,927,638
11	WEST BEND MUTUAL INS CO	2.6 \$	21,800,140
12	AUTO-OWNERS INSURANCE CO	2.4 \$	19,562,948
13	GERMANTOWN MUTUAL INS CO	2.3 \$	18,889,266
14	ACE AMERICAN INS CO	2.1 \$	17,271,851
15	CHURCH MUTUAL INS CO SI	2.0 \$	16,195,106
16	TRAVELERS PROPERTY CSLTY CO OF AMER	1.9 \$	15,533,990
17	INTEGRITY INSURANCE CO	1.8 \$	14,796,151
18	CHARTER OAK FIRE INS CO THE	1.7 \$	14,187,814
19	AMERICAN FAMILY INS CO	1.4 \$	11,756,403
20	PHILADELPHIA INDEMNITY INS CO	1.4 \$	11,669,390
TOTALS FOR 20 RANKED INSURERS		57.3 \$	475,160,797
TOTALS FOR 345 RANKED INSURERS WRITING THIS LINE		100.0 \$	829,486,744

Wisconsin Market Share - Business of 2021

MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	PROASSURANCE CASUALTY CO	20.8	\$ 13,127,670
2	MMIC INSURANCE INC	20.4	\$ 12,918,196
3	CONTINENTAL CASUALTY CO	19.2	\$ 12,149,142
4	MEDICAL PROTECTIVE CO THE	14.2	\$ 8,980,648
5	PROSELECT INSURANCE CO	6.5	\$ 4,092,328
6	AMERICAN CASUALTY CO OF READING PA	3.5	\$ 2,228,528
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	3.1	\$ 1,988,730
8	NCMIC INSURANCE CO	3.0	\$ 1,868,606
9	PROASSURANCE INSURANCE CO OF AMER	1.3	\$ 808,323
10	PHARMACISTS MUTUAL INS CO	1.2	\$ 734,925
11	LIBERTY INSURANCE UNDERWRITERS INC	1.1	\$ 676,033
12	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	0.8	\$ 499,613
13	ACE AMERICAN INS CO	0.7	\$ 446,448
14	CINCINNATI INSURANCE CO THE	0.7	\$ 426,791
15	ASPEN AMERICAN INS CO	0.6	\$ 395,370
16	COPIC INSURANCE CO	0.5	\$ 292,889
17	GREAT DIVIDE INS CO	0.3	\$ 219,484
18	ACUITY A MUTUAL INS CO	0.3	\$ 181,863
19	CINCINNATI INDEMNITY CO THE	0.3	\$ 181,489
20	CONTINENTAL INSURANCE CO THE	0.2	\$ 125,575
TOTALS FOR 20 RANKED INSURERS		98.6	\$ 62,342,651
TOTALS FOR 63 RANKED INSURERS WRITING THIS LINE		100.0	\$ 63,245,936

Wisconsin Market Share - Business of 2021

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.8	\$ 139,556,893
2	ACE FIRE UNDERWRITERS INS CO	6.0	\$ 107,133,629
3	ACUITY A MUTUAL INS CO	4.9	\$ 86,697,216
4	TRAVELERS INDEMNITY CO OF CT THE	3.7	\$ 65,191,425
5	TRAVELERS PROPERTY CSLTY CO OF AMER	3.5	\$ 62,327,930
6	ZURICH AMERICAN INS CO	3.3	\$ 58,704,700
7	AIU INSURANCE CO	3.3	\$ 58,647,449
8	SOCIETY INSURANCE A MUTUAL CO	3.1	\$ 54,386,063
9	SECURA INSURANCE CO	3.0	\$ 53,696,634
10	ACCIDENT FUND INS CO OF AMER	2.4	\$ 43,512,827
11	UNITED WISCONSIN INS CO	2.3	\$ 41,223,007
12	SENTRY CASUALTY CO	2.3	\$ 40,849,509
13	EMCASCO INSURANCE CO	2.2	\$ 39,412,053
14	SENTRY INSURANCE CO	2.1	\$ 37,277,690
15	SFM MUTUAL INS CO	2.0	\$ 35,554,121
16	TWIN CITY FIRE INS CO	2.0	\$ 34,920,391
17	RURAL MUTUAL INS CO	1.9	\$ 34,132,609
18	OLD REPUBLIC INS CO	1.9	\$ 33,729,353
19	INTEGRITY INSURANCE CO	1.4	\$ 25,230,086
20	EMPLOYERS MUTUAL CSLTY CO	1.3	\$ 23,231,521
TOTALS FOR 20 RANKED INSURERS		60.3	\$ 1,075,415,106
TOTALS FOR 389 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,782,576,791

Wisconsin Market Share - Business of 2021

EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	37.3 \$	3,683,686
2	ACE AMERICAN INS CO	24.9 \$	2,463,874
3	ZURICH AMERICAN INS CO	8.4 \$	833,582
4	TRAVELERS PROPERTY CSLTY CO OF AMER	7.1 \$	704,353
5	XL SPECIALTY INS CO	5.8 \$	571,293
6	OLD REPUBLIC INS CO	5.1 \$	500,031
7	ARCH INSURANCE CO	4.3 \$	424,222
8	SENTRY INSURANCE CO	2.8 \$	273,907
9	LIBERTY MUTUAL FIRE INS CO	1.9 \$	183,466
10	HARTFORD CASUALTY INS CO	1.6 \$	160,395
11	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.8 \$	80,330
12	GENERAL REINSURANCE CORP	0.0 \$	-
13	EMPLOYERS INSURANCE CO OF WAUSAU	0.0 \$	-
14	CONTINENTAL CASUALTY CO	0.0 \$	-
15	ST PAUL FIRE & MARINE INS CO	0.0 \$	-
16	SWISS RE CORPORATE SOLUTIONS AMER INS CORP	0.0 \$	-
17	ST PAUL PROTECTIVE INS CO	0.0 \$	-
18	QBE INSURANCE CORP	0.0 \$	-
19	FIDELITY AND GUARANTY INS CO	0.0 \$	-
20	GREAT NORTHERN INS CO	0.0 \$	-
TOTALS FOR 20 RANKED INSURERS		100.0 \$	9,879,139
TOTALS FOR 36 RANKED INSURERS WRITING THIS LINE		100.0 \$	9,875,660

Wisconsin Market Share - Business of 2021

OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.4	\$ 78,770,829
2	FEDERAL INSURANCE CO	4.4	\$ 46,189,027
3	TRAVELERS PROPERTY CSLTY CO OF AMER	3.9	\$ 41,311,187
4	ACUITY A MUTUAL INS CO	3.8	\$ 39,990,742
5	AMERICAN FAMILY MUTUAL INS CO SI	3.8	\$ 39,865,100
6	ZURICH AMERICAN INS CO	3.4	\$ 36,454,820
7	TRAVELERS CASUALTY & SURETY CO OF AMER	2.8	\$ 29,790,952
8	STATE FARM FIRE & CSLTY CO	2.6	\$ 27,076,350
9	CUMIS INSURANCE SOCIETY INC	2.4	\$ 25,972,735
10	CINCINNATI INSURANCE CO THE	2.3	\$ 24,016,211
11	CONTINENTAL CASUALTY CO	2.1	\$ 22,769,339
12	CONTINENTAL INSURANCE CO THE	1.9	\$ 20,200,235
13	ACE AMERICAN INS CO	1.7	\$ 17,896,046
14	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.7	\$ 17,689,569
15	GREAT AMERICAN INS CO	1.5	\$ 15,750,664
16	ACE PROPERTY & CSLTY INS CO	1.3	\$ 14,317,382
17	VIRGINIA SURETY CO INC	1.3	\$ 13,331,700
18	SECURA INSURANCE CO	1.3	\$ 13,308,379
19	ARCH INSURANCE CO	1.2	\$ 12,478,814
20	HANOVER INSURANCE CO THE	1.1	\$ 11,920,806
TOTALS FOR 20 RANKED INSURERS		51.8	\$ 549,100,887
TOTALS FOR 504 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,060,969,333

Wisconsin Market Share - Business of 2021

PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	STATE FARM MUTUAL AUTOMOBILE INS CO	13.1	\$ 443,704,229
2	AMERICAN FAMILY MUTUAL INS CO SI	11.6	\$ 391,464,910
3	ARTISAN AND TRUCKERS CSLTY CO	10.7	\$ 361,970,923
4	PROGRESSIVE UNIVERSAL INS CO	10.4	\$ 351,048,313
5	AMERICAN FAMILY INS CO	4.6	\$ 156,296,015
6	ALLSTATE PROPERTY & CSLTY INS CO	3.8	\$ 129,301,498
7	ERIE INSURANCE EXCHANGE	3.6	\$ 120,934,951
8	GEICO CASUALTY CO	3.3	\$ 112,000,224
9	WEST BEND MUTUAL INS CO	3.0	\$ 102,276,610
10	ACUITY A MUTUAL INS CO	3.0	\$ 100,518,219
11	OWNERS INSURANCE CO	1.7	\$ 58,027,515
12	MID-CENTURY INSURANCE CO	1.5	\$ 49,702,012
13	INTEGRITY PROPERTY & CSLTY INS CO	1.5	\$ 49,167,744
14	WISCONSIN MUTUAL INS CO	1.3	\$ 43,786,152
15	SECURA SUPREME INS CO	1.3	\$ 43,323,769
16	RURAL MUTUAL INS CO	1.3	\$ 43,080,504
17	GEICO SECURE INS CO	1.1	\$ 38,774,446
18	AUTO CLUB GROUP INS CO	1.0	\$ 34,283,816
19	UNITED SERVICES AUTOMOBILE ASSN	0.9	\$ 31,504,087
20	SAFECO INSURANCE CO OF IL	0.8	\$ 28,443,458
TOTALS FOR 20 RANKED INSURERS		79.4	\$ 2,689,609,395
TOTALS FOR 223 RANKED INSURERS WRITING THIS LINE		100.0	\$ 3,386,175,749

Wisconsin Market Share - Business of 2021

COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	9.1	\$ 70,969,028
2	ARTISAN AND TRUCKERS CSLTY CO	7.9	\$ 61,538,176
3	WEST BEND MUTUAL INS CO	7.7	\$ 59,570,548
4	SECURA INSURANCE CO	5.1	\$ 39,585,879
5	GREAT WEST CSLTY CO	4.6	\$ 35,907,325
6	INTEGRITY INSURANCE CO	2.7	\$ 21,206,559
7	RURAL MUTUAL INS CO	2.6	\$ 20,042,465
8	SENTRY SELECT INS CO	2.0	\$ 15,874,996
9	ZURICH AMERICAN INS CO	2.0	\$ 15,208,040
10	TRAVELERS INDEMNITY CO OF CT THE	1.9	\$ 14,631,829
11	ERIE INSURANCE EXCHANGE	1.7	\$ 13,528,312
12	CINCINNATI INSURANCE CO THE	1.7	\$ 13,055,297
13	SOCIETY INSURANCE A MUTUAL CO	1.6	\$ 12,768,399
14	OWNERS INSURANCE CO	1.6	\$ 12,443,016
15	ARCH INSURANCE CO	1.4	\$ 11,057,828
16	WESTERN NATIONAL MUTUAL INS CO	1.4	\$ 10,797,620
17	EMPLOYERS MUTUAL CSLTY CO	1.4	\$ 10,635,207
18	NATIONAL INTERSTATE INS CO	1.3	\$ 10,088,628
19	ACE AMERICAN INS CO	1.2	\$ 9,128,861
20	AUTO-OWNERS INSURANCE CO	1.1	\$ 8,767,863
TOTALS FOR 20 RANKED INSURERS		60.1	\$ 466,805,876
TOTALS FOR 366 RANKED INSURERS WRITING THIS LINE		100.0	\$ 776,897,348

Wisconsin Market Share - Business of 2021

FIDELITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INSURANCE CO	18.1	\$ 4,423,308
2	TRAVELERS CASUALTY & SURETY CO OF AMER	16.0	\$ 3,913,104
3	CUMIS INSURANCE SOCIETY INC	7.2	\$ 1,754,918
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	5.9	\$ 1,427,682
5	GREAT AMERICAN INS CO	5.2	\$ 1,273,291
6	FIDELITY AND DEPOSIT CO OF MD	4.2	\$ 1,013,764
7	WEST BEND MUTUAL INS CO	3.0	\$ 729,781
8	SECURITY NATIONAL INS CO	2.7	\$ 657,344
9	ZURICH AMERICAN INS CO	2.6	\$ 643,515
10	CONTINENTAL CASUALTY CO	2.6	\$ 626,947
11	AXIS INSURANCE CO	2.5	\$ 612,966
12	BEAZLEY INSURANCE CO INC	2.2	\$ 547,586
13	BERKLEY INSURANCE CO	2.1	\$ 522,709
14	EMPLOYERS MUTUAL CSLTY CO	1.9	\$ 462,306
15	WESTERN SURETY CO	1.6	\$ 379,110
16	OHIO CASUALTY INS CO THE	1.5	\$ 371,529
17	HANOVER INSURANCE CO THE	1.4	\$ 330,244
18	ACUITY A MUTUAL INS CO	1.2	\$ 295,334
19	ARCH INSURANCE CO	1.2	\$ 286,889
20	HARTFORD FIRE INS CO	1.0	\$ 240,827
TOTALS FOR 20 RANKED INSURERS		84.1	\$ 20,513,154
TOTALS FOR 154 RANKED INSURERS WRITING THIS LINE		100.0	\$ 24,399,589

Wisconsin Market Share - Business of 2021

SURETY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	LIBERTY MUTUAL INS CO	12.8 \$	8,525,154
2	FIDELITY AND DEPOSIT CO OF MD	10.7 \$	7,151,818
3	TRAVELERS CASUALTY & SURETY CO OF AMER	9.8 \$	6,573,001
4	WESTERN SURETY CO	7.1 \$	4,711,116
5	GRANITE RE INC	5.0 \$	3,362,478
6	OLD REPUBLIC SURETY CO	3.9 \$	2,604,678
7	CONTINENTAL CASUALTY CO	3.5 \$	2,353,056
8	WEST BEND MUTUAL INS CO	3.1 \$	2,037,191
9	EVERGREEN NATIONAL INDEMNITY CO	3.0 \$	1,994,907
10	FEDERAL INSURANCE CO	2.7 \$	1,824,181
11	OHIO CASUALTY INS CO THE	2.7 \$	1,793,431
12	MERCHANTS BONDING CO (MUTUAL)	2.3 \$	1,546,754
13	PHILADELPHIA INDEMNITY INS CO	2.0 \$	1,336,354
14	ATLANTIC SPECIALTY INS CO	1.9 \$	1,299,263
15	HUDSON INSURANCE CO	1.9 \$	1,296,229
16	ARGONAUT INSURANCE CO	1.7 \$	1,156,258
17	MERCHANTS NATIONAL BONDING INC	1.6 \$	1,039,167
18	HARTFORD FIRE INS CO	1.5 \$	973,473
19	LEXON INSURANCE CO	1.4 \$	934,775
20	GREAT AMERICAN INS CO	1.3 \$	884,428
TOTALS FOR 20 RANKED INSURERS		80.0 \$	53,397,712
TOTALS FOR 148 RANKED INSURERS WRITING THIS LINE		100.0 \$	66,748,640

Wisconsin Market Share - Business of 2021

CREDIT

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OHIO INDEMNITY CO	18.2 \$	4,363,793
2	EULER HERMES NORTH AMER INS CO	17.2 \$	4,131,690
3	GREAT AMERICAN INS CO	8.7 \$	2,079,592
4	COFACE NORTH AMER INS CO	8.3 \$	1,989,064
5	AMERICAN NATIONAL PROP & CSLTY CO	8.2 \$	1,961,507
6	GREAT AMERICAN ASSUR CO	7.0 \$	1,689,390
7	BLUE RIDGE INDEMNITY CO	5.1 \$	1,219,281
8	ATRADIUS TRADE CREDIT INS INC	4.7 \$	1,135,237
9	ARCH INSURANCE CO	4.6 \$	1,106,407
10	FALLS LAKE NATL INS CO	3.9 \$	929,166
11	OLD REPUBLIC INS CO	2.0 \$	470,139
12	US SPECIALTY INS CO	1.7 \$	397,969
13	LIBERTY MUTUAL INS CO	1.5 \$	361,650
14	WESCO INSURANCE CO	1.5 \$	360,206
15	FIRST COLONIAL INS CO	1.4 \$	327,732
16	SECURIAN CASUALTY CO	1.2 \$	282,540
17	TRITON INSURANCE CO	1.1 \$	257,348
18	ACE AMERICAN INS CO	0.8 \$	202,190
19	CUMIS INSURANCE SOCIETY INC	0.8 \$	182,436
20	ATLANTIC SPECIALTY INS CO	0.6 \$	142,676
TOTALS FOR 20 RANKED INSURERS		98.3 \$	23,590,013
TOTALS FOR 36 RANKED INSURERS WRITING THIS LINE		100.0 \$	23,998,193

Wisconsin Market Share - Business of 2021

MORTGAGE GUARANTY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ARCH MORTGAGE INS CO	27.9	\$ 29,785,730
2	MORTGAGE GUARANTY INS CORP	26.0	\$ 27,779,565
3	ENACT MORTGAGE INS CORP	13.0	\$ 13,878,901
4	RADIAN GUARANTY INC	11.4	\$ 12,156,790
5	ESSENT GUARANTY INC	9.2	\$ 9,837,854
6	NATIONAL MORTGAGE INS CORP	7.4	\$ 7,884,735
7	UNITED GUARANTY RESIDENTIAL INS CO	4.0	\$ 4,280,326
8	ARCH MORTGAGE GUARANTY CO	0.5	\$ 553,068
9	PMI MORTGAGE INS CO	0.3	\$ 346,246
10	REPUBLIC MORTGAGE INS CO	0.2	\$ 245,642
11	ENACT MORTGAGE INS CORP OF NC	0.0	\$ 7,868
12	MGIC INDEMNITY CORP	0.0	\$ 1,726
13	ARCH MORTGAGE ASSUR CO	0.0	\$ 1,536
14	MGIC CREDIT ASSUR CORP	0.0	\$ 48
TOTALS FOR 14 RANKED INSURERS		100.0	\$ 106,760,035
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$ 106,760,035

Wisconsin Market Share - Business of 2021

TITLE			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	43.5	\$ 126,863,023
2	CHICAGO TITLE INS CO	14.0	\$ 40,899,297
3	OLD REPUBLIC NATL TITLE INS CO	11.7	\$ 34,192,116
4	STEWART TITLE GUARANTY CO	11.6	\$ 33,763,078
5	FIDELITY NATIONAL TITLE INS CO	6.8	\$ 19,940,449
6	COMMONWEALTH LAND TITLE INS CO	4.3	\$ 12,509,528
7	WESTCOR LAND TITLE INS CO	3.2	\$ 9,220,803
8	ATTORNEYS TITLE GUARANTY FUND INC	2.2	\$ 6,446,660
9	WFG NATIONAL TITLE INS CO	0.6	\$ 1,656,311
10	AGENTS NATIONAL TITLE INS CO	0.5	\$ 1,515,372
11	DOMA TITLE INS INC	0.4	\$ 1,089,052
12	TITLE RESOURCES GUARANTY CO	0.3	\$ 974,951
13	AMERICAN GUARANTY TITLE INS CO	0.3	\$ 793,665
14	ALLIANT NATIONAL TITLE INS CO INC	0.3	\$ 774,060
15	NATIONAL TITLE INS OF NY INC	0.2	\$ 642,565
16	RADIAN TITLE INS INC	0.1	\$ 184,728
17	REAL ADVANTAGE TITLE INS CO	0.0	\$ 88,881
18	INVESTORS TITLE INS CO	0.0	\$ 5,732
TOTALS FOR 18 RANKED INSURERS		100.0	\$ 291,560,271
TOTALS FOR 18 RANKED INSURERS WRITING THIS LINE		100.0	\$ 291,560,271



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