



Wisconsin Office of the  
**COMMISSIONER  
OF INSURANCE**

# **2022**

# **FINANCIAL AND**

# **STATISTICAL DATA**

**Table F**  
**Property and Casualty Insurers**

# Financial and Statistical Data

## Notes to Table F

The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on May 10, 2023, 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, 2022, and the results of their 2022 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

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

Direct business written in Wisconsin by Domestic Surplus Lines insurers on an unauthorized basis is excluded from the Wisconsin portion of Table F. These premiums were included in the nationwide amounts reported in Table F. The total direct business written, direct premiums earned, and direct losses incurred by Domestic Surplus Lines insurers excluded in the amounts reported in the Wisconsin portion of Table F were \$4,890,253, \$4,790,522, and -\$2,232,324, respectively.

## 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](http://oci.wi.gov/Pages/AboutOCI/WisconsinInsuranceReport.aspx).

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
1ST AUTO & CSLTY INS CO	\$ 24,887	\$ 6,129	\$ (3,008)	\$ 35,385	\$ 23,198	76.6	32.9	\$ 11,477	\$ 8,337	72.6
21ST CENTURY ADVANTAGE INS CO	\$ 22,255	\$ 22,230	\$ 147	\$ -	\$ -	0.0	0.0	\$ -	\$ (0)	0.0
21ST CENTURY CENTENNIAL INS CO	\$ 232,062	\$ 225,672	\$ (23,689)	\$ -	\$ -	0.0	0.0	\$ -	\$ (7)	0.0
21ST CENTURY CSLTY CO	\$ 13,058	\$ 13,057	\$ 54	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
21ST CENTURY INS CO	\$ 1,198,824	\$ 1,140,444	\$ 21,758	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
21ST CENTURY NORTH AMER INS CO	\$ 679,215	\$ 636,097	\$ 11,348	\$ -	\$ 314	0.0	0.0	\$ -	\$ (0)	0.0
21ST CENTURY PREMIER INS CO	\$ 111,926	\$ 109,055	\$ (43,320)	\$ -	\$ -	0.0	0.0	\$ 237	\$ 350	147.7
ACADIA INSURANCE CO	\$ 181,256	\$ 57,117	\$ 694	\$ -	\$ -	0.0	0.0	\$ 1,795	\$ 1,197	66.7
ACCELERANT NATIONAL INS CO	\$ 47,928	\$ 24,166	\$ (3,876)	\$ 2,430	\$ 2,205	102.6	135.4	\$ 53	\$ 46	88.1
ACCEPTANCE CASUALTY INS CO	\$ 216,728	\$ 62,856	\$ 2,000	\$ 123,613	\$ 62,722	60.7	39.2	\$ -	\$ -	0.0
ACCIDENT FUND GENERAL INS CO	\$ 327,702	\$ 113,364	\$ (921)	\$ -	\$ -	0.0	0.0	\$ 4,953	\$ 2,780	56.1
ACCIDENT FUND INS CO OF AMER	\$ 5,773,863	\$ 1,698,916	\$ 59,789	\$ 1,692,045	\$ 907,668	66.3	26.5	\$ 46,691	\$ 23,750	50.9
ACCIDENT FUND NATL INS CO	\$ 175,081	\$ 88,800	\$ (1,605)	\$ -	\$ -	0.0	0.0	\$ 10,811	\$ 7,586	70.2
ACCREDITED SURETY & CSLTY CO INC	\$ 636,091	\$ 72,365	\$ 131	\$ 16,335	\$ 15,150	140.0	42.6	\$ 3,147	\$ 1,764	56.1
ACE AMERICAN INS CO	\$ 30,518,907	\$ 4,951,900	\$ 614,253	\$ 5,703,718	\$ 3,329,169	70.8	21.7	\$ 84,718	\$ 30,495	36.0
ACE FIRE UNDERWRITERS INS CO	\$ 118,656	\$ 85,701	\$ 1,215	\$ -	\$ -	0.0	0.0	\$ 102,983	\$ 77,325	75.1
ACE PROPERTY & CSLTY INS CO	\$ 15,207,334	\$ 3,218,674	\$ 346,431	\$ 4,562,975	\$ 2,663,335	70.8	21.7	\$ 60,504	\$ 13,147	21.7
ACIG INSURANCE CO	\$ 575,029	\$ 185,342	\$ 28,584	\$ 170,883	\$ 87,628	64.1	17.8	\$ 94	\$ 38	40.5
ACSTAR INSURANCE CO	\$ 41,770	\$ 19,388	\$ 1,488	\$ 818	\$ (343)	-46.4	182.3	\$ 2	\$ 0	17.4
ACUITY A MUTUAL INS CO	\$ 5,775,849	\$ 2,667,403	\$ (8,204)	\$ 2,003,807	\$ 1,322,259	76.7	29.6	\$ 467,834	\$ 355,635	76.0
ADDISON INSURANCE CO	\$ 123,044	\$ 42,419	\$ 1,845	\$ 36,526	\$ 22,860	67.4	34.9	\$ 3,567	\$ 1,781	49.9
ADMIRAL INDEMNITY CO	\$ 68,908	\$ 46,984	\$ 687	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AEGIS SECURITY INS CO	\$ 220,580	\$ 54,059	\$ (14,961)	\$ 123,978	\$ 76,212	73.3	39.6	\$ 1,053	\$ 561	53.3
AFFILIATED F M INS CO	\$ 4,376,306	\$ 2,674,964	\$ 166,577	\$ 671,590	\$ 316,376	49.5	22.2	\$ 12,974	\$ 2,312	17.8
AFFIRMATIVE DIRECT INS CO	\$ 29,433	\$ 11,043	\$ 2,095	\$ 17,863	\$ 12,018	77.4	17.7	\$ -	\$ -	0.0
AGCS MARINE INS CO	\$ 348,794	\$ 172,168	\$ 7,602	\$ -	\$ -	0.0	0.0	\$ 5,698	\$ 897	15.7
AGRARIA INSURANCE CO	\$ 160,360	\$ 78,336	\$ 6,612	\$ 90,097	\$ 59,539	74.0	29.5	\$ -	\$ -	0.0
AGRI GENERAL INS CO	\$ 321,958	\$ 321,854	\$ 988	\$ -	\$ -	0.0	0.0	\$ 12,846	\$ 6,575	51.2
AIG ASSURANCE CO	\$ 34,868	\$ 34,122	\$ 673	\$ -	\$ -	0.0	0.0	\$ -	\$ (1,207)	0.0
AIG PROPERTY CSLTY CO	\$ 63,994	\$ 49,041	\$ (6,892)	\$ -	\$ -	0.0	0.0	\$ 6,195	\$ 8,564	138.2
AIU INSURANCE CO	\$ 95,712	\$ 80,062	\$ (601)	\$ -	\$ -	0.0	0.0	\$ 79,778	\$ 46,642	58.5
ALAMANCE INSURANCE CO	\$ 564,819	\$ 425,112	\$ 18,895	\$ 64,798	\$ 27,386	53.3	33.9	\$ -	\$ -	0.0
ALEA NORTH AMER INS CO	\$ 87,611	\$ 48,261	\$ (1,386)	\$ 0	\$ 202	968,308.9	2,483,567.7	\$ -	\$ -	0.0
ALL AMERICA INS CO	\$ 362,322	\$ 182,945	\$ 8,638	\$ 120,108	\$ 66,286	62.9	34.2	\$ 712	\$ 1,867	262.3
ALLEGHENY CASUALTY CO	\$ 36,681	\$ 30,037	\$ 87	\$ 48,472	\$ 693	2.4	95.8	\$ 22	\$ 4	17.0
ALLIANZ GLOBAL RISKS US INS CO	\$ 10,103,987	\$ 2,212,249	\$ 245,904	\$ 2,699,556	\$ 1,448,813	65.8	28.2	\$ 29,399	\$ 37,380	127.1
ALLIANZ REINSURANCE AMER INC	\$ 2,228,095	\$ 231,887	\$ (14,099)	\$ 58,452	\$ 21,001	57.0	50.6	\$ -	\$ -	0.0
ALLIED EASTERN INDEMNITY CO	\$ 103,723	\$ 20,268	\$ 1,870	\$ 24,537	\$ 13,302	63.3	29.9	\$ 12	\$ -	0.0
ALLIED INSURANCE CO OF AMER	\$ 107,421	\$ 16,791	\$ 300	\$ -	\$ -	0.0	0.0	\$ 731	\$ 785	107.3
ALLIED PROPERTY & CSLTY INS CO	\$ 232,158	\$ 60,453	\$ 1,009	\$ -	\$ -	0.0	0.0	\$ 1,242	\$ 598	48.1

**TABLE F**  
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PROPERTY & CASUALTY 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 %
ALLIED WORLD INS CO	\$ 4,774,926	\$ 2,098,702	\$ 136,920	\$ 1,214,434	\$ 649,866	67.5	20.0	\$ 3,166	\$ 616	19.4
ALLIED WORLD NATL ASSUR CO	\$ 905,323	\$ 251,320	\$ 26,654	\$ 269,874	\$ 144,415	67.5	20.0	\$ 1,474	\$ 118	8.0
ALLIED WORLD SPECIALTY INS CO	\$ 2,290,029	\$ 806,589	\$ 64,979	\$ 674,686	\$ 361,037	67.5	20.0	\$ 4,903	\$ 788	16.1
ALLAMERICA FINANCIAL ALLIANCE INS CO	\$ 23,418	\$ 23,399	\$ 368	\$ -	\$ -	0.0	0.0	\$ 173	\$ (44)	-25.5
ALLAMERICA FINANCIAL BENEFIT INS CO	\$ 77,202	\$ 77,177	\$ 1,243	\$ -	\$ -	0.0	0.0	\$ 35,381	\$ 23,838	67.4
ALLSTATE FIRE & CSLTY INS CO	\$ 119,825	\$ 110,565	\$ 1,004	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
ALLSTATE INDEMNITY CO	\$ 115,941	\$ 101,395	\$ 928	\$ -	\$ -	0.0	0.0	\$ 20,549	\$ 16,827	81.9
ALLSTATE INSURANCE CO	\$ 57,972,922	\$ 12,244,484	\$ (1,466,721)	\$ 39,258,018	\$ 29,599,733	84.5	23.4	\$ 27,160	\$ 33,335	122.7
ALLSTATE NORTH AMER INS CO	\$ 18,376	\$ 18,318	\$ 228	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
ALLSTATE NORTHBROOK INDEMNITY CO	\$ 55,411	\$ 55,016	\$ 695	\$ -	\$ -	0.0	0.0	\$ -	\$ -	(26) 0.0
ALLSTATE PROPERTY & CSLTY INS CO	\$ 114,337	\$ 98,617	\$ 673	\$ -	\$ -	0.0	0.0	\$ 148,923	\$ 124,315	83.5
ALLSTATE VEHICLE & PROP INS CO	\$ 72,771	\$ 44,458	\$ 796	\$ -	\$ -	0.0	0.0	\$ 51,399	\$ 55,375	107.7
ALPHA PROPERTY & CSLTY INS CO	\$ 24,190	\$ 15,662	\$ 391	\$ -	\$ -	0.0	0.0	\$ 169	\$ 37	21.8
ALPS PROPERTY & CSLTY INS CO	\$ 157,441	\$ 53,148	\$ 7,523	\$ 39,464	\$ 13,594	60.0	25.5	\$ 164	\$ 30	18.6
AMBAC ASSURANCE CORP	\$ 1,740,190	\$ 598,341	\$ 328,129	\$ 55,737	\$ (205,669)	-315.6	472.1	\$ 54	\$ -	0.0
AMCO INSURANCE CO	\$ 755,188	\$ 192,421	\$ 2,297	\$ -	\$ -	0.0	0.0	\$ 11,001	\$ 6,133	55.8
AMERICAN AGRI-BUSINESS INS CO	\$ 3,032,158	\$ 142,512	\$ 17,581	\$ -	\$ -	0.0	0.0	\$ 30,533	\$ 8,204	26.9
AMERICAN AGRICULTURAL INS CO	\$ 1,813,775	\$ 691,176	\$ 38,554	\$ 474,624	\$ 364,783	80.0	16.5	\$ 1,556	\$ 773	49.7
AMERICAN ALTERNATIVE INS CORP	\$ 490,794	\$ 194,545	\$ 21,615	\$ -	\$ -	0.0	0.0	\$ 2,865	\$ (1,058)	-36.9
AMERICAN AUTOMOBILE INS CO	\$ 176,969	\$ 86,821	\$ 2,378	\$ -	\$ -	0.0	0.0	\$ 628	\$ 195	31.1
AMERICAN BANKERS INS CO OF FL	\$ 2,603,701	\$ 575,419	\$ 197,580	\$ 1,194,453	\$ 421,685	39.8	43.8	\$ 14,843	\$ 6,739	45.4
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	\$ 80,651	\$ 58,815	\$ 3,797	\$ 733	\$ 1,014	152.8	69.9	\$ 5	\$ (18)	-361.1
AMERICAN CASUALTY CO OF READING PA	\$ 97,765	\$ 97,765	\$ 7,482	\$ -	\$ -	0.0	0.0	\$ 9,099	\$ 6,281	69.0
AMERICAN COMMERCE INS CO	\$ 329,520	\$ 99,782	\$ (12,718)	\$ 190,136	\$ 130,637	81.2	29.2	\$ 420	\$ 69	16.5
AMERICAN COMPENSATION INS CO	\$ 62,982	\$ 52,775	\$ 437	\$ -	\$ -	0.0	0.0	\$ 834	\$ 246	29.4
AMERICAN CONTRACTORS INDEMNITY CO	\$ 400,195	\$ 122,932	\$ 13,743	\$ 15,971	\$ (4,182)	15.5	40.0	\$ 208	\$ 2	0.7
AMERICAN COUNTRY INS CO	\$ 6,701	\$ 6,656	\$ (69)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN ECONOMY INS CO	\$ 20,475	\$ 19,632	\$ 249	\$ -	\$ -	0.0	0.0	\$ -	\$ (64)	0.0
AMERICAN EMPIRE INS CO	\$ 20,787	\$ 20,780	\$ 545	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN EQUITY SPECIALTY INS CO	\$ 29,200	\$ 28,746	\$ 569	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN FAMILY CONNECT INS CO	\$ 14,202	\$ 13,724	\$ 164	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN FAMILY CONNECT PROP & CSLTY INS CO	\$ 1,290,296	\$ 545,372	\$ (5,856)	\$ -	\$ -	0.0	0.0	\$ 15,679	\$ 17,327	110.5
AMERICAN FAMILY HOME INS CO	\$ 388,400	\$ 92,110	\$ 5,336	\$ 261,908	\$ 139,236	58.7	44.5	\$ 4,524	\$ 1,647	36.4
AMERICAN FAMILY INS CO	\$ 64,600	\$ 27,463	\$ 311	\$ -	\$ -	0.0	0.0	\$ 274,943	\$ 256,788	93.4
AMERICAN FAMILY MUTUAL INS CO SI	\$ 28,097,806	\$ 7,340,275	\$ (1,385,837)	\$ 13,303,128	\$ 9,666,898	80.6	29.6	\$ 751,548	\$ 636,573	84.7
AMERICAN FIRE & CSLTY CO	\$ 47,872	\$ 43,826	\$ 862	\$ -	\$ -	0.0	0.0	\$ 1,773	\$ 1,080	60.9
AMERICAN GUARANTEE & LIABILITY INS CO	\$ 284,272	\$ 181,536	\$ 3,365	\$ -	\$ -	0.0	0.0	\$ 27,021	\$ 11,741	43.5
AMERICAN HALLMARK INS CO OF TX	\$ 271,846	\$ 88,196	\$ (64,629)	\$ 77,662	\$ 100,904	160.4	50.7	\$ 954	\$ 502	52.7
AMERICAN HOME ASSUR CO	\$ 21,987,885	\$ 7,856,489	\$ 512,827	\$ 4,292,930	\$ 2,529,418	64.9	34.7	\$ 757	\$ (2,824)	-373.2
AMERICAN INTER-FIDELITY EXCHANGE	\$ 205,560	\$ 73,654	\$ 14,927	\$ 91,478	\$ 46,039	53.7	31.0	\$ 59	\$ 42	71.7

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	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 %
AMERICAN INTERSTATE INS CO	\$ 951,954	\$ 252,486	\$ 58,956	\$ 218,511	\$ 101,742	56.0	26.1	\$ 12,443	\$ 1,814	14.6
AMERICAN INTERSTATE INS CO OF TX	\$ 66,496	\$ 29,511	\$ 2,789	\$ 13,224	\$ 6,269	57.2	26.7	\$ -	\$ -	0.0
AMERICAN MERCURY INS CO	\$ 187,463	\$ 136,081	\$ 17,304	\$ 236,349	\$ 165,085	81.6	26.3	\$ 3	\$ 0	15.1
AMERICAN MODERN HOME INS CO	\$ 1,204,587	\$ 235,119	\$ 4,059	\$ 460,764	\$ 244,952	58.7	43.4	\$ 2,604	\$ 1,143	43.9
AMERICAN MODERN PROP & CSLTY INS CO	\$ 445,443	\$ 129,813	\$ 3,025	\$ 53,352	\$ 28,363	58.7	44.5	\$ 13,600	\$ 12,439	91.5
AMERICAN MODERN SELECT INS CO	\$ 117,498	\$ 61,645	\$ 403	\$ 48,501	\$ 25,784	58.7	44.5	\$ -	\$ 0	0.0
AMERICAN NATIONAL GENERAL INS CO	\$ 143,082	\$ 66,570	\$ (5,264)	\$ 55,653	\$ 44,881	90.0	24.2	\$ (0)	\$ (1)	7,714.3
AMERICAN NATIONAL PROP & CSLTY CO	\$ 2,019,592	\$ 815,377	\$ (12,385)	\$ 1,039,652	\$ 701,151	75.2	29.7	\$ 8,099	\$ 6,082	75.1
AMERICAN PET INS CO	\$ 433,822	\$ 162,232	\$ 35,227	\$ 766,556	\$ 523,729	77.2	15.8	\$ 7,432	\$ 4,494	60.5
AMERICAN RELIABLE INS CO	\$ 20,848	\$ 10,000	\$ 9,924	\$ 137,465	\$ 67,884	58.0	96.1	\$ 1,560	\$ 1,370	87.8
AMERICAN ROAD INS CO THE	\$ 817,400	\$ 406,466	\$ 43,716	\$ 75,513	\$ 35,035	49.0	-1.7	\$ 957	\$ 1,711	178.8
AMERICAN SECURITY INS CO	\$ 1,675,404	\$ 472,611	\$ 4,606	\$ 932,801	\$ 440,725	53.3	46.8	\$ 2,100	\$ 231	11.0
AMERICAN SELECT INS CO	\$ 332,317	\$ 158,008	\$ 10,401	\$ 103,322	\$ 67,976	75.1	33.4	\$ 814	\$ 383	47.1
AMERICAN SENTINEL INS CO	\$ 16,231	\$ 15,798	\$ (282)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN SOUTHERN HOME INS CO	\$ 93,452	\$ 40,744	\$ 184	\$ 38,801	\$ 20,628	58.7	44.5	\$ 2,101	\$ 1,863	88.6
AMERICAN SOUTHERN INS CO	\$ 144,287	\$ 53,023	\$ 5,294	\$ 70,277	\$ 38,938	67.1	27.7	\$ 1	\$ -	0.0
AMERICAN STANDARD INS CO OF OH	\$ 13,312	\$ 9,243	\$ 50	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMERICAN STANDARD INS CO OF WI	\$ 405,409	\$ 323,341	\$ 1,600	\$ -	\$ -	0.0	0.0	\$ 14,055	\$ 5,040	35.9
AMERICAN STATES INS CO	\$ 59,558	\$ 43,990	\$ 1,325	\$ -	\$ -	0.0	0.0	\$ 15	\$ 28	190.8
AMERICAN STATES PREFERRED INS CO	\$ 15,194	\$ 14,768	\$ 223	\$ -	\$ -	0.0	0.0	\$ -	\$ (0)	0.0
AMERICAN STRATEGIC INS CORP	\$ 2,638,222	\$ 633,585	\$ (100,457)	\$ 1,642,775	\$ 1,152,346	82.3	26.7	\$ 29,385	\$ 27,597	93.9
AMERICAN SUMMIT INS CO	\$ 119,227	\$ 76,691	\$ (2,024)	\$ 25,190	\$ 14,181	66.4	40.9	\$ -	\$ -	0.0
AMERICAN SURETY CO	\$ 11,410	\$ 8,609	\$ (2,304)	\$ 8,485	\$ 541	7.6	119.2	\$ -	\$ -	0.0
AMERICAN WEST INS CO	\$ 55,484	\$ 14,957	\$ (3,228)	\$ 22,980	\$ 19,095	89.7	28.8	\$ -	\$ -	0.0
AMERICAN ZURICH INS CO	\$ 287,479	\$ 202,659	\$ 2,700	\$ -	\$ -	0.0	0.0	\$ 36,909	\$ 12,429	33.7
AMERISURE INSURANCE CO	\$ 944,732	\$ 231,722	\$ (5,802)	\$ 241,823	\$ 139,797	71.4	32.4	\$ 3,332	\$ 2,357	70.7
AMERISURE MUTUAL INS CO	\$ 2,627,921	\$ 1,088,715	\$ 35,731	\$ 540,071	\$ 312,213	71.4	32.4	\$ 3,106	\$ 2,560	82.4
AMERISURE PARTNERS INS CO	\$ 126,270	\$ 47,235	\$ (1,082)	\$ 24,182	\$ 13,980	71.4	32.4	\$ 494	\$ 435	88.1
AMERITRUST INSURANCE CORP	\$ 19,822	\$ 19,119	\$ 334	\$ -	\$ -	0.0	0.0	\$ 60	\$ (2)	-2.5
AMEX ASSURANCE CO	\$ 225,803	\$ 169,008	\$ 45,929	\$ 174,224	\$ 90,758	56.6	11.3	\$ 691	\$ 252	36.5
AMFED ADVANTAGE INS CO	\$ 8,985	\$ 8,851	\$ 82	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMFED CASUALTY INS CO	\$ 20,145	\$ 12,556	\$ 112	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
AMFED NATIONAL INS CO	\$ 88,612	\$ 47,877	\$ (5,133)	\$ 17,603	\$ 6,734	67.5	56.3	\$ -	\$ -	0.0
AMGUARD INSURANCE CO	\$ 1,918,228	\$ 288,534	\$ 20,061	\$ 352,614	\$ 220,617	73.0	23.0	\$ 5,369	\$ 4,309	80.3
AMICA MUTUAL INS CO	\$ 5,422,545	\$ 2,747,946	\$ (175,189)	\$ 2,298,932	\$ 1,673,799	82.3	27.7	\$ 11,220	\$ 9,715	86.6
AMICA PROPERTY & CSLTY INS CO	\$ 94,633	\$ 79,341	\$ (957)	\$ -	\$ -	0.0	0.0	\$ 49	\$ 44	89.3
AMTRUST INSURANCE CO	\$ 66,825	\$ 63,289	\$ 1,055	\$ -	\$ -	0.0	0.0	\$ 743	\$ 371	50.0
ANSUR AMERICA INS CO	\$ 156,358	\$ 59,599	\$ 1,283	\$ 65,000	\$ 34,630	62.4	35.6	\$ 21	\$ (1)	-4.3
ANTHEM INSURANCE COMPANIES INC	\$ 5,849,877	\$ 2,354,727	\$ 671,765	\$ 10,752,450	\$ 9,388,245	91.6	2.9	\$ 143,428	\$ 122,626	85.5
ARAG INSURANCE CO	\$ 149,922	\$ 111,272	\$ 40,000	\$ 149,040	\$ 60,347	42.6	26.3	\$ 1,816	\$ 576	31.7

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %	
ARCH INDEMNITY INS CO	\$ 218,356	\$ 73,169	\$ 12,579	\$ 1,114	\$ 727	440.6	-1,503.8	\$ 9,780	\$ 6,523	66.7	
ARCH INSURANCE CO	\$ 8,413,423	\$ 1,980,596	\$ 26,615	\$ 2,361,276	\$ 1,018,531	54.4	37.9	\$ 38,446	\$ 11,204	29.1	
ARCH MORTGAGE ASSUR CO	\$ 47,011	\$ 40,430	\$ 12,266	\$ 2,687	\$ (24,225)	-736.8	56.2	\$ 1	\$ (0)	-49.6	
ARCH MORTGAGE GUARANTY CO	\$ 45,964	\$ 42,660	\$ (1,512)	\$ 400	\$ (12)	-2.2	391.2	\$ 684	\$ 63	9.3	
ARCH MORTGAGE INS CO	\$ 2,144,164	\$ 143,085	\$ 11,517	\$ 78,964	\$ (91,331)	-112.0	28.0	\$ 30,373	\$ (2,082)	-6.9	
ARCH PROPERTY CSLTY INS CO	\$ 114,625	\$ 113,916	\$ 86	\$ -	\$ 51	0.0	0.0	\$ -	\$ (198)	0.0	
ARGONAUT GREAT CENTRAL INS CO	\$ 36,362	\$ 28,570	\$ 55	\$ -	\$ -	0.0	0.0	\$ -	\$ (4)	0.0	
ARGONAUT INSURANCE CO	\$ 2,285,012	\$ 994,429	\$ (139,324)	\$ 555,262	\$ 352,711	90.8	37.0	\$ 3,864	\$ 1,655	42.8	
ARGONAUT-MIDWEST INSURANCE CO	\$ 22,107	\$ 17,684	\$ 192	\$ -	\$ (0)	0.0	0.0	\$ 106	\$ 40	38.0	
ARI INSURANCE CO	\$ 50,747	\$ 49,092	\$ 753	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
ARMED FORCES INS EXCHANGE	\$ 101,079	\$ 42,081	\$ 717	\$ 54,367	\$ 32,830	71.5	35.9	\$ 523	\$ 606	116.0	
ARROWOOD INDEMNITY CO	\$ 666,600	\$ 12,901	\$ (22,379)	\$ 150	\$ 8,912	22,068.7	-20,004.2	\$ -	\$ 260	0.0	
ARTISAN AND TRUCKERS CSLTY CO	\$ 888,862	\$ 173,779	\$ 19,338	\$ 125,818	\$ 74,764	66.8	19.4	\$ 467,159	\$ 326,370	69.9	
ASCOT INSURANCE CO	\$ 756,559	\$ 371,718	\$ (5,606)	\$ 185,969	\$ 104,490	70.7	32.9	\$ 2,418	\$ 1,675	69.3	
ASCOT SURETY & CSLTY CO	\$ 299,095	\$ 296,434	\$ (868)	\$ 111	\$ 35	42.3	-221.2	\$ -	\$ -	0.0	
ASPEN AMERICAN INS CO	\$ 1,954,373	\$ 838,596	\$ (65,704)	\$ 497,225	\$ 309,500	66.4	29.3	\$ 4,325	\$ 4,077	94.3	
ASSURED GUARANTY CORP	\$ 2,573,935	\$ 1,916,078	\$ 61,706	\$ 61,614	\$ (2,071)	4.7	148.0	\$ 2	\$ -	0.0	
ASSURED GUARANTY MUNICIPAL CORP	\$ 5,477,500	\$ 2,746,529	\$ 162,943	\$ 155,397	\$ (63,319)	-1.9	57.5	\$ 577	\$ -	0.0	
ATAIN INSURANCE CO	\$ 99,213	\$ 62,568	\$ 1,058	\$ 11,838	\$ 5,725	72.5	32.1	\$ 24	\$ (3)	-13.5	
ATHOME INSURANCE CO	\$ 14,760	\$ 14,735	\$ (274)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
ATLANTIC SPECIALTY INS CO	\$ 3,750,047	\$ 828,322	\$ 134,900	\$ 1,465,986	\$ 633,958	55.5	39.3	\$ 10,229	\$ 4,597	44.9	
ATLANTIC STATES INS CO	\$ 1,153,611	\$ 263,579	\$ (3,125)	\$ 568,667	\$ 346,384	72.1	33.2	\$ 29,790	\$ 21,876	73.4	
ATRADIUS TRADE CREDIT INS INC	\$ 217,792	\$ 135,914	\$ 18,996	\$ 41,867	\$ 13,357	38.6	16.4	\$ 1,480	\$ 321	21.7	
AUSTIN MUTUAL INS CO	\$ 84,244	\$ 67,431	\$ 5,673	\$ -	\$ -	0.0	0.0	\$ 12,985	\$ 2,217	17.1	
AUTO CLUB GROUP INS CO	\$ 412,757	\$ 147,407	\$ (6,217)	\$ 156,755	\$ 106,015	75.9	32.2	\$ 33,847	\$ 23,141	68.4	
AUTO CLUB INS ASSN	\$ 4,965,319	\$ 2,375,498	\$ (42,043)	\$ 1,657,121	\$ 1,120,139	75.9	31.9	\$ 26,029	\$ 25,574	98.3	
AUTOMOBILE INSURANCE CO OF HARTFORD CT THE	\$ 1,206,481	\$ 307,964	\$ 29,212	\$ 405,646	\$ 246,186	70.3	27.1	\$ 1,108	\$ 212	19.1	
AUTO-OWNERS INSURANCE CO	\$ 22,228,224	\$ 14,239,230	\$ (56,507)	\$ 5,409,286	\$ 4,182,039	85.7	23.4	\$ 179,497	\$ 162,741	90.7	
AUTO-OWNERS SPECIALTY INS CO	\$ 29,979	\$ 29,842	\$ 321	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
AVEMCO INSURANCE CO	\$ 76,069	\$ 34,592	\$ 8,373	\$ 42,458	\$ 18,341	51.9	26.3	\$ 1,176	\$ 65	5.5	
AXA INSURANCE CO	\$ 194,018	\$ 139,411	\$ (5,510)	\$ (1,124)	\$ (5,510)	373.4	-443.7	\$ (12)	\$ (276)	2,230.9	
AXIS INSURANCE CO	\$ 1,990,460	\$ 596,379	\$ (28,496)	\$ 495,133	\$ 360,632	78.7	31.9	\$ 12,154	\$ 8,958	73.7	
AXIS REINSURANCE CO	\$ 3,869,478	\$ 988,898	\$ (4,716)	\$ 806,140	\$ 554,296	75.2	32.4	\$ 121	\$ (2)	-1.6	
AXIS SPECIALTY INS CO	\$ 2,123,812	\$ 397,341	\$ 47,185	\$ 944,293	\$ 551,096	67.9	25.6	\$ -	\$ (22)	0.0	
BADGER MUTUAL INS CO	\$ 213,933	\$ 60,342	\$ (29,945)	\$ 117,233	\$ 106,227	100.4	27.3	\$ 63,701	\$ 66,943	105.1	
BANKERS INSURANCE CO	\$ 99,682	\$ 38,195	\$ 5,688	\$ 38,678	\$ 6,245	21.2	57.3	\$ 97	\$ 5	4.9	
BANKERS STANDARD INS CO	\$ 319,464	\$ 216,623	\$ 3,792	\$ -	\$ -	0.0	0.0	\$ 678	\$ 3,352	494.2	
BAR PLAN MUTUAL INS CO THE	\$ 36,478	\$ 14,444	\$ 325	\$ 9,304	\$ 1,907	48.5	51.8	\$ 28	\$ 2	6.6	
BCS INSURANCE CO	\$ 301,385	\$ 141,453	\$ 12,372	\$ 99,302	\$ 54,869	58.2	33.1	\$ 5,278	\$ 2,755	52.2	
BEARING MIDWEST CSLTY CO	\$ 8,218	\$ 6,611	\$ 69	\$ -	\$ -	0.0	0.0	\$ 1	\$ -	0.0	

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
BEAZLEY AMERICA INS CO INC	\$ 14,017	\$ 9,993	\$ (68)	\$ -	\$ -	0.0	0.0	\$ 154	\$ 73	47.2
BEAZLEY INSURANCE CO INC	\$ 1,156,721	\$ 383,168	\$ 97,292	\$ 362,026	\$ 114,711	34.1	36.4	\$ 5,347	\$ 510	9.5
BENCHMARK INSURANCE CO	\$ 917,944	\$ 222,340	\$ (2,270)	\$ 284,658	\$ 155,914	71.4	28.9	\$ 8,472	\$ 4,426	52.2
BERKLEY CASUALTY CO	\$ 96,146	\$ 30,512	\$ 624	\$ -	\$ -	0.0	0.0	\$ 951	\$ 295	31.1
BERKLEY INSURANCE CO	\$ 26,996,794	\$ 8,330,587	\$ 1,358,813	\$ 8,688,365	\$ 4,275,683	60.3	28.3	\$ 6,706	\$ 3,626	54.1
BERKLEY NATIONAL INS CO	\$ 241,736	\$ 86,697	\$ 1,112	\$ -	\$ -	0.0	0.0	\$ 10,910	\$ 1,450	13.3
BERKLEY REGIONAL INS CO	\$ 902,026	\$ 831,736	\$ 16,669	\$ -	\$ -	0.0	0.0	\$ 3,466	\$ 5,921	170.8
BERKSHIRE HATHAWAY ASSUR CORP	\$ 1,709,807	\$ 1,414,609	\$ 39,283	\$ 3,882	\$ (2,955)	-75.3	309.8	\$ -	\$ -	0.0
BERKSHIRE HATHAWAY DIRECT INS CO	\$ 502,119	\$ 207,705	\$ 12,845	\$ 28,846	\$ 17,452	75.0	52.8	\$ 2,472	\$ 1,722	69.7
BERKSHIRE HATHAWAY HOMESTATE INS CO	\$ 3,626,059	\$ 1,936,244	\$ 233,907	\$ 579,289	\$ 269,875	58.5	23.2	\$ 6,844	\$ 4,629	67.6
BERKSHIRE HATHAWAY SPECIALTY INS CO	\$ 6,480,050	\$ 3,382,160	\$ 115,996	\$ 889,789	\$ 623,080	81.8	19.6	\$ 12,796	\$ 11,044	86.3
BITCO GENERAL INS CORP	\$ 1,138,604	\$ 329,204	\$ 15,884	\$ 307,727	\$ 163,158	71.7	25.6	\$ 1,461	\$ 325	22.2
BITCO NATIONAL INS CO	\$ 205,045	\$ 92,683	\$ 13,947	\$ 31,055	\$ (2,844)	-8.3	52.8	\$ 3,005	\$ 261	8.7
BLACKBOARD INSURANCE CO	\$ 105,482	\$ 23,317	\$ (1,214)	\$ 12	\$ (791)	20,467.7	-3,338.6	\$ (0)	\$ (33)	17,586.8
BLUE RIDGE INDEMNITY CO	\$ 42,442	\$ 16,388	\$ 333	\$ 12,142	\$ 5,652	50.4	30.5	\$ 3,100	\$ 1,062	34.3
BLUESHORE INSURANCE CO	\$ 202,796	\$ 64,208	\$ 7,356	\$ 6,968	\$ 192	2.8	10.7	\$ -	\$ -	0.0
BOND SAFEGUARD INS CO	\$ 45,608	\$ 40,774	\$ 265	\$ -	\$ -	0.0	1,268.0	\$ 0	\$ -	0.0
BONDSMAN INSURANCE CO	\$ 7,971	\$ 7,555	\$ (476)	\$ -	\$ (0)	0.0	0.0	\$ -	\$ -	0.0
BOWHEAD INSURANCE CO INC	\$ 454,321	\$ 108,764	\$ 2,914	\$ 182,863	\$ 89,824	61.1	27.3	\$ -	\$ -	0.0
BRANCH INSURANCE EXCHANGE	\$ 122,784	\$ 44,479	\$ (17,215)	\$ 9,546	\$ 13,683	163.9	51.7	\$ 883	\$ 1,147	130.0
BRICKSTREET MUTUAL INS CO	\$ 2,538,098	\$ 1,064,286	\$ 37,768	\$ 546,343	\$ 283,280	67.5	30.8	\$ 15,044	\$ 10,392	69.1
BRISTOL WEST INS CO	\$ 172,999	\$ 45,411	\$ 250	\$ -	\$ 173	0.0	0.0	\$ 6,869	\$ 4,464	65.0
BROTHERHOOD MUTUAL INS CO	\$ 1,088,504	\$ 322,297	\$ 152	\$ 580,996	\$ 360,329	70.9	32.2	\$ 8,172	\$ 3,925	48.0
BUCKEYE STATE MUTUAL INS CO	\$ 53,975	\$ 24,127	\$ (423)	\$ 31,927	\$ 19,878	68.1	34.6	\$ -	\$ -	0.0
BUILD AMERICA MUTUAL ASSUR CO	\$ 490,749	\$ 283,368	\$ (55,027)	\$ 3,786	\$ -	0.0	509.2	\$ 71	\$ -	0.0
BUILDERS MUTUAL INS CO	\$ 1,357,038	\$ 561,175	\$ 25,308	\$ 420,318	\$ 233,710	62.9	33.9	\$ -	\$ 29	0.0
BUREAU VERITAS INSPECTION & INS CO	\$ 14,059	\$ 11,371	\$ 6,344	\$ 2	\$ -	0.0	0.0	\$ -	\$ -	0.0
CALIFORNIA CASUALTY & FIRE INS CO	\$ 70,334	\$ 8,213	\$ (6,887)	\$ 39,930	\$ 30,333	87.6	30.9	\$ -	\$ -	0.0
CALIFORNIA CASUALTY GENERAL INS CO OF OR	\$ 114,888	\$ 9,861	\$ (8,318)	\$ 47,916	\$ 36,400	87.6	30.9	\$ -	\$ -	0.0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$ 521,249	\$ 134,894	\$ (60,166)	\$ 279,512	\$ 212,332	87.6	30.9	\$ -	\$ -	0.0
CALIFORNIA CASUALTY INS CO	\$ 79,589	\$ 39,155	\$ (5,230)	\$ 31,944	\$ 24,267	87.6	30.9	\$ -	\$ -	0.0
CALIFORNIA INSURANCE CO	\$ 1,408,389	\$ 645,477	\$ (4,183)	\$ 348,535	\$ 197,173	70.7	34.0	\$ -	\$ -	0.0
CAMICO MUTUAL INS CO	\$ 104,674	\$ 45,922	\$ 1,177	\$ 32,002	\$ 10,380	59.3	40.4	\$ 122	\$ 4	3.0
CAMPMED CASUALTY & INDEMNITY CO INC	\$ 20,202	\$ 20,185	\$ 355	\$ -	\$ -	0.0	0.0	\$ 3	\$ (1)	-19.1
CANAL INSURANCE CO	\$ 1,129,180	\$ 501,399	\$ 28,712	\$ 376,055	\$ 202,245	66.6	29.2	\$ 1,920	\$ 1,003	52.2
CAPITOL INDEMNITY CORP	\$ 714,524	\$ 187,225	\$ (59,111)	\$ 35,332	\$ (61,271)	-138.8	222.8	\$ 694	\$ 156	22.5
CAPITOL SPECIALTY INS CORP	\$ 236,488	\$ 49,950	\$ (12,457)	\$ 7,571	\$ (12,648)	-132.4	223.6	\$ 3,277	\$ (3,525)	-107.6
CAROLINA CASUALTY INS CO	\$ 269,418	\$ 115,357	\$ 1,795	\$ -	\$ -	0.0	0.0	\$ 1,567	\$ 2,183	139.3
CASUALTY UNDERWRITERS INS CO	\$ 7,761	\$ 4,176	\$ (467)	\$ 5,345	\$ 4,366	83.1	35.3	\$ -	\$ -	0.0
CATERPILLAR INSURANCE CO	\$ 1,191,312	\$ 575,791	\$ 44,416	\$ 265,554	\$ 193,520	73.9	13.1	\$ 1,466	\$ 1,088	74.2

**TABLE F**  
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PROPERTY & CASUALTY 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 %
CATLIN INSURANCE CO INC	\$ 71,817	\$ 69,904	\$ 6,957	\$ -	\$ -	0.0	0.0	\$ -	\$ 275	0.0
CEDAR INSURANCE CO	\$ 13,777	\$ 13,775	\$ (283)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
CENSTAT CASUALTY CO	\$ 27,308	\$ 23,685	\$ 870	\$ 1,559	\$ 962	63.2	37.8	\$ 87	\$ 77	88.5
CENTAUR INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
CENTRAL MUTUAL INS CO	\$ 2,001,825	\$ 1,032,490	\$ 73,854	\$ 630,568	\$ 348,003	62.9	34.2	\$ 2,948	\$ 5,649	191.6
CENTRAL STATES INDEMNITY CO OF OMAHA	\$ 697,344	\$ 611,289	\$ 10,782	\$ 9,785	\$ 399	5.5	101.0	\$ 584	\$ 468	80.1
CENTRE INSURANCE CO	\$ 29,256	\$ 10,457	\$ (184)	\$ -	\$ 2,451	0.0	0.0	\$ -	\$ -	0.0
CENTURION CASUALTY CO	\$ 9,906	\$ 9,629	\$ (185)	\$ 166	\$ 90	54.3	162.7	\$ 4	\$ 2	43.0
CENTURY INDEMNITY CO	\$ 624,982	\$ 25,000	\$ (165,081)	\$ -	\$ 143,035	0.0	0.0	\$ -	\$ 50	0.0
CENTURY-NATIONAL INSURANCE CO	\$ 100,435	\$ 40,995	\$ 754	\$ -	\$ -	0.0	0.0	\$ 44	\$ 3	7.8
CERITY INSURANCE CO	\$ 158,116	\$ 53,466	\$ 5,436	\$ 33,762	\$ 16,004	59.1	30.5	\$ 41	\$ (6)	-14.6
CHARTER OAK FIRE INS CO THE	\$ 1,130,234	\$ 251,614	\$ 29,786	\$ 376,037	\$ 228,216	70.3	27.1	\$ 26,737	\$ 21,525	80.5
CHEROKEE INSURANCE CO	\$ 801,525	\$ 333,558	\$ 23,875	\$ 238,550	\$ 183,286	89.6	9.9	\$ 588	\$ 178	30.3
CHICAGO INSURANCE CO	\$ 78,449	\$ 74,769	\$ 713	\$ -	\$ -	0.0	0.0	\$ 8	\$ (109)	-1,361.9
CHIRON INSURANCE CO	\$ 22,872	\$ 14,902	\$ 588	\$ 989	\$ 639	108.4	54.3	\$ 109	\$ 26	23.7
CHUBB INDEMNITY INS CO	\$ 279,667	\$ 185,044	\$ 1,763	\$ -	\$ -	0.0	0.0	\$ 13,556	\$ 10,631	78.4
CHUBB NATIONAL INS CO	\$ 318,170	\$ 194,379	\$ 3,345	\$ -	\$ -	0.0	0.0	\$ 1,879	\$ 732	39.0
CHURCH INSURANCE CO THE	\$ 21,704	\$ 7,842	\$ 1,764	\$ -	\$ (1,329)	0.0	0.0	\$ -	\$ -	0.0
CHURCH MUTUAL INS CO SI	\$ 2,141,559	\$ 541,156	\$ (2,393)	\$ 999,973	\$ 584,249	69.2	31.6	\$ 30,829	\$ 15,920	51.6
CIM INSURANCE CORP	\$ 16,662	\$ 16,577	\$ 207	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
CINCINNATI CASUALTY CO THE	\$ 582,309	\$ 494,640	\$ 13,676	\$ -	\$ -	0.0	0.0	\$ 15,140	\$ 12,361	81.6
CINCINNATI INDEMNITY CO THE	\$ 172,943	\$ 126,380	\$ 3,645	\$ -	\$ -	0.0	0.0	\$ 8,581	\$ 4,460	52.0
CINCINNATI INSURANCE CO THE	\$ 18,114,696	\$ 6,511,692	\$ 520,297	\$ 6,237,671	\$ 3,703,838	68.8	29.2	\$ 116,052	\$ 60,327	52.0
CITIES AND VILLAGES MUTUAL INS CO	\$ 52,945	\$ 31,621	\$ 210	\$ 15,544	\$ 4,008	54.0	31.4	\$ 15,939	\$ 4,008	25.1
CITIZENS INSURANCE CO OF AMER	\$ 1,826,997	\$ 688,608	\$ 73,753	\$ 970,984	\$ 643,561	73.5	24.3	\$ 21,833	\$ 15,276	70.0
CITY NATIONAL INS CO	\$ 33,553	\$ 19,129	\$ 1,503	\$ 12,370	\$ 5,298	46.3	36.4	\$ -	\$ (12)	0.0
CLARENDON NATIONAL INS CO	\$ 895,923	\$ 191,957	\$ (45,360)	\$ 91	\$ (5,749)	2,550.9	137.5	\$ (1)	\$ 0	-22.7
CLEAR BLUE INS CO	\$ 179,942	\$ 107,620	\$ 2,575	\$ (1,918)	\$ -	0.0	224.5	\$ 361	\$ 1,435	397.0
CLEAR SPRING PROP & CSLTY CO	\$ 624,365	\$ 201,166	\$ 1,761	\$ 31,038	\$ 10,908	45.4	18.1	\$ 457	\$ 190	41.5
CLEARCOVER INSURANCE CO	\$ 116,633	\$ 24,093	\$ (38,749)	\$ 61,446	\$ 70,325	146.3	11.5	\$ 583	\$ 225	38.5
CLERMONT INSURANCE CO	\$ 29,227	\$ 25,640	\$ (235)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
CM INDEMNITY INS CO	\$ 21,423	\$ 21,346	\$ 288	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
CM REGENT INS CO	\$ 146,499	\$ 122,408	\$ 5,160	\$ -	\$ (2,842)	0.0	0.0	\$ 4,489	\$ 11,160	248.6
CM SELECT INS CO	\$ 27,155	\$ 21,777	\$ 314	\$ -	\$ -	0.0	0.0	\$ 199	\$ 95	47.8
CM VANTAGE SPECIALTY INS CO	\$ 86,373	\$ 57,160	\$ 746	\$ -	\$ -	0.0	0.0	\$ 1,498	\$ 1,286	85.8
COALITION INSURANCE CO	\$ 50,300	\$ 50,153	\$ (27)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
COFACE NORTH AMER INS CO	\$ 193,003	\$ 71,702	\$ 20,420	\$ 62,445	\$ 12,733	24.2	37.0	\$ 2,144	\$ 1,288	60.1
COLISEUM REINSURANCE CO	\$ 211,481	\$ 148,794	\$ (2,926)	\$ (101)	\$ 823	-2,715.5	-2,496.1	\$ -	\$ -	0.0
COLONIAL AMERICAN CSLTY & SURETY CO	\$ 18,862	\$ 17,620	\$ (392)	\$ -	\$ -	0.0	0.0	\$ 30	\$ (14)	-48.1
COLONIAL SURETY CO	\$ 104,505	\$ 62,754	\$ 7,049	\$ 15,950	\$ (396)	-11.2	56.8	\$ 204	\$ 121	59.6

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	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 %
COLONY SPECIALTY INS CO	\$ 92,686	\$ 25,447	\$ 687	\$ -	\$ -	0.0	0.0	\$ 905	\$ 171	18.9
COLORADO CASUALTY INS CO	\$ 16,100	\$ 15,711	\$ 169	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
COMMERCE AND INDUSTRY INS CO	\$ 1,909,423	\$ 458,707	\$ 23,544	\$ 400,534	\$ 236,732	65.1	34.6	\$ 677	\$ 7,963	1,175.8
COMMUNITY INSURANCE CORP	\$ 8,011	\$ 6,716	\$ 48	\$ -	\$ -	0.0	0.0	\$ 9,196	\$ 4,822	52.4
COMPASS INSURANCE CO	\$ 4,815	\$ 2,987	\$ 74	\$ -	\$ (268)	0.0	0.0	\$ -	\$ -	0.0
CONCERT INSURANCE CO	\$ 72,540	\$ 30,595	\$ 1,822	\$ 2,480	\$ 31	-23.9	-623.0	\$ -	\$ -	0.0
CONSOLIDATED INSURANCE CO	\$ 16,037	\$ 13,277	\$ 168	\$ -	\$ -	0.0	0.0	\$ -	\$ (66)	0.0
CONSTITUTION INSURANCE CO	\$ 38,880	\$ 23,571	\$ 198	\$ 15,052	\$ 7,866	60.5	41.8	\$ -	\$ -	0.0
CONTINENTAL CASUALTY CO	\$ 46,207,524	\$ 10,572,214	\$ 1,022,450	\$ 7,515,477	\$ 4,734,727	76.4	29.4	\$ 97,145	\$ 59,553	61.3
CONTINENTAL INDEMNITY CO	\$ 573,159	\$ 85,222	\$ 177	\$ 74,686	\$ 42,890	71.7	34.0	\$ 543	\$ 269	49.6
CONTINENTAL INSURANCE CO THE	\$ 2,006,764	\$ 1,843,096	\$ 58,558	\$ -	\$ 27,382	0.0	0.0	\$ 37,675	\$ 8,014	21.3
CONTINENTAL WESTERN INS CO	\$ 210,097	\$ 104,151	\$ 1,585	\$ -	\$ -	0.0	0.0	\$ 5,867	\$ 2,190	37.3
CONTRACTORS BONDING & INS CO	\$ 251,962	\$ 120,356	\$ 11,262	\$ 75,343	\$ 21,900	41.1	48.4	\$ 39	\$ 5	13.1
COPIC INSURANCE CO	\$ 623,599	\$ 283,193	\$ (24,726)	\$ 115,216	\$ 66,551	92.0	24.3	\$ 357	\$ 245	68.7
COREPOINTE INSURANCE CO	\$ 28,241	\$ 26,062	\$ 273	\$ 29	\$ -	0.0	0.0	\$ 683	\$ 691	101.2
COUNTRY CASUALTY INS CO	\$ 85,309	\$ 73,148	\$ 957	\$ -	\$ -	0.0	0.0	\$ 547	\$ 327	59.7
COUNTRY MUTUAL INS CO	\$ 6,613,623	\$ 3,401,194	\$ 77,859	\$ 2,697,392	\$ 1,793,221	73.5	27.5	\$ 28,595	\$ 32,984	115.3
COUNTRY PREFERRED INS CO	\$ 289,313	\$ 84,200	\$ 1,459	\$ -	\$ -	0.0	0.0	\$ 17,336	\$ 13,182	76.0
COURTESY INSURANCE CO	\$ 1,220,179	\$ 607,573	\$ 57,613	\$ 175,020	\$ 110,394	65.2	4.3	\$ 1,916	\$ 990	51.7
CRESTBROOK INSURANCE CO	\$ 241,380	\$ 65,201	\$ 1,083	\$ -	\$ -	0.0	0.0	\$ 2,701	\$ 1,375	50.9
CRONUS INSURANCE CO	\$ 54,439	\$ 42,527	\$ 4,967	\$ 4,252	\$ -	0.0	26.0	\$ 5	\$ -	0.0
CRUM & FORSTER INDEMNITY CO	\$ 81,425	\$ 26,854	\$ 1,622	\$ 34,555	\$ 18,855	62.1	31.1	\$ 668	\$ 875	131.0
CRUM AND FORSTER INS CO	\$ 79,812	\$ 27,906	\$ 1,549	\$ 34,555	\$ 18,855	62.1	31.0	\$ -	\$ -	0.0
CUMIS INSURANCE SOCIETY INC	\$ 2,581,506	\$ 1,100,794	\$ 130,044	\$ 1,046,653	\$ 599,163	62.4	27.4	\$ 29,464	\$ 18,708	63.5
CUMIS MORTGAGE REINSURANCE CO	\$ 86,214	\$ 52,282	\$ 7,740	\$ 31,839	\$ (124)	-0.2	65.7	\$ -	\$ -	0.0
DAIRYLAND INSURANCE CO	\$ 1,674,055	\$ 487,127	\$ 34,749	\$ 533,080	\$ 328,477	73.6	25.1	\$ 2,023	\$ 421	20.8
DAIRYLAND NATIONAL INS CO	\$ 15,763	\$ 15,500	\$ 168	\$ -	\$ -	0.0	0.0	\$ 2,757	\$ 1,838	66.7
DAKOTA TRUCK UNDERWRITERS	\$ 222,528	\$ 97,980	\$ 8,108	\$ 78,084	\$ 42,022	67.1	24.1	\$ 179	\$ (32)	-18.1
DEALERS ASSURANCE CO	\$ 345,379	\$ 116,295	\$ 13,169	\$ 27,258	\$ 4,818	17.7	18.5	\$ 1,226	\$ 632	51.6
DENTISTS INSURANCE CO THE	\$ 360,323	\$ 168,690	\$ 656	\$ 76,349	\$ 34,537	78.4	39.0	\$ -	\$ -	0.0
DEPOSITORS INSURANCE CO	\$ 261,335	\$ 41,030	\$ 581	\$ -	\$ -	0.0	0.0	\$ 2,582	\$ 1,751	67.8
DEVELOPERS SURETY & INDEMNITY CO	\$ 697,699	\$ 154,905	\$ (3,540)	\$ 244,130	\$ 136,870	66.8	36.6	\$ 70	\$ 13	18.8
DIAMOND INSURANCE CO	\$ 64,179	\$ 24,640	\$ 1,690	\$ 24,983	\$ 5,728	38.4	46.4	\$ 591	\$ 433	73.3
DIAMOND STATE INS CO	\$ 238,894	\$ 61,966	\$ (649)	\$ 79,509	\$ 39,550	60.1	34.5	\$ 780	\$ 243	31.2
DIGITAL ADVANTAGE INS CO	\$ 284,137	\$ 35,900	\$ 5,088	\$ -	\$ -	0.0	0.0	\$ 6	\$ 2	31.0
DIRECT NATIONAL INS CO	\$ 5,960	\$ 5,589	\$ 35	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
DISCOVER PROPERTY & CSITY INS CO	\$ 153,398	\$ 62,416	\$ 3,403	\$ 41,453	\$ 25,158	70.3	27.1	\$ -	\$ 280	0.0
DISTRICTS MUTUAL INS & RISK MANAGEMENT SERVICES	\$ 25,536	\$ 17,568	\$ 492	\$ 4,173	\$ 1,302	51.1	49.7	\$ 8,130	\$ 1,251	15.4
DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	\$ 5,004,963	\$ 2,716,057	\$ 255,743	\$ 813,003	\$ 344,254	71.0	26.6	\$ 490	\$ (3)	-0.7
DONEGAL MUTUAL INS CO	\$ 726,437	\$ 346,916	\$ 26,075	\$ 154,253	\$ 88,023	64.1	30.9	\$ 9,093	\$ 3,427	37.7

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
DORINCO REINSURANCE CO	\$ 1,747,079	\$ 586,266	\$ 35,583	\$ 247,215	\$ 161,948	75.3	20.2	\$ 2	\$ -	0.0
EAGLE POINT MUTUAL INS CO	\$ 6,671	\$ 4,496	\$ 264	\$ 1,985	\$ 816	49.7	40.0	\$ 2,663	\$ 1,426	53.6
EASTERN ADVANTAGE ASSUR CO	\$ 66,380	\$ 17,049	\$ 469	\$ 21,150	\$ 12,815	71.7	29.7	\$ 51	\$ -	0.0
EASTERN ALLIANCE INS CO	\$ 335,328	\$ 102,700	\$ 12,407	\$ 120,684	\$ 68,774	67.4	29.7	\$ 8	\$ -	0.0
EASTGUARD INSURANCE CO	\$ 349,636	\$ 91,178	\$ 5,941	\$ 100,747	\$ 63,036	72.9	23.0	\$ 348	\$ 350	100.8
ECONOMY FIRE & CSLTY CO	\$ 435,964	\$ 327,150	\$ (2,967)	\$ -	\$ -	0.0	0.0	\$ 7,224	\$ 12,894	178.5
ECONOMY PREFERRED INS CO	\$ 49,201	\$ 22,504	\$ 273	\$ -	\$ -	0.0	0.0	\$ 14,056	\$ 13,617	96.9
ECONOMY PREMIER ASSUR CO	\$ 82,004	\$ 45,462	\$ 562	\$ -	\$ -	0.0	0.0	\$ 2,588	\$ 1,575	60.9
ELECTRIC INSURANCE CO	\$ 973,267	\$ 337,713	\$ 2,472	\$ 201,575	\$ 136,730	84.4	22.7	\$ 8,227	\$ 4,425	53.8
ELLINGTON MUTUAL INS CO	\$ 5,453	\$ 2,669	\$ (530)	\$ 2,938	\$ 2,025	83.0	55.0	\$ 4,604	\$ 16,340	354.9
EMC PROPERTY & CSLTY CO	\$ 32,524	\$ 32,368	\$ 791	\$ -	\$ -	0.0	0.0	\$ 1,258	\$ 622	49.4
EMCASCO INSURANCE CO	\$ 227,278	\$ 184,693	\$ 5,530	\$ -	\$ -	0.0	0.0	\$ 63,151	\$ 42,208	66.8
EMPIRE FIRE & MARINE INS CO	\$ 64,006	\$ 39,372	\$ 491	\$ -	\$ -	0.0	0.0	\$ 3,060	\$ 481	15.7
EMPLOYERS ASSURANCE CO	\$ 840,397	\$ 210,174	\$ 21,860	\$ 202,569	\$ 93,276	59.1	34.0	\$ 7,247	\$ 3,407	47.0
EMPLOYERS COMPENSATION INS CO	\$ 616,024	\$ 210,748	\$ 21,108	\$ 135,046	\$ 62,184	59.1	32.3	\$ 281	\$ (19)	-6.7
EMPLOYERS INSURANCE CO OF NV	\$ 375,019	\$ 236,535	\$ 33,519	\$ 33,761	\$ 15,547	59.1	34.0	\$ -	\$ -	0.0
EMPLOYERS INSURANCE CO OF WAUSAU	\$ 8,467,822	\$ 1,763,887	\$ (21,345)	\$ 3,079,901	\$ 1,989,067	75.3	28.1	\$ 15,784	\$ 30,348	192.3
EMPLOYERS MUTUAL CSLTY CO	\$ 5,178,328	\$ 1,604,560	\$ (10,911)	\$ 1,883,648	\$ 1,025,732	66.6	32.9	\$ 62,737	\$ 36,349	57.9
EMPLOYERS PREFERRED INS CO	\$ 1,176,855	\$ 229,666	\$ 22,969	\$ 270,093	\$ 124,368	59.1	36.3	\$ 6,799	\$ 2,406	35.4
ENACT FINANCIAL ASSUR CORP	\$ 10,141	\$ 10,111	\$ 63	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
ENACT MORTGAGE INS CORP	\$ 5,457,386	\$ 1,083,872	\$ 744,491	\$ 935,251	\$ (99,053)	-10.1	25.4	\$ 13,205	\$ (235)	-1.8
ENACT MORTGAGE INS CORP OF NC	\$ 35,371	\$ 29,481	\$ 2,382	\$ 4,056	\$ 524	13.2	21.9	\$ 20	\$ -	0.0
ENCOMPASS INDEMNITY CO	\$ 9,087	\$ 8,169	\$ 79	\$ -	\$ -	0.0	0.0	\$ 3,653	\$ 4,666	127.7
ENCOMPASS INSURANCE CO OF AMER	\$ 9,019	\$ 8,486	\$ 208	\$ -	\$ -	0.0	0.0	\$ 190	\$ (118)	-62.1
ENDURANCE AMERICAN INS CO	\$ 5,142,939	\$ 1,056,240	\$ 29,807	\$ -	\$ -	0.0	7.2	\$ 11,425	\$ 326	2.9
ENDURANCE ASSURANCE CORP	\$ 16,645,279	\$ 4,084,225	\$ 9,668	\$ 5,323,012	\$ 3,685,270	75.1	19.0	\$ (1)	\$ 139	-21,099.2
ENDURANCE RISK SOLUTIONS ASSUR CO	\$ 270,841	\$ 242,811	\$ 11,170	\$ -	\$ -	0.0	7.2	\$ -	\$ -	0.0
ENUMCLAW PROPERTY & CSLTY INS CO	\$ 8,744	\$ 8,685	\$ 100	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
ERIE INSURANCE CO	\$ 1,472,326	\$ 376,975	\$ (50,601)	\$ 419,016	\$ 328,706	88.8	27.2	\$ 87,747	\$ 104,546	119.1
ERIE INSURANCE CO OF NY	\$ 142,464	\$ 32,482	\$ (4,799)	\$ 41,902	\$ 32,871	88.8	27.2	\$ 24	\$ 3	13.5
ERIE INSURANCE EXCHANGE	\$ 21,660,521	\$ 10,108,070	\$ (799,692)	\$ 7,919,402	\$ 6,212,552	88.8	27.2	\$ 202,623	\$ 176,965	87.3
ERIE INSURANCE PROP & CSLTY CO	\$ 126,787	\$ 13,817	\$ 177	\$ -	\$ -	0.0	0.0	\$ 67	\$ 24	35.2
ESSENT GUARANTY INC	\$ 3,439,763	\$ 1,020,034	\$ 590,505	\$ 550,906	\$ (131,333)	-23.9	17.7	\$ 9,519	\$ (630)	-6.6
ESSENTIA INSURANCE CO	\$ 143,866	\$ 32,752	\$ 386	\$ -	\$ -	0.0	0.0	\$ 10,867	\$ 3,730	34.3
ESURANCE INSURANCE CO	\$ 167,718	\$ 150,540	\$ 975	\$ -	\$ -	0.0	0.0	\$ 14,886	\$ 13,890	93.3
ESURANCE INSURANCE CO OF NJ	\$ 14,223	\$ 10,500	\$ 137	\$ -	\$ -	0.0	0.0	\$ -	\$ (9)	0.0
ESURANCE PROPERTY & CSLTY INS CO	\$ 63,394	\$ 26,448	\$ 238	\$ -	\$ -	0.0	0.0	\$ 0	\$ 109	54,401.5
EULER HERMES NORTH AMER INS CO	\$ 958,786	\$ 282,143	\$ 80,984	\$ 334,484	\$ 110,847	34.9	39.4	\$ 4,151	\$ 1,033	24.9
EVEREST DENALI INS CO	\$ 162,780	\$ 17,605	\$ 631	\$ -	\$ -	0.0	0.0	\$ 1,355	\$ 860	63.4
EVEREST NATIONAL INS CO	\$ 1,247,416	\$ 204,943	\$ 27,821	\$ -	\$ -	0.0	0.0	\$ 13,963	\$ 4,522	32.4

**TABLE F**  
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PROPERTY & CASUALTY 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 %
EVEREST PREMIER INS CO	\$ 231,403	\$ 20,972	\$ 674	\$ -	\$ -	0.0	0.0	\$ 4,041	\$ 1,860	46.0
EVEREST REINSURANCE CO	\$ 22,350,789	\$ 5,552,888	\$ 294,481	\$ 7,899,088	\$ 5,342,089	73.5	27.1	\$ 720	\$ 171	23.8
EVERGREEN NATIONAL INDEMNITY CO	\$ 62,162	\$ 40,991	\$ 3,806	\$ 16,817	\$ 3,497	20.9	65.7	\$ 1,797	\$ (72)	-4.0
EVERSPAN INSURANCE CO	\$ 74,788	\$ 54,971	\$ (3,008)	\$ 5,230	\$ 2,857	58.3	59.3	\$ 8	\$ 1	15.2
EXECUTIVE RISK INDEMNITY INC	\$ 7,058,353	\$ 1,667,088	\$ 194,644	\$ 2,281,487	\$ 1,331,668	70.8	21.7	\$ 374	\$ (241)	-64.4
EXPLORER INSURANCE CO	\$ 716,804	\$ 225,013	\$ 8,113	\$ 224,438	\$ 117,401	62.8	29.2	\$ -	\$ -	0.0
FACTORY MUTUAL INS CO	\$ 25,058,981	\$ 17,560,438	\$ 1,136,175	\$ 4,462,466	\$ 2,267,358	53.4	26.6	\$ 76,043	\$ 9,809	12.9
FAIR AMERICAN INS & REINSURANCE CO	\$ 244,943	\$ 198,611	\$ (9,064)	\$ 13,631	\$ 7,589	61.6	37.2	\$ 4,634	\$ 6,583	142.1
FALLS LAKE NATL INS CO	\$ 2,009,782	\$ 204,781	\$ 2,578	\$ 44,079	\$ 24,242	73.2	19.2	\$ 4,181	\$ 4,114	98.4
FARMERS AUTOMOBILE INS ASSN THE	\$ 1,162,741	\$ 437,304	\$ (52,354)	\$ 458,348	\$ 301,191	77.6	36.9	\$ 30,502	\$ 28,516	93.5
FARMERS CASUALTY INS CO	\$ 120,903	\$ 71,810	\$ 618	\$ -	\$ -	0.0	0.0	\$ 90	\$ 103	114.9
FARMERS DIRECT PROP & CSLTY INS CO	\$ 92,552	\$ 49,001	\$ 327	\$ -	\$ -	0.0	0.0	\$ 3,455	\$ 5,283	152.9
FARMERS GROUP PROP & CSLTY INS CO	\$ 332,100	\$ 273,212	\$ 3,786	\$ -	\$ -	0.0	0.0	\$ 9,203	\$ 4,950	53.8
FARMERS INSURANCE EXCHANGE	\$ 22,979,181	\$ 4,458,888	\$ (314,156)	\$ 8,596,632	\$ 5,686,739	74.9	31.3	\$ 17,410	\$ 14,266	81.9
FARMERS MUTUAL HAIL INS CO OF IA	\$ 979,748	\$ 478,744	\$ 822	\$ 647,562	\$ 507,549	83.3	12.2	\$ 37,908	\$ 11,584	30.6
FARMERS PROPERTY & CSLTY INS CO	\$ 5,399,281	\$ 2,175,721	\$ 72,576	\$ -	\$ 35,834	0.0	0.0	\$ 21,125	\$ 18,220	86.2
FARMERS SPECIALTY INS CO	\$ 51,565	\$ 19,596	\$ 220	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
FARMINGTON CASUALTY CO	\$ 1,252,415	\$ 292,233	\$ 29,611	\$ 438,218	\$ 265,953	70.3	27.1	\$ 19	\$ 1	4.5
FCCI INSURANCE CO	\$ 2,539,147	\$ 792,404	\$ 40,232	\$ 942,206	\$ 541,804	68.5	32.0	\$ -	\$ -	0.0
FEDERAL INSURANCE CO	\$ 18,748,987	\$ 4,277,857	\$ 421,105	\$ 5,703,718	\$ 3,329,169	70.8	21.7	\$ 102,564	\$ 25,382	24.7
FEDERATED MUTUAL INS CO	\$ 8,772,484	\$ 4,604,171	\$ 321,683	\$ 1,860,806	\$ 1,065,686	67.7	27.3	\$ 52,010	\$ 22,856	43.9
FEDERATED RESERVE INS CO	\$ 162,311	\$ 70,042	\$ 4,871	\$ 41,351	\$ 23,682	67.7	27.3	\$ 9,874	\$ 4,278	43.3
FEDERATED RURAL ELECTRIC INS EXCHANGE	\$ 677,217	\$ 257,737	\$ 11,622	\$ 144,101	\$ 103,769	86.9	14.3	\$ 4,321	\$ 1,514	35.0
FEDERATED SERVICE INS CO	\$ 593,249	\$ 316,608	\$ 18,994	\$ 124,054	\$ 71,046	67.7	27.3	\$ 5,230	\$ 1,167	22.3
FIDELITY AND DEPOSIT CO OF MD	\$ 284,263	\$ 240,868	\$ 3,410	\$ -	\$ -	0.0	0.0	\$ 9,558	\$ 222	2.3
FIDELITY AND GUARANTY INS CO	\$ 39,491	\$ 18,892	\$ 374	\$ -	\$ -	0.0	0.0	\$ 1,732	\$ 8,352	482.2
FIDELITY AND GUARANTY INS UNDERWRITERS INC	\$ 165,977	\$ 93,113	\$ 5,085	\$ 29,609	\$ 17,970	70.3	27.1	\$ (1)	\$ (73)	7,075.5
FINANCIAL INDEMNITY CO	\$ 111,361	\$ 26,220	\$ 860	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
FINANCIAL PACIFIC INS CO	\$ 242,809	\$ 89,779	\$ 5,419	\$ 73,053	\$ 45,721	67.4	34.9	\$ -	\$ -	0.0
FINIAL REINSURANCE CO	\$ 1,302,322	\$ 892,325	\$ 27,288	\$ 905	\$ (8,799)	-229.1	30.9	\$ -	\$ -	0.0
FIRE INSURANCE EXCHANGE	\$ 3,077,904	\$ 908,351	\$ (11,724)	\$ 1,245,892	\$ 824,097	74.9	31.3	\$ 9,144	\$ 6,698	73.3
FIREMANS FUND INS CO	\$ 2,055,701	\$ 1,352,033	\$ (32,521)	\$ -	\$ -	0.0	0.0	\$ 10,747	\$ 7,154	66.6
FIREMENS INSURANCE CO OF WA DC	\$ 96,734	\$ 36,387	\$ (150)	\$ -	\$ -	0.0	0.0	\$ 3,151	\$ (1,028)	-32.6
FIRST AMERICAN PROP & CSLTY INS CO	\$ 40,838	\$ 21,872	\$ (3,504)	\$ 5,776	\$ 9,702	219.3	-715.8	\$ 0	\$ (3)	-4,872.2
FIRST CHICAGO INS CO	\$ 197,524	\$ 47,279	\$ (383)	\$ 128,531	\$ 71,500	67.5	36.0	\$ 2,462	\$ 592	24.1
FIRST COLONIAL INS CO	\$ 291,163	\$ 133,079	\$ 3,263	\$ 32,577	\$ 13,941	50.5	32.1	\$ 352	\$ 56	16.0
FIRST DAKOTA INDEMNITY CO	\$ 95,561	\$ 36,813	\$ 3,004	\$ 35,081	\$ 18,879	67.1	25.6	\$ 18,425	\$ 7,729	41.9
FIRST FINANCIAL INS CO	\$ 702,882	\$ 523,697	\$ 20,125	\$ 48,599	\$ 20,540	53.3	33.9	\$ 24	\$ -	0.0
FIRST GUARD INS CO	\$ 44,231	\$ 39,645	\$ 5,832	\$ 35,914	\$ 19,796	62.1	19.6	\$ 309	\$ 250	81.1
FIRST LIBERTY INS CORP THE	\$ 24,696	\$ 20,110	\$ 106	\$ -	\$ -	0.0	0.0	\$ 3,341	\$ 1,092	32.7

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	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 %
FIRST NATIONAL INS CO OF AMER	\$ 64,454	\$ 63,003	\$ 1,146	\$ -	\$ -	0.0	0.0	\$ -	\$ 196	0.0
FLAGSHIP CITY INS CO	\$ 52,775	\$ 13,970	\$ 184	\$ -	\$ -	0.0	0.0	\$ 208	\$ 11	5.2
FLETCHER REINSURANCE CO	\$ 338,270	\$ 85,855	\$ (11,382)	\$ (251,595)	\$ (246,465)	98.5	-8.0	\$ -	\$ -	0.0
FLORIDA CASUALTY INS CO	\$ 10,453	\$ 10,244	\$ (218)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
FLORISTS MUTUAL INS CO	\$ 153,383	\$ 34,474	\$ 1,630	\$ 30,462	\$ 18,770	73.6	25.1	\$ 1,804	\$ 151	8.4
FMH AG RISK INS CO	\$ 121,117	\$ 110,989	\$ 2,404	\$ -	\$ -	0.0	0.0	\$ 4,616	\$ 4,279	92.7
FOREMOST INSURANCE CO GRAND RAPIDS MI	\$ 2,829,177	\$ 1,451,961	\$ 41,314	\$ -	\$ 378	0.0	0.0	\$ 42,963	\$ 23,826	55.5
FOREMOST PROPERTY & CSLTY INS CO	\$ 57,332	\$ 19,875	\$ 240	\$ -	\$ -	0.0	0.0	\$ 1,672	\$ 1,206	72.1
FOREMOST SIGNATURE INS CO	\$ 39,508	\$ 21,213	\$ 150	\$ -	\$ -	0.0	0.0	\$ -	\$ (424)	0.0
FORGE INSURANCE CO	\$ 54,517	\$ 37,424	\$ (8,774)	\$ 9,402	\$ 3,441	48.0	74.1	\$ 365	\$ (110)	-30.1
FORTITUDE CASUALTY INS CO	\$ 8,187	\$ 8,062	\$ 268	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
FORTRESS INSURANCE CO	\$ 159,291	\$ 78,128	\$ 1,786	\$ 22,048	\$ 7,389	65.8	38.5	\$ 65	\$ 13	20.6
FORTUITY INSURANCE CO	\$ 60,124	\$ 24,704	\$ 588	\$ 24,375	\$ 12,986	62.4	35.6	\$ -	\$ -	0.0
FORWARD MUTUAL INS CO	\$ 8,429	\$ 7,542	\$ 42	\$ 1,097	\$ 648	66.5	55.3	\$ 1,566	\$ 1,054	67.3
FOUNDERS INSURANCE CO	\$ 226,128	\$ 95,079	\$ 5,624	\$ 70,057	\$ 36,588	63.5	31.6	\$ 5,397	\$ 4,397	81.5
FRANK WINSTON CRUM INS CO	\$ 210,479	\$ 56,153	\$ 6,525	\$ 44,831	\$ 27,898	83.2	27.3	\$ -	\$ -	0.0
FRANKENMUTH INSURANCE CO	\$ 1,747,589	\$ 800,130	\$ 8,018	\$ 633,752	\$ 337,646	62.4	35.6	\$ 36,677	\$ 21,862	59.6
FREEDOM SPECIALTY INS CO	\$ 98,351	\$ 25,100	\$ 595	\$ -	\$ -	0.0	0.0	\$ -	\$ (150)	0.0
FREMONT INSURANCE CO	\$ 184,334	\$ 54,866	\$ (4,027)	\$ 67,181	\$ 45,614	76.2	32.7	\$ 404	\$ 579	143.1
GARRISON PROPERTY & CSLTY INS CO	\$ 4,218,489	\$ 1,342,540	\$ (201,265)	\$ 2,905,050	\$ 2,455,758	94.4	15.6	\$ 17,121	\$ 14,792	86.4
GATEWAY INSURANCE CO	\$ 74,583	\$ 12,141	\$ (16,075)	\$ 19,232	\$ 20,059	149.9	19.7	\$ 44	\$ (7)	-16.0
GEICO ADVANTAGE INS CO	\$ 3,816,133	\$ 1,541,755	\$ (4,380)	\$ 2,016,259	\$ 1,794,991	97.1	10.0	\$ -	\$ -	0.0
GEICO CASUALTY CO	\$ 5,023,958	\$ 1,673,850	\$ 473,307	\$ 3,101,367	\$ 2,705,533	95.7	11.6	\$ 97,652	\$ 81,698	83.7
GEICO CHOICE INS CO	\$ 1,606,259	\$ 689,837	\$ 38,193	\$ 871,081	\$ 756,307	95.0	10.4	\$ -	\$ -	0.0
GEICO GENERAL INS CO	\$ 197,495	\$ 196,844	\$ 2,066	\$ -	\$ -	0.0	0.0	\$ 12,497	\$ 9,325	74.6
GEICO INDEMNITY CO	\$ 12,040,244	\$ 7,942,330	\$ 116,509	\$ 2,841,928	\$ 2,316,502	91.4	9.5	\$ 8,721	\$ 6,090	69.8
GEICO MARINE INS CO	\$ 226,605	\$ 123,719	\$ 54,680	\$ (76,722)	\$ (68,683)	100.0	32.2	\$ 2,283	\$ 1,107	48.5
GEICO SECURE INS CO	\$ 5,566,760	\$ 3,777,393	\$ (365,237)	\$ 1,615,642	\$ 1,601,279	108.1	23.8	\$ 60,267	\$ 67,869	112.6
GENERAL AUTOMOBILE INS CO INC THE	\$ 94,026	\$ 12,846	\$ 122	\$ -	\$ -	0.0	0.0	\$ 1,614	\$ 1,335	82.7
GENERAL CASUALTY CO OF WI	\$ 1,627,717	\$ 311,477	\$ 15,458	\$ 646,386	\$ 455,555	76.0	23.4	\$ 15,860	\$ 6,824	43.0
GENERAL CASUALTY INS CO	\$ 9,766	\$ 8,690	\$ 88	\$ -	\$ -	0.0	0.0	\$ -	\$ 238	0.0
GENERAL INSURANCE CO OF AMER	\$ 106,594	\$ 103,976	\$ 1,024	\$ -	\$ -	0.0	0.0	\$ 405	\$ 117	28.9
GENERAL REINSURANCE CORP	\$ 21,908,459	\$ 12,739,139	\$ 466,601	\$ 2,080,678	\$ 1,159,372	58.2	22.3	\$ -	\$ (53)	0.0
GENERAL SECURITY NATL INS CO	\$ 453,058	\$ 130,931	\$ 42,513	\$ 141,300	\$ 65,700	51.4	40.7	\$ 343	\$ 372	108.4
GENERAL STAR NATL INS CO	\$ 205,182	\$ 139,027	\$ 3,829	\$ 17,179	\$ 6,781	66.2	31.4	\$ 104	\$ 56	53.6
GENERALI (UNITED STATES BRANCH)	\$ 454,776	\$ 130,179	\$ 5,244	\$ 279,141	\$ 206,976	76.5	20.5	\$ 5,542	\$ 4,514	81.5
GENESIS INSURANCE CO	\$ 160,856	\$ 85,165	\$ 210	\$ 10,349	\$ 11,417	112.3	23.6	\$ -	\$ (24)	0.0
GEOVERA INSURANCE CO	\$ 142,242	\$ 37,406	\$ 8,941	\$ 42,679	\$ 10,534	32.8	45.2	\$ -	\$ -	0.0
GERMANTOWN MUTUAL INS CO	\$ 153,947	\$ 80,453	\$ (64)	\$ 63,066	\$ 46,180	76.4	28.3	\$ 60,067	\$ 45,703	76.1
GLENCAR INSURANCE CO	\$ 213,221	\$ 63,306	\$ (5,028)	\$ 59,948	\$ 39,976	73.6	39.6	\$ 15	\$ 4	22.7

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
GLOBAL REINSURANCE CORP OF AMER	\$ 156,937	\$ 77,470	\$ (3,830)	\$ -	\$ (13,695)	0.0	0.0	\$ -	\$ -	0.0
GOVERNMENT EMPLOYEES INS CO	\$ 43,520,950	\$ 28,277,502	\$ 1,436,879	\$ 8,809,043	\$ 7,427,292	93.5	9.3	\$ 4,338	\$ 3,117	71.9
GOVERNMENTAL INTERINSURANCE EXCHANGE	\$ 52,317	\$ 40,443	\$ (1,835)	\$ 2,325	\$ 2,072	156.8	73.8	\$ -	\$ -	0.0
GRAIN DEALERS MUTUAL INS CO	\$ 22,707	\$ 13,245	\$ 1,871	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
GRANGE INDEMNITY INS CO	\$ 64,672	\$ 64,517	\$ 1,006	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
GRANGE INSURANCE CO	\$ 2,989,409	\$ 1,162,588	\$ (208,156)	\$ 1,317,175	\$ 1,036,106	89.3	31.0	\$ -	\$ -	0.0
GRANITE RE INC	\$ 146,700	\$ 53,770	\$ 4,316	\$ 41,351	\$ 23,682	67.7	27.3	\$ 2,913	\$ 522	17.9
GRANITE STATE INS CO	\$ 35,773	\$ 34,153	\$ 305	\$ -	\$ -	0.0	0.0	\$ 4,218	\$ 3,019	71.6
GRAY CASUALTY & SURETY CO THE	\$ 138,098	\$ 108,231	\$ 3,305	\$ 28,487	\$ 4,081	20.0	61.8	\$ 3	\$ 0	8.3
GRAY INSURANCE CO THE	\$ 427,429	\$ 183,956	\$ 12,750	\$ 114,197	\$ 59,200	63.1	32.1	\$ 56	\$ 30	54.4
GREAT AMERICAN ALLIANCE INS CO	\$ 29,978	\$ 29,975	\$ 729	\$ -	\$ -	0.0	0.0	\$ 13,369	\$ 7,377	55.2
GREAT AMERICAN ASSUR CO	\$ 24,986	\$ 24,974	\$ 545	\$ -	\$ -	0.0	0.0	\$ 10,825	\$ 1,398	12.9
GREAT AMERICAN INS CO	\$ 11,931,370	\$ 3,160,004	\$ 688,879	\$ 4,140,607	\$ 1,918,294	57.2	29.4	\$ 81,592	\$ 9,667	11.8
GREAT AMERICAN INS CO OF NY	\$ 250,445	\$ 250,337	\$ 5,354	\$ -	\$ -	0.0	0.0	\$ 294	\$ (746)	-253.4
GREAT AMERICAN SECURITY INS CO	\$ 16,163	\$ 16,144	\$ 254	\$ -	\$ -	0.0	0.0	\$ 2,547	\$ 2,073	81.4
GREAT AMERICAN SPIRIT INS CO	\$ 18,711	\$ 18,696	\$ 380	\$ -	\$ -	0.0	0.0	\$ 6,387	\$ 947	14.8
GREAT DIVIDE INS CO	\$ 251,383	\$ 114,560	\$ 1,505	\$ -	\$ -	0.0	0.0	\$ 1,196	\$ 832	69.6
GREAT MIDWEST INS CO	\$ 416,820	\$ 259,311	\$ 14,091	\$ 142,840	\$ 53,534	54.4	40.6	\$ 3,358	\$ 2,068	61.6
GREAT NORTHERN INS CO	\$ 607,459	\$ 422,405	\$ 7,786	\$ -	\$ -	0.0	0.0	\$ 18,734	\$ 7,977	42.6
GREAT NORTHWEST INS CO	\$ 23,280	\$ 9,818	\$ 386	\$ -	\$ 10	0.0	0.0	\$ -	\$ -	0.0
GREAT PLAINS CSLTY INC	\$ 33,298	\$ 30,001	\$ 2,140	\$ 6,209	\$ 2,168	45.0	23.2	\$ -	\$ -	0.0
GREAT WEST CSLTY CO	\$ 2,703,562	\$ 843,242	\$ 160,232	\$ 1,102,262	\$ 573,824	62.0	22.9	\$ 49,274	\$ 15,525	31.5
GREATER NEW YORK MUTUAL INS CO	\$ 2,037,457	\$ 657,341	\$ 26,311	\$ 642,989	\$ 383,322	72.3	24.3	\$ 4,700	\$ 1,042	22.2
GREENWICH INSURANCE CO	\$ 14,046,068	\$ 3,658,675	\$ 363,226	\$ 3,171,456	\$ 1,871,040	68.3	17.2	\$ 9,372	\$ (924)	-9.9
GREENWOOD INSURANCE CO	\$ 11,436	\$ 8,726	\$ (179)	\$ 682	\$ 417	65.7	27.7	\$ -	\$ -	0.0
GREYSTONE INSURANCE CO	\$ 115,485	\$ 106,388	\$ 56,588	\$ (728,873)	\$ (770,398)	106.6	-7.8	\$ -	\$ -	0.0
GRINNELL COMPASS INC	\$ 16,862	\$ 10,057	\$ 9	\$ -	\$ -	0.0	0.0	\$ 769	\$ 629	81.8
GRINNELL MUTUAL REINSURANCE CO	\$ 1,403,002	\$ 674,751	\$ (76,818)	\$ 711,129	\$ 570,661	90.9	26.1	\$ 12,711	\$ 8,180	64.3
GRINNELL SELECT INS CO	\$ 40,100	\$ 19,772	\$ 26	\$ -	\$ -	0.0	0.0	\$ 3,025	\$ 1,802	59.6
GUARANTEE COMPANY OF NORTH AMER USA THE	\$ 19,803	\$ 19,745	\$ 965	\$ -	\$ -	0.0	0.0	\$ 74	\$ (28)	-38.0
GUIDEONE AMERICA INS CO	\$ 17,591	\$ 15,422	\$ 218	\$ -	\$ -	0.0	0.0	\$ 16	\$ 4	21.8
GUIDEONE ELITE INS CO	\$ 30,822	\$ 27,755	\$ 408	\$ -	\$ -	0.0	0.0	\$ 337	\$ 204	60.3
GUIDEONE INSURANCE CO	\$ 1,419,966	\$ 389,436	\$ (23,927)	\$ 463,002	\$ 310,696	74.8	34.4	\$ 2,413	\$ 2,402	99.6
GUIDEONE SPECIALTY INS CO	\$ 291,737	\$ 74,230	\$ (5,719)	\$ 115,751	\$ 77,674	74.8	34.2	\$ 318	\$ 1,704	535.1
GUILDERLAND REINSURANCE CO	\$ 5,273	\$ 4,772	\$ 56	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
HALLMARK INSURANCE CO	\$ 310,153	\$ 77,257	\$ (10,368)	\$ 105,398	\$ 75,854	95.2	30.9	\$ 852	\$ 204	23.9
HALLMARK NATIONAL INS CO	\$ 100,530	\$ 24,236	\$ (4,115)	\$ 36,057	\$ 26,042	95.4	30.8	\$ -	\$ -	0.0
HANOVER AMERICAN INS CO THE	\$ 38,634	\$ 38,627	\$ 899	\$ -	\$ -	0.0	0.0	\$ 2,274	\$ 1,107	48.7
HANOVER INSURANCE CO THE	\$ 10,313,760	\$ 2,682,563	\$ 230,810	\$ 4,277,872	\$ 2,399,080	68.1	32.4	\$ 44,363	\$ 39,495	89.0
HARCO NATIONAL INS CO	\$ 1,370,737	\$ 736,875	\$ 23,598	\$ 315,900	\$ 160,290	60.7	39.2	\$ 1,840	\$ 367	19.9

**TABLE F**  
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PROPERTY & CASUALTY 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 %
HARLEYSVILLE INSURANCE CO	\$ 136,461	\$ 49,707	\$ 946	\$ -	\$ -	0.0	0.0	\$ 5,976	\$ 2,439	40.8
HARLEYSVILLE LAKE STATES INS CO	\$ 22,937	\$ 21,391	\$ 446	\$ -	\$ -	0.0	0.0	\$ -	\$ 257	0.0
HARLEYSVILLE PREFERRED INS CO	\$ 89,668	\$ 50,632	\$ 658	\$ -	\$ -	0.0	0.0	\$ 272	\$ (84)	-30.8
HARLEYSVILLE WORCESTER INS CO	\$ 121,990	\$ 54,994	\$ 707	\$ -	\$ -	0.0	0.0	\$ 1,962	\$ (422)	-21.5
HARTFORD ACCIDENT & INDEMNITY CO	\$ 13,078,175	\$ 3,241,984	\$ 653,082	\$ 3,749,305	\$ 1,914,822	60.3	29.8	\$ 1,440	\$ 440	30.5
HARTFORD CASUALTY INS CO	\$ 2,540,941	\$ 907,443	\$ 103,593	\$ 630,810	\$ 322,163	60.3	29.8	\$ 26,966	\$ 12,515	46.4
HARTFORD FIRE INS CO	\$ 25,937,775	\$ 11,643,573	\$ 1,463,678	\$ 4,759,747	\$ 2,596,789	65.1	29.8	\$ 19,583	\$ 33,085	168.9
HARTFORD INSURANCE CO OF THE MIDWEST	\$ 624,988	\$ 475,623	\$ 19,565	\$ 57,346	\$ 29,288	60.3	29.8	\$ 1,955	\$ 536	27.4
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	\$ 15,454	\$ 13,198	\$ (27)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
HARTFORD STEAM BOILER INSPECTION & INS CO THE	\$ 2,125,515	\$ 797,958	\$ 172,078	\$ 1,509,497	\$ 425,383	31.3	51.4	\$ 1,674	\$ 540	32.2
HARTFORD UNDERWRITERS INS CO	\$ 1,799,056	\$ 601,625	\$ 73,590	\$ 458,771	\$ 234,301	60.3	29.8	\$ 6,268	\$ 28	0.4
HASTINGS MUTUAL INS CO	\$ 1,029,900	\$ 573,091	\$ 17,108	\$ 351,206	\$ 201,849	64.5	36.2	\$ 58,811	\$ 47,234	80.3
HAWKEYE-SECURITY INSURANCE CO	\$ 15,728	\$ 14,176	\$ 203	\$ -	\$ -	0.0	0.0	\$ -	\$ (1,156)	0.0
HDI GLOBAL INS CO	\$ 786,270	\$ 271,059	\$ 44,934	\$ 160,409	\$ 71,890	65.2	8.2	\$ 5,852	\$ 1,801	30.8
HEALTHPARTNERS INSURANCE CO	\$ 385,796	\$ 210,545	\$ (5,624)	\$ 1,095,390	\$ 1,003,774	92.6	8.4	\$ 251,549	\$ 238,279	94.7
HERITAGE INDEMNITY CO	\$ 20,024	\$ 20,061	\$ 324	\$ -	\$ -	0.0	0.0	\$ 396	\$ 188	47.6
HISCOX INSURANCE CO INC	\$ 1,458,861	\$ 380,057	\$ 29,526	\$ 550,644	\$ 210,656	51.2	41.5	\$ 5,212	\$ 1,202	23.1
HOME-OWNERS INSURANCE CO	\$ 2,491,102	\$ 1,585,453	\$ 70,765	\$ 751,962	\$ 458,430	68.8	39.1	\$ -	\$ -	0.0
HOMESITE INDEMNITY CO	\$ 31,211	\$ 13,178	\$ 141	\$ -	\$ -	0.0	0.0	\$ 421	\$ 252	59.9
HOMESITE INSURANCE CO	\$ 270,120	\$ 78,721	\$ 118	\$ -	\$ -	0.0	0.0	\$ 12,243	\$ 6,126	50.0
HOMESITE INSURANCE CO OF THE MIDWEST	\$ 633,681	\$ 104,651	\$ 512	\$ -	\$ -	0.0	0.0	\$ 48,457	\$ 39,979	82.5
HOMESTEAD MUTUAL INS CO	\$ 12,850	\$ 9,055	\$ 259	\$ 3,880	\$ 1,686	53.7	44.2	\$ 4,850	\$ 8,125	167.5
HORACE MANN INS CO	\$ 455,997	\$ 151,078	\$ (17,503)	\$ 248,475	\$ 191,892	88.2	27.2	\$ 1,660	\$ 1,151	69.3
HORACE MANN PROP & CSLTY INS CO	\$ 280,049	\$ 97,252	\$ (10,514)	\$ 159,994	\$ 123,559	88.2	27.1	\$ 627	\$ 425	67.8
HORIZON MIDWEST CSLTY CO	\$ 7,167	\$ 6,007	\$ (12)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
HOUSING AUTHORITY PROP INS A MUTUAL CO	\$ 271,093	\$ 179,961	\$ 19,111	\$ 64,045	\$ 25,329	43.6	22.9	\$ 1,449	\$ 881	60.8
HOUSING ENTERPRISE INS CO INC	\$ 143,590	\$ 55,263	\$ 2,516	\$ 52,970	\$ 26,438	62.5	30.4	\$ 6,414	\$ 2,215	34.5
HUDSON INSURANCE CO	\$ 2,354,714	\$ 605,367	\$ 149,020	\$ 401,098	\$ 264,823	77.9	8.0	\$ 6,044	\$ 506	8.4
ILLINOIS CASUALTY CO	\$ 177,380	\$ 59,735	\$ 3,583	\$ 69,057	\$ 34,259	64.5	32.4	\$ 2,117	\$ 1,884	89.0
ILLINOIS FARMERS INS CO	\$ 255,352	\$ 78,239	\$ (4,857)	\$ 124,589	\$ 82,375	74.8	31.3	\$ 15,184	\$ 22,293	146.8
ILLINOIS INSURANCE CO	\$ 67,943	\$ 13,224	\$ 536	\$ 24,895	\$ 14,085	70.7	34.0	\$ -	\$ -	0.0
ILLINOIS NATIONAL INS CO	\$ 53,952	\$ 43,037	\$ 893	\$ -	\$ -	0.0	0.0	\$ (3,003)	\$ 8,610	-286.7
IMPERIUM INSURANCE CO	\$ 673,736	\$ 272,413	\$ 25,394	\$ 197,936	\$ 105,318	62.8	26.7	\$ 723	\$ (4,970)	-687.3
IMT INSURANCE CO	\$ 505,028	\$ 161,045	\$ (35,734)	\$ 271,668	\$ 210,883	86.8	31.8	\$ 16,389	\$ 17,778	108.5
INCLINE CASUALTY CO	\$ 228,869	\$ 74,729	\$ 6,767	\$ 28,394	\$ 17,707	68.1	15.1	\$ 102	\$ (10)	-9.4
INDEMNITY INSURANCE CO OF NORTH AMER	\$ 343,330	\$ 166,102	\$ 2,739	\$ -	\$ -	0.0	0.0	\$ 6,009	\$ 6,602	109.9
INDEMNITY NATIONAL INS CO	\$ 299,532	\$ 100,515	\$ 18,498	\$ 52,991	\$ 3,257	8.6	54.4	\$ 0	\$ 0	14.8
INDEPENDENCE AMERICAN INS CO	\$ 197,797	\$ 106,176	\$ 938	\$ 228,617	\$ 134,125	59.8	38.7	\$ 3,002	\$ 1,144	38.1
INDIANA INSURANCE CO	\$ 25,061	\$ 21,498	\$ 9	\$ -	\$ -	0.0	0.0	\$ -	\$ (109)	0.0
INDIANA LUMBERMENS INS CO	\$ 56,357	\$ 10,944	\$ 490	\$ 23,529	\$ 13,728	69.2	25.2	\$ -	\$ -	0.0

**TABLE F**  
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PROPERTY & CASUALTY 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 %
INFINITY INSURANCE CO	\$ 1,260,148	\$ 134,878	\$ 11,983	\$ -	\$ -	0.0	0.0	\$ -	\$ (2)	0.0
INSURANCE COMPANY OF GREATER NY	\$ 77,213	\$ 77,021	\$ 1,438	\$ -	\$ -	0.0	0.0	\$ 290	\$ 27	9.2
INSURANCE COMPANY OF IL	\$ 19,716	\$ 19,100	\$ 264	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
INSURANCE COMPANY OF NORTH AMER	\$ 136,638	\$ 83,742	\$ (39,448)	\$ -	\$ -	0.0	0.0	\$ 14	\$ 346	2,389.9
INSURANCE COMPANY OF THE STATE OF PA THE	\$ 131,943	\$ 40,406	\$ (302)	\$ -	\$ -	0.0	0.0	\$ 3,794	\$ 761	20.0
INSURANCE COMPANY OF THE WEST	\$ 4,526,955	\$ 1,486,847	\$ 46,451	\$ 1,204,225	\$ 629,919	62.8	29.2	\$ 10,172	\$ 6,638	65.3
INSUREMAX INSURANCE CO	\$ 47,204	\$ 10,568	\$ 569	\$ 25,419	\$ 17,713	70.2	33.5	\$ -	\$ (0)	0.0
INTEGON GENERAL INS CORP	\$ 201,805	\$ 8,154	\$ (5)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
INTEGON INDEMNITY CORP	\$ 506,050	\$ 95,044	\$ 14	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
INTEGON NATIONAL INS CO	\$ 3,166,027	\$ 770,700	\$ (29,556)	\$ -	\$ -	0.0	0.0	\$ 15,210	\$ 10,721	70.5
INTEGRITY INSURANCE CO	\$ 135,168	\$ 64,593	\$ (8,109)	\$ 54,882	\$ 43,171	89.3	31.0	\$ 71,234	\$ 59,015	82.8
INTEGRITY PROPERTY & CSITY INS CO	\$ 20,249	\$ 15,796	\$ 274	\$ -	\$ -	0.0	0.0	\$ 60,339	\$ 52,477	87.0
INTEGRITY SELECT INS CO	\$ 5,471	\$ 5,381	\$ 58	\$ -	\$ -	0.0	0.0	\$ 22,455	\$ 42,709	190.2
INTERNATIONAL FIDELITY INS CO	\$ 149,321	\$ 82,160	\$ 19,672	\$ 13,307	\$ (1,767)	-20.2	96.9	\$ 56	\$ (11)	-19.4
INTREPID CASUALTY CO	\$ 29,967	\$ 29,623	\$ (92)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
INTREPID INSURANCE CO	\$ 85,884	\$ 31,923	\$ 407	\$ -	\$ -	0.0	0.0	\$ 380	\$ 59	15.5
INVERIN INSURANCE CO	\$ 7,751	\$ 7,662	\$ (75)	\$ -	\$ (13)	0.0	0.0	\$ -	\$ -	0.0
IOWA MUTUAL INS CO	\$ 101,226	\$ 38,576	\$ 837	\$ 21,536	\$ 11,167	67.5	30.8	\$ -	\$ -	0.0
IRONSHORE INDEMNITY INC	\$ 202,636	\$ 106,402	\$ 2,586	\$ -	\$ -	0.0	0.0	\$ 1,797	\$ 1,085	60.4
ISMIE MUTUAL INS CO	\$ 1,444,336	\$ 633,647	\$ (17,105)	\$ 220,421	\$ 117,313	86.4	32.4	\$ 103	\$ 50	48.2
JEFFERSON INSURANCE CO	\$ 807,446	\$ 415,218	\$ 62,961	\$ 710,740	\$ 188,935	27.8	61.9	\$ 20,581	\$ 4,563	22.2
JEWELERS MUTUAL INS CO SI	\$ 642,938	\$ 367,175	\$ 32,913	\$ 312,028	\$ 132,526	46.2	41.2	\$ 6,241	\$ 3,218	51.6
JM SPECIALTY INS CO	\$ 17,072	\$ 16,733	\$ 92	\$ -	\$ -	0.0	0.0	\$ 54	\$ 37	68.5
KEMPER INDEPENDENCE INS CO	\$ 66,410	\$ 4,613	\$ 250	\$ -	\$ -	0.0	0.0	\$ 6,074	\$ 5,181	85.3
KEY RISK INS CO	\$ 76,098	\$ 34,805	\$ 526	\$ -	\$ -	0.0	0.0	\$ 246	\$ 101	41.1
KEYSTONE NATIONAL INS CO	\$ 33,233	\$ 11,367	\$ (239)	\$ 5,326	\$ 3,371	77.4	36.5	\$ 235	\$ 570	242.1
KIN INTERINSURANCE NEXUS EXCHANGE	\$ 15,912	\$ 15,197	\$ (385)	\$ 0	\$ 0	20.6	7,981.7	\$ -	\$ -	0.0
KNIGHTBROOK INSURANCE CO	\$ 253,030	\$ 140,908	\$ 10,758	\$ 57,688	\$ 28,564	55.6	31.2	\$ 14	\$ 78	550.3
LANCER INSURANCE CO	\$ 686,442	\$ 215,557	\$ 25,676	\$ 258,994	\$ 130,485	64.2	27.9	\$ 1,402	\$ (106)	-7.6
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	\$ 85,470	\$ 50,023	\$ 474	\$ 27,366	\$ 12,165	75.0	20.3	\$ 29,949	\$ 11,915	39.8
LEMONADE INSURANCE CO	\$ 432,560	\$ 105,906	\$ (23,259)	\$ 140,418	\$ 107,146	91.0	18.3	\$ 3,583	\$ 2,727	76.1
LEXINGTON NATIONAL INS CORP	\$ 109,328	\$ 17,195	\$ 1,208	\$ 16,360	\$ 1,652	10.1	76.7	\$ 11	\$ -	0.0
LEXON INSURANCE CO	\$ 397,183	\$ 61,625	\$ (1,275)	\$ -	\$ -	0.0	2,221.3	\$ 963	\$ 1,649	171.3
LIBERTY INSURANCE CORP	\$ 226,139	\$ 204,798	\$ 4,221	\$ -	\$ -	0.0	0.0	\$ 19,787	\$ 10,495	53.0
LIBERTY INSURANCE UNDERWRITERS INC	\$ 356,786	\$ 118,326	\$ 3,713	\$ -	\$ -	0.0	0.0	\$ 49,462	\$ 26,029	52.6
LIBERTY MUTUAL FIRE INS CO	\$ 8,396,779	\$ 1,685,243	\$ (30,889)	\$ 3,079,901	\$ 1,989,067	75.3	28.1	\$ 39,962	\$ 17,817	44.6
LIBERTY MUTUAL INS CO	\$ 69,850,736	\$ 21,990,466	\$ 176,938	\$ 19,249,379	\$ 12,431,668	75.3	29.1	\$ 33,869	\$ 20,165	59.5
LIBERTY PERSONAL INS CO	\$ 19,553	\$ 17,695	\$ 277	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
LIO INSURANCE CO	\$ 89,452	\$ 60,866	\$ (9,627)	\$ 10,382	\$ 10,005	116.0	40.5	\$ 102	\$ 44	43.0
LM GENERAL INS CO	\$ 35,784	\$ 15,737	\$ 195	\$ -	\$ -	0.0	0.0	\$ 23,800	\$ 8,910	37.4

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2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
LM INSURANCE CORP	\$ 131,834	\$ 120,225	\$ 2,507	\$ -	\$ -	-	0.0	0.0	\$ 37,270	\$ 23,560	63.2
LM PROPERTY & CSLTY INS CO	\$ 58,531	\$ 39,396	\$ 596	\$ -	\$ -	(63)	0.0	0.0	\$ -	\$ -	0.0
MADISON MUTUAL INS CO	\$ 66,741	\$ 40,871	\$ (1,216)	\$ 30,349	\$ 19,680	83.2	26.7	\$ 3,254	\$ 4,161	127.9	
MAG MUTUAL INS CO	\$ 2,398,854	\$ 955,910	\$ 21,460	\$ 388,443	\$ 237,096	78.3	21.9	\$ 1,053	\$ -	0.0	
MAIN STREET AMER PROTECTION INS CO	\$ 46,967	\$ 24,200	\$ (203)	\$ -	\$ -	0.0	0.0	\$ 2,503	\$ 2,776	110.9	
MAINSAIL INSURANCE CO	\$ 15,135	\$ 15,107	\$ 109	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
MANUFACTURERS ALLIANCE INS CO	\$ 296,462	\$ 78,149	\$ 4,097	\$ 68,834	\$ 35,719	72.3	23.9	\$ 993	\$ 260	26.2	
MANY INSURANCE CO	\$ 17,363	\$ 17,363	\$ (150)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
MAPFRE INSURANCE CO	\$ 80,458	\$ 23,889	\$ (2,941)	\$ 44,467	\$ 30,552	81.2	27.3	\$ -	\$ -	0.0	
MAPLE VALLEY MUTUAL INS CO	\$ 16,985	\$ 11,442	\$ (1,226)	\$ 6,015	\$ 4,077	82.0	48.0	\$ 7,549	\$ 7,970	105.6	
MARKEL AMERICAN INS CO	\$ 1,762,220	\$ 521,610	\$ 131,998	\$ 490,297	\$ 223,055	57.4	42.2	\$ 12,292	\$ 2,607	21.2	
MARKEL GLOBAL REINSURANCE CO	\$ 5,583,810	\$ 1,709,785	\$ 69,738	\$ 1,513,447	\$ 836,605	63.6	32.0	\$ -	\$ -	0.0	
MARKEL INSURANCE CO	\$ 4,675,641	\$ 2,282,951	\$ 110,776	\$ 817,162	\$ 371,873	57.4	30.2	\$ 6,939	\$ 1,733	25.0	
MASSACHUSETTS BAY INS CO	\$ 79,253	\$ 79,194	\$ 1,497	\$ -	\$ -	0.0	0.0	\$ 9,675	\$ 11,739	121.3	
MAXUM CASUALTY INS CO	\$ 21,952	\$ 19,200	\$ 104	\$ -	\$ -	0.0	0.0	\$ 3	\$ (13)	-432.0	
MBIA INSURANCE CORP	\$ 241,803	\$ 163,932	\$ 45,619	\$ 21,885	\$ (36,143)	-156.9	118.9	\$ 83	\$ -	0.0	
MCMILLAN-WARNER MUTUAL INS CO	\$ 18,153	\$ 7,827	\$ (990)	\$ 8,959	\$ 5,676	77.0	39.7	\$ 14,681	\$ 11,190	76.2	
MEDICA INSURANCE CO	\$ 1,556,365	\$ 894,177	\$ (3,787)	\$ 2,929,226	\$ 2,538,636	88.1	11.5	\$ 207,382	\$ 176,182	85.0	
MEDICAL MUTUAL OF OH	\$ 2,587,357	\$ 1,837,664	\$ 75,474	\$ 2,735,207	\$ 2,346,806	90.2	6.6	\$ -	\$ -	0.0	
MEDICAL PROTECTIVE CO THE	\$ 4,811,368	\$ 2,871,948	\$ 321,033	\$ 359,055	\$ 168,919	68.0	19.4	\$ 10,445	\$ 4,556	43.6	
MEDICARE ADVANTAGE INS CO OF OMAHA	\$ 6,784	\$ 5,054	\$ (205)	\$ (20)	\$ 149	-1,209.0	-491.1	\$ -	\$ -	0.0	
MEDMARC CASUALTY INS CO	\$ 156,070	\$ 61,372	\$ 5,670	\$ 34,877	\$ 11,517	58.3	30.2	\$ 31	\$ (174)	-553.9	
MEEMIC INSURANCE CO	\$ 311,930	\$ 99,846	\$ (4,572)	\$ 111,968	\$ 76,023	76.2	31.9	\$ 10,747	\$ 11,727	109.1	
MEMIC CASUALTY CO	\$ 172,806	\$ 34,193	\$ (5,867)	\$ 55,268	\$ 39,534	86.9	27.2	\$ -	\$ -	0.0	
MEMIC INDEMNITY CO	\$ 610,669	\$ 177,339	\$ (11,967)	\$ 145,843	\$ 84,383	84.3	29.7	\$ 432	\$ 385	88.9	
MENDAKOTA INSURANCE CO	\$ 11,688	\$ 9,451	\$ 89	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0	
MENDOTA INSURANCE CO	\$ 86,438	\$ 13,612	\$ (2,410)	\$ 46,767	\$ 35,667	93.9	8.5	\$ -	\$ -	0.0	
MERASTAR INSURANCE CO	\$ 101,993	\$ 17,191	\$ 41	\$ -	\$ -	0.0	0.0	\$ 12	\$ (2)	-16.1	
MERCHANTS BONDING CO (MUTUAL)	\$ 381,790	\$ 241,908	\$ 22,412	\$ 150,778	\$ 11,287	10.8	64.2	\$ 1,859	\$ 5	0.3	
MERCHANTS NATIONAL BONDING INC	\$ 70,501	\$ 31,165	\$ 3,602	\$ 20,561	\$ 1,539	10.8	64.2	\$ 1,372	\$ 6	0.4	
MERIDIAN SECURITY INS CO	\$ 207,518	\$ 70,090	\$ (1,005)	\$ -	\$ -	0.0	0.0	\$ 420	\$ 122	29.1	
METROMILE INSURANCE CO	\$ 134,571	\$ 38,476	\$ (14,409)	\$ 78,495	\$ 73,872	114.6	4.8	\$ -	\$ -	0.0	
METROPOLITAN GENERAL INS CO	\$ 129,130	\$ 59,037	\$ 14,701	\$ 130,788	\$ 56,880	45.5	32.9	\$ 1,623	\$ 762	46.9	
MGA INSURANCE CO INC	\$ 310,911	\$ 95,820	\$ (18,455)	\$ 270,700	\$ 164,860	75.1	35.0	\$ 692	\$ 495	71.5	
MGIC ASSURANCE CORP	\$ 286,325	\$ 266,322	\$ 5,511	\$ 8,798	\$ (233)	-2.7	16.9	\$ -	\$ -	0.0	
MGIC CREDIT ASSUR CORP	\$ 9,937	\$ 9,727	\$ 598	\$ 1	\$ (420)	-47,689.8	12,000.9	\$ -	\$ (283)	0.0	
MGIC INDEMNITY CORP	\$ 171,722	\$ 113,637	\$ 7,191	\$ 1,536	\$ (842)	-56.3	501.7	\$ (1)	\$ -	0.0	
MIC GENERAL INS CORP	\$ 64,601	\$ 33,626	\$ 13	\$ -	\$ -	0.0	0.0	\$ (0)	\$ -	0.0	
MIC PROPERTY & CSLTY INS CORP	\$ 100,298	\$ 53,074	\$ 690	\$ -	\$ -	0.0	0.0	\$ 357	\$ (7)	-1.9	
MICHIGAN COMMERCIAL INS MUTUAL	\$ 64,367	\$ 17,663	\$ 172	\$ 30,876	\$ 18,942	77.4	27.3	\$ 85	\$ 208	244.7	

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
MICHIGAN MILLERS MUTUAL INS CO	\$ 298,820	\$ 103,269	\$ 6,438	\$ 116,423	\$ 63,109	64.0	34.5	\$ -	\$ 92	0.0
MICHIGAN PROFESSIONAL INS EXCHANGE	\$ 124,529	\$ 51,013	\$ 2,384	\$ 20,444	\$ 7,978	79.3	9.5	\$ -	\$ -	0.0
MICO INSURANCE CO	\$ 98,738	\$ 32,966	\$ (815)	\$ 19,269	\$ 9,991	67.5	30.8	\$ 1,809	\$ 1,828	101.0
MID-AMERICAN FIRE & CSLTY CO	\$ 5,248	\$ 5,186	\$ 33	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
MID-CENTURY INSURANCE CO	\$ 7,608,699	\$ 4,225,980	\$ (4,104)	\$ 2,657,903	\$ 1,756,800	74.7	31.3	\$ 50,901	\$ 30,337	59.6
MID-CONTINENT ASSURANCE CO	\$ 20,821	\$ 20,801	\$ 473	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
MID-CONTINENT CASUALTY CO	\$ 612,896	\$ 250,973	\$ 18,494	\$ 157,056	\$ 63,148	56.1	36.7	\$ 3,172	\$ 1,759	55.4
MIDDLESEX INSURANCE CO	\$ 947,352	\$ 250,356	\$ 14,939	\$ 304,617	\$ 187,701	73.6	25.1	\$ 45,784	\$ 23,280	50.8
MIDSTATES REINSURANCE CORP	\$ 60,917	\$ 16,569	\$ 180	\$ -	\$ (985)	0.0	0.0	\$ -	\$ -	0.0
MIDVALE INDEMNITY CO	\$ 188,671	\$ 8,088	\$ (54)	\$ -	\$ -	0.0	0.0	\$ 12,712	\$ 7,363	57.9
MIDWEST BUILDERS CSLTY MUTUAL CO	\$ 153,571	\$ 60,353	\$ (976)	\$ 56,516	\$ 33,323	71.4	25.0	\$ 330	\$ 154	46.9
MIDWEST EMPLOYERS CSLTY CO	\$ 167,303	\$ 125,295	\$ 3,249	\$ -	\$ -	0.0	0.0	\$ 910	\$ 127	14.0
MIDWEST FAMILY ADVANTAGE INS CO	\$ 15,743	\$ 13,177	\$ 1,262	\$ 882	\$ 584	80.3	-94.3	\$ 300	\$ 15	5.1
MIDWEST FAMILY MUTUAL INS CO	\$ 440,059	\$ 131,363	\$ (1,967)	\$ 197,424	\$ 128,039	76.4	24.5	\$ 11,132	\$ 5,630	50.6
MIDWEST INSURANCE CO	\$ 151,544	\$ 60,910	\$ 4,887	\$ 49,722	\$ 27,477	67.3	27.6	\$ 111	\$ 57	51.4
MIDWESTERN INDEMNITY CO THE	\$ 11,583	\$ 11,219	\$ 73	\$ -	\$ -	0.0	0.0	\$ -	\$ (88)	0.0
MILBANK INSURANCE CO	\$ 240,768	\$ 159,905	\$ 22,779	\$ 85,653	\$ 50,104	68.2	-31.0	\$ -	\$ -	0.0
MILFORD CASUALTY INS CO	\$ 30,238	\$ 23,795	\$ 469	\$ -	\$ -	0.0	0.0	\$ 528	\$ (676)	-128.2
MILLERS CLASSIFIED INS CO	\$ -	\$ -	\$ -	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
MINNESOTA LAWYERS MUTUAL INS CO	\$ 231,620	\$ 143,957	\$ 5,697	\$ 34,221	\$ 10,652	62.8	26.1	\$ 462	\$ 614	133.1
mitsui sumitomo ins co of amer	\$ 2,059,962	\$ 1,269,608	\$ 24,342	\$ 256,163	\$ 130,031	71.1	28.3	\$ 3,083	\$ 393	12.8
mitsui sumitomo ins usa inc	\$ 154,594	\$ 51,458	\$ (2,683)	\$ 32,020	\$ 16,254	71.1	28.4	\$ 3,050	\$ 1,828	59.9
mmic insurance inc	\$ 677,432	\$ 297,257	\$ 11,288	\$ 130,319	\$ 49,201	77.7	23.2	\$ 12,867	\$ 1,287	10.0
mobilitas general ins co	\$ 46,214	\$ 26,113	\$ 280	\$ -	\$ -	0.0	0.0	\$ 815	\$ 1,083	132.9
monroe guaranty ins co	\$ 59,993	\$ 59,902	\$ 1,263	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
mortgage guaranty ins corp	\$ 6,374,797	\$ 921,118	\$ 427,373	\$ 991,123	\$ (241,901)	-25.5	25.1	\$ 27,112	\$ (5,651)	-20.8
motorists commercial mutual ins co	\$ 854,989	\$ 263,507	\$ 9,610	\$ 151,888	\$ 78,754	67.5	30.8	\$ 20,110	\$ 13,807	68.7
motors insurance corp	\$ 2,244,867	\$ 1,007,157	\$ 95,598	\$ 479,762	\$ 226,512	52.5	32.7	\$ 789	\$ 1,556	197.4
mt morris mutual ins co	\$ 50,328	\$ 22,540	\$ (1,222)	\$ 26,217	\$ 19,097	78.3	33.3	\$ 34,084	\$ 33,993	99.7
munich reinsurance amer inc	\$ 21,615,095	\$ 4,725,418	\$ 534,937	\$ 7,397,647	\$ 4,915,740	73.5	36.3	\$ -	\$ 1,725	0.0
municipal property ins co	\$ 26,459	\$ 12,291	\$ (292)	\$ 12,104	\$ 9,685	84.4	19.5	\$ 19,709	\$ 10,741	54.5
mutual of enumclaw ins co	\$ 883,460	\$ 344,058	\$ (68,140)	\$ 448,142	\$ 358,432	88.9	30.4	\$ -	\$ -	0.0
mutual of wausau ins corp	\$ 33,113	\$ 20,557	\$ 973	\$ 13,297	\$ 5,579	49.1	43.4	\$ 16,136	\$ 6,982	43.3
mutualaid exchange	\$ 37,011	\$ 10,654	\$ (805)	\$ 22,430	\$ 16,968	85.3	34.4	\$ -	\$ -	0.0
national american ins co	\$ 362,161	\$ 95,211	\$ 31,858	\$ 154,778	\$ 81,534	65.2	33.7	\$ 70	\$ 104	147.5
national casualty co	\$ 976,092	\$ 200,066	\$ (3,652)	\$ 189,447	\$ 128,257	77.6	30.3	\$ 21,351	\$ 11,768	55.1
national continental ins co	\$ 185,203	\$ 99,681	\$ 30,753	\$ 19,445	\$ 8,624	128.5	118.4	\$ 2,020	\$ 1,699	84.1
national farmers union prop & cslty co	\$ 76,895	\$ 45,867	\$ 29	\$ -	\$ -	0.0	0.0	\$ 626	\$ 228	36.4
national fire & cslty co	\$ 11,707	\$ 6,551	\$ 609	\$ 1,956	\$ 721	57.3	44.2	\$ 89	\$ (7)	-7.7
national fire & indemnity exchange	\$ 10,651	\$ 5,186	\$ 161	\$ 4,221	\$ 1,069	47.0	50.8	\$ 7	\$ -	0.0

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	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 %
NATIONAL FIRE INS CO OF HARTFORD	\$ 82,416	\$ 82,340	\$ 2,932	\$ -	\$ -	0.0	0.0	\$ 6,680	\$ 11,368	170.2
NATIONAL GENERAL ASSUR CO	\$ 34,863	\$ 17,889	\$ 116	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
NATIONAL GENERAL INS CO	\$ 67,854	\$ 27,279	\$ 116	\$ -	\$ -	0.0	0.0	\$ 1,093	\$ 899	82.2
NATIONAL GENERAL INS ONLINE INC	\$ 16,351	\$ 12,327	\$ 43	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
NATIONAL INDEMNITY CO	\$ 348,111,930	\$ 207,276,468	\$ 9,184,817	\$ 33,908,504	\$ 25,645,721	83.7	16.1	\$ 6,236	\$ 3,122	50.1
NATIONAL INSURANCE ASSN	\$ 15,132	\$ 14,868	\$ 260	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
NATIONAL INTERSTATE INS CO	\$ 1,685,575	\$ 433,350	\$ 40,982	\$ 432,608	\$ 219,651	64.0	29.0	\$ 18,302	\$ 5,336	29.2
NATIONAL LIABILITY & FIRE INS CO	\$ 4,228,307	\$ 1,486,985	\$ 96,083	\$ 1,077,794	\$ 567,366	64.8	24.7	\$ 4,159	\$ 56	1.3
NATIONAL MORTGAGE INS CORP	\$ 2,572,197	\$ 980,225	\$ 107,418	\$ 394,552	\$ (3,002)	-0.9	7.2	\$ 8,923	\$ 168	1.9
NATIONAL MORTGAGE REINSURANCE INC ONE	\$ 5,587	\$ 5,570	\$ (58)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
NATIONAL PUBLIC FINANCE GUARANTEE CORP	\$ 2,139,471	\$ 1,544,758	\$ 75,289	\$ 59,967	\$ (6,701)	0.3	378.8	\$ 18	\$ -	0.0
NATIONAL SPECIALTY INS CO	\$ 150,391	\$ 72,560	\$ 5,076	\$ 37,109	\$ 15,894	46.3	36.4	\$ 1,524	\$ 563	36.9
NATIONAL SUMMIT INS CO	\$ 159,779	\$ 57,890	\$ (4,974)	\$ 75,569	\$ 42,546	66.4	42.2	\$ -	\$ -	0.0
NATIONAL SURETY CORP	\$ 111,722	\$ 82,509	\$ 2,099	\$ -	\$ -	0.0	0.0	\$ 103	\$ 1,206	1,171.9
NATIONAL TRUST INS CO	\$ 41,703	\$ 41,402	\$ 777	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	\$ 21,476,903	\$ 5,462,821	\$ 821,730	\$ 4,672,909	\$ 2,473,141	58.9	34.6	\$ 90,493	\$ 26,611	29.4
NATIONWIDE AFFINITY INS CO OF AMER	\$ 110,375	\$ 9,156	\$ 450	\$ -	\$ -	0.0	0.0	\$ 0	\$ (9)	-10,885.1
NATIONWIDE AGRIBUSINESS INS CO	\$ 1,612,180	\$ 196,467	\$ (20,622)	\$ 568,340	\$ 384,772	77.6	30.3	\$ 21,584	\$ 11,208	51.9
NATIONWIDE ASSURANCE CO	\$ 198,124	\$ 37,633	\$ 747	\$ -	\$ -	0.0	0.0	\$ 528	\$ 270	51.0
NATIONWIDE GENERAL INS CO	\$ 1,244,739	\$ 267,815	\$ (2,173)	\$ 189,447	\$ 128,257	77.6	30.3	\$ 11,243	\$ 14,616	130.0
NATIONWIDE INSURANCE CO OF AMER	\$ 1,128,584	\$ 233,719	\$ (5,493)	\$ 189,447	\$ 128,257	77.6	30.3	\$ 9,134	\$ 9,007	98.6
NATIONWIDE MUTUAL FIRE INS CO	\$ 9,456,200	\$ 2,737,374	\$ (96,583)	\$ 4,357,272	\$ 2,949,919	77.6	30.4	\$ -	\$ 0	0.0
NATIONWIDE MUTUAL INS CO	\$ 42,176,567	\$ 16,171,997	\$ (293,823)	\$ 13,450,709	\$ 9,106,270	77.6	30.3	\$ 16,167	\$ 2,792	17.3
NAU COUNTRY INS CO	\$ 1,408,382	\$ 299,035	\$ 19,226	\$ 549,428	\$ 387,221	76.0	24.8	\$ 101,583	\$ 25,777	25.4
NAVIGATORS INSURANCE CO	\$ 5,900,146	\$ 1,582,154	\$ 111,816	\$ 1,689,508	\$ 998,037	68.5	25.6	\$ 9,147	\$ 8,140	89.0
NCMIC INSURANCE CO	\$ 871,232	\$ 346,416	\$ 18,819	\$ 144,280	\$ 61,688	69.1	26.3	\$ 1,880	\$ 24	1.3
NETHERLANDS INSURANCE CO THE	\$ 27,677	\$ 22,326	\$ 249	\$ -	\$ -	0.0	0.0	\$ 538	\$ 519	96.6
NEW ENGLAND INS CO	\$ 16,917	\$ 15,081	\$ (256)	\$ -	\$ 544	0.0	0.0	\$ -	\$ -	0.0
NEW HAMPSHIRE INS CO	\$ 112,300	\$ 62,112	\$ (5,913)	\$ -	\$ -	0.0	0.0	\$ (15,270)	\$ (33,901)	222.0
NEW SOUTH INS CO	\$ 43,514	\$ 9,103	\$ (63)	\$ -	\$ 0	0.0	0.0	\$ 8,966	\$ 8,345	93.1
NEW YORK MARINE & GENERAL INS CO	\$ 2,110,911	\$ 479,377	\$ (98,393)	\$ 653,200	\$ 433,089	79.7	34.6	\$ 4,128	\$ 3,474	84.2
NEXT INSURANCE US CO	\$ 226,944	\$ 72,792	\$ (21,247)	\$ 31,152	\$ 20,840	97.5	58.7	\$ 1,840	\$ 725	39.4
NGM INSURANCE CO	\$ 890,366	\$ 600,023	\$ 26,699	\$ -	\$ -	0.0	0.0	\$ 77	\$ (62)	-80.8
NLC MUTUAL INS CO	\$ 461,644	\$ 218,440	\$ 7,593	\$ 34,518	\$ 30,964	94.2	12.8	\$ -	\$ -	0.0
NOBLR RECIPROCAL EXCHANGE	\$ 39,988	\$ 28,247	\$ (10,560)	\$ 5,941	\$ 11,818	216.8	26.9	\$ 0	\$ -	0.0
NORCAL INSURANCE CO	\$ 1,644,670	\$ 486,540	\$ 21,836	\$ 289,039	\$ 145,017	78.8	24.8	\$ 62	\$ (12)	-19.4
NORGUARD INSURANCE CO	\$ 2,185,777	\$ 407,123	\$ 29,655	\$ 453,360	\$ 284,125	73.1	23.0	\$ 1,696	\$ 1,094	64.5
NORTH POINTE INS CO	\$ 19,462	\$ 16,737	\$ 204	\$ -	\$ -	0.0	0.0	\$ 542	\$ 204	37.6
NORTH RIVER INS CO THE	\$ 1,542,426	\$ 398,136	\$ 51,537	\$ 760,201	\$ 414,800	62.1	31.0	\$ 7,616	\$ 4,094	53.8
NORTH STAR MUTUAL INS CO	\$ 1,101,768	\$ 600,123	\$ (54,929)	\$ 471,619	\$ 437,503	101.0	25.4	\$ 4,004	\$ 3,962	99.0

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NORTHLAND CASUALTY CO	\$ 129,524	\$ 39,460	\$ 2,885	\$ 41,453	\$ 25,158	70.3	27.1	\$ -	\$ 0	0.0
NORTHLAND INSURANCE CO	\$ 1,394,583	\$ 562,230	\$ 32,760	\$ 361,233	\$ 219,231	70.3	27.1	\$ 7,357	\$ 3,902	53.0
NORTHSTONE INSURANCE CO	\$ 125,822	\$ 25,916	\$ (143)	\$ 14,735	\$ 7,640	67.5	30.8	\$ 1,809	\$ 1,183	65.4
NOVA CASUALTY CO	\$ 101,409	\$ 99,937	\$ 785	\$ -	\$ -	0.0	0.0	\$ 3,356	\$ 2,972	88.6
NUTMEG INSURANCE CO	\$ 497,963	\$ 290,242	\$ 30,521	\$ 80,285	\$ 41,003	60.3	29.8	\$ 649	\$ 711	109.5
OAK RIVER INS CO	\$ 1,100,385	\$ 589,273	\$ 22,370	\$ 109,517	\$ 53,126	61.3	27.9	\$ 78	\$ 17	21.3
OKWOOD INSURANCE CO	\$ 39,797	\$ 39,446	\$ (250)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
OBI AMERICA INS CO	\$ 15,174	\$ 15,149	\$ 211	\$ -	\$ -	0.0	0.0	\$ 2	\$ 0	1.0
OBI NATIONAL INS CO	\$ 13,104	\$ 13,081	\$ 215	\$ -	\$ -	0.0	0.0	\$ 279	\$ 288	103.2
OBSIDIAN INSURANCE CO	\$ 53,632	\$ 27,719	\$ (1,129)	\$ 6,127	\$ 3,202	93.8	30.0	\$ 30	\$ 10	32.2
OCCIDENTAL FIRE & CSLTY CO OF NC	\$ 381,162	\$ 210,445	\$ 3,523	\$ 131,854	\$ 66,905	60.7	39.3	\$ 891	\$ 65	7.3
ODYSSEY REINSURANCE CO	\$ 13,846,833	\$ 4,269,475	\$ 767,155	\$ 4,432,344	\$ 2,924,245	69.0	27.8	\$ -	\$ -	0.0
OHIO CASUALTY INS CO THE	\$ 9,121,378	\$ 2,516,932	\$ 35,621	\$ 3,079,901	\$ 1,989,067	75.3	28.1	\$ 11,864	\$ 591	5.0
OHIO FARMERS INS CO	\$ 3,561,290	\$ 2,794,483	\$ 131,007	\$ 392,622	\$ 258,307	75.1	33.4	\$ 345	\$ 32	9.2
OHIO INDEMNITY CO	\$ 210,190	\$ 61,812	\$ 16,562	\$ 111,324	\$ 40,931	39.5	43.4	\$ 4,528	\$ 1,628	35.9
OHIO MUTUAL INS CO	\$ 398,419	\$ 311,053	\$ (4,352)	\$ 79,264	\$ 57,152	80.3	28.9	\$ -	\$ -	0.0
OHIO SECURITY INS CO	\$ 24,823	\$ 15,869	\$ 407	\$ -	\$ -	0.0	0.0	\$ 9,908	\$ 6,745	68.1
OLD GUARD INS CO	\$ 572,007	\$ 265,085	\$ 4,647	\$ 185,979	\$ 122,356	75.1	33.4	\$ 485	\$ 617	127.3
OLD REPUBLIC GENERAL INS CORP	\$ 2,412,107	\$ 727,616	\$ 51,716	\$ 314,809	\$ 247,376	85.3	10.9	\$ 103	\$ (101)	-98.1
OLD REPUBLIC INS CO	\$ 3,941,202	\$ 1,389,150	\$ 185,776	\$ 690,721	\$ 298,113	51.0	28.3	\$ 59,604	\$ 30,524	51.2
OLD REPUBLIC SECURITY ASSUR CO	\$ 774,279	\$ 321,959	\$ 51,693	\$ 6,717	\$ (42,140)	-602.9	265.1	\$ -	\$ -	0.0
OLD REPUBLIC SURETY CO	\$ 182,987	\$ 94,443	\$ 10,759	\$ 92,034	\$ 9,226	14.4	70.6	\$ 3,294	\$ 59	1.8
OLD UNITED CSLTY CO	\$ 1,003,141	\$ 439,290	\$ 54,540	\$ 173,939	\$ 71,892	41.3	26.6	\$ -	\$ -	0.0
OPENLY INSURANCE CO	\$ 7,723	\$ 7,722	\$ (300)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
OWNERS INSURANCE CO	\$ 5,283,102	\$ 2,001,309	\$ (144,436)	\$ 2,293,601	\$ 1,692,778	84.0	29.6	\$ 122,982	\$ 109,118	88.7
PACIFIC EMPLOYERS INS CO	\$ 948,035	\$ 898,965	\$ 4,241	\$ -	\$ -	0.0	0.0	\$ 496	\$ 270	54.5
PACIFIC INDEMNITY CO	\$ 14,842,003	\$ 3,960,341	\$ 389,178	\$ 4,562,975	\$ 2,663,335	70.8	21.7	\$ 7,751	\$ 3,791	48.9
PACIFIC SPECIALTY INS CO	\$ 343,288	\$ 145,285	\$ 478	\$ 213,433	\$ 96,766	56.7	42.4	\$ -	\$ -	0.0
PACIFIC STAR INS CO	\$ 17,834	\$ 11,006	\$ (334)	\$ 5,350	\$ 3,998	74.6	27.4	\$ -	\$ (4)	0.0
PARK NATIONAL INS CO	\$ 15,199	\$ 14,928	\$ 524	\$ -	\$ -	0.0	0.0	\$ (1)	\$ (120)	8,911.6
PARTNER REINSURANCE CO OF THE US	\$ 7,175,442	\$ 1,928,348	\$ 241,878	\$ 2,397,203	\$ 1,330,081	57.8	32.8	\$ -	\$ -	0.0
PARTNERRE AMERICA INS CO	\$ 288,061	\$ 47,272	\$ 1,687	\$ 19,562	\$ 11,042	69.9	12.2	\$ (0)	\$ (0)	163.9
PARTNERS MUTUAL INS CO	\$ 54,817	\$ 15,164	\$ 585	\$ 15,735	\$ 9,006	67.3	32.5	\$ 42,600	\$ 28,334	66.5
PATRIOT GENERAL INS CO	\$ 26,676	\$ 25,249	\$ 615	\$ -	\$ -	0.0	0.0	\$ 12	\$ 111	944.9
PEAK PROPERTY & CSLTY INS CORP	\$ 64,431	\$ 61,449	\$ 1,352	\$ -	\$ -	0.0	0.0	\$ -	\$ (0)	0.0
PEERLESS INDEMNITY INS CO	\$ 197,006	\$ 170,774	\$ 3,348	\$ -	\$ -	0.0	0.0	\$ 658	\$ 93	14.2
PEERLESS INSURANCE CO	\$ 21,980,885	\$ 5,362,989	\$ 49,197	\$ 7,699,752	\$ 4,972,667	75.3	28.1	\$ 1	\$ 62	5,324.0
PEKIN INSURANCE CO	\$ 316,522	\$ 133,001	\$ (7,882)	\$ 114,587	\$ 75,298	77.6	36.9	\$ 24,908	\$ 14,830	59.5
PEKIN SELECT INS CO	\$ 5,931	\$ 5,931	\$ 70	\$ -	\$ -	0.0	0.0	\$ 151	\$ -	0.0
PENINSULA INDEMNITY CO	\$ 15,317	\$ 7,606	\$ (1,816)	\$ 4,799	\$ 2,790	79.0	32.5	\$ -	\$ -	0.0

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
PENINSULA INSURANCE CO THE	\$ 127,669	\$ 52,235	\$ 6,009	\$ 54,229	\$ 27,612	58.6	31.7	\$ 232	\$ (44)	-19.0
PENN MILLERS INS CO	\$ 87,601	\$ 48,438	\$ 946	\$ -	\$ -	0.0	0.0	\$ 1,635	\$ (296)	-18.1
PENN-AMERICA INSURANCE CO	\$ 183,811	\$ 110,233	\$ 1,491	\$ 33,009	\$ 16,418	60.1	34.7	\$ 3	\$ 1	26.9
PENNSYLVANIA INSURANCE CO	\$ 97,541	\$ 30,672	\$ 493	\$ 24,895	\$ 14,085	70.7	34.0	\$ -	\$ -	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$ 571,803	\$ 181,241	\$ 12,331	\$ 211,757	\$ 123,556	69.1	24.3	\$ 5,712	\$ 2,298	40.2
PENNSYLVANIA MANUFACTURERS ASSN INS CO	\$ 1,391,347	\$ 332,423	\$ 18,144	\$ 206,501	\$ 107,158	72.3	23.9	\$ 10,569	\$ 3,491	33.0
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	\$ 309,313	\$ 87,699	\$ 4,428	\$ 68,834	\$ 35,719	72.3	23.9	\$ 455	\$ (552)	-121.4
PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO	\$ 1,493,922	\$ 782,952	\$ 15,352	\$ 385,519	\$ 220,640	67.3	32.5	\$ 17	\$ (13)	-77.5
PERMANENT GENERAL ASSUR CORP	\$ 661,651	\$ 116,320	\$ 3,113	\$ -	\$ -	0.0	0.0	\$ 7,280	\$ 3,915	53.8
PERMANENT GENERAL ASSUR CORP OF OH	\$ 173,367	\$ 45,301	\$ 826	\$ -	\$ -	0.0	0.0	\$ 5,513	\$ 4,154	75.3
PETROLEUM CASUALTY CO	\$ 28,914	\$ 21,445	\$ 13	\$ 1,614	\$ (129)	102.7	45.7	\$ 0	\$ -	0.0
PHARMACISTS MUTUAL INS CO	\$ 429,347	\$ 133,989	\$ (43,995)	\$ 147,105	\$ 118,017	96.9	36.0	\$ 3,132	\$ 1,098	35.1
PHILADELPHIA INDEMNITY INS CO	\$ 11,474,302	\$ 3,416,143	\$ 435,559	\$ 3,413,320	\$ 1,814,598	62.8	31.1	\$ 25,067	\$ 14,963	59.7
PHOENIX INSURANCE CO THE	\$ 5,006,787	\$ 1,765,353	\$ 158,402	\$ 1,480,862	\$ 898,489	70.3	27.1	\$ 14,836	\$ 5,521	37.2
PHYSICIANS MUTUAL INS CO	\$ 2,757,685	\$ 1,177,969	\$ 61,827	\$ 549,057	\$ 408,674	74.4	25.4	\$ 68,129	\$ 53,370	78.3
PIE CASUALTY INS CO	\$ 136,630	\$ 52,896	\$ (3,735)	\$ 57,056	\$ 33,869	76.2	26.8	\$ -	\$ -	0.0
PIE INSURANCE CO THE	\$ 59,148	\$ 26,338	\$ 1,210	\$ -	\$ -	0.0	0.0	\$ 1	\$ 1,350	#####
PINNACLE NATIONAL INS CO	\$ 41,197	\$ 18,132	\$ 1,493	\$ 12,370	\$ 5,298	46.3	36.4	\$ 5	\$ (706)	-13,711.5
PINNACLEPOINT INSURANCE CO	\$ 167,534	\$ 34,059	\$ 1,371	\$ 19,269	\$ 9,991	67.5	30.8	\$ 313	\$ 238	76.1
PIONEER SPECIALTY INS CO	\$ 121,877	\$ 42,971	\$ 2,237	\$ 33,670	\$ 17,399	61.4	33.6	\$ 10,342	\$ 5,400	52.2
PLATEAU CASUALTY INS CO	\$ 65,462	\$ 32,175	\$ 1,979	\$ 37,700	\$ 16,662	49.2	42.7	\$ 726	\$ 399	54.9
PLATTE RIVER INS CO	\$ 206,769	\$ 37,940	\$ (17,241)	\$ 7,571	\$ (12,648)	132.4	223.4	\$ 392	\$ (15)	-3.9
PLAZA INSURANCE CO	\$ 32,910	\$ 26,216	\$ 709	\$ -	\$ -	0.0	0.0	\$ -	\$ 667	0.0
PLYMOUTH ROCK ASSUR PREFERRED CORP	\$ 162,630	\$ 28,085	\$ 509	\$ 27,780	\$ 17,412	74.3	35.1	\$ -	\$ -	0.0
PMI INSURANCE CO	\$ 19,926	\$ 11,366	\$ 1,368	\$ 537	\$ (942)	-154.2	59.1	\$ -	\$ -	0.0
PMI MORTGAGE INS CO	\$ 699,956	\$ (878,239)	\$ 94,836	\$ 33,871	\$ (49,997)	-152.0	20.0	\$ 252	\$ (309)	-122.7
POINT INSURANCE CO	\$ 5,638	\$ 5,633	\$ 64	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
POINT SPECIALTY INS CO	\$ 9,706	\$ 9,502	\$ 167	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
POLICYHOLDERS MUTUAL INS CO	\$ 288	\$ 288	\$ 9	\$ 31	\$ -	0.0	76.5	\$ 46	\$ -	0.0
POSEIDON MORTGAGE GUARANTY CO	\$ 5,297	\$ 5,166	\$ (377)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
POSEIDON STRUCTURED MORTGAGE INS CO	\$ 7,869	\$ 7,696	\$ (437)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
PRAETORIAN INSURANCE CO	\$ 483,043	\$ 129,029	\$ 6,120	\$ 161,596	\$ 113,889	76.0	22.4	\$ 1,303	\$ (1,054)	-80.9
PREFERRED EMPLOYERS INS CO	\$ 102,312	\$ 50,861	\$ 683	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
PREFERRED PROFESSIONAL INS CO	\$ 213,704	\$ 90,595	\$ 831	\$ -	\$ (846)	0.0	0.0	\$ 196	\$ (2,007)	-1,024.2
PRESCIENT NATIONAL INS CO	\$ 108,598	\$ 62,022	\$ 8,356	\$ 28,767	\$ 8,739	42.2	25.0	\$ 900	\$ 118	13.1
PREVISOR INSURANCE CO	\$ 17,570	\$ 8,420	\$ (2,307)	\$ 2,693	\$ 1,895	104.4	80.3	\$ -	\$ -	0.0
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 1,778,498	\$ 547,575	\$ (261,196)	\$ 971,873	\$ 658,610	78.1	41.9	\$ 7,405	\$ 4,255	57.5
PROASSURANCE CASUALTY CO	\$ 1,137,500	\$ 258,361	\$ 16,911	\$ 180,178	\$ 64,470	73.2	29.8	\$ 14,240	\$ 4,009	28.2
PROASSURANCE INDEMNITY CO INC	\$ 962,117	\$ 251,872	\$ (3,270)	\$ 172,048	\$ 94,260	95.2	27.2	\$ -	\$ -	0.0
PROASSURANCE INSURANCE CO OF AMER	\$ 326,126	\$ 92,169	\$ 9,362	\$ 70,286	\$ 33,602	79.4	21.7	\$ 914	\$ 1,837	201.0

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
PROCENTURY INSURANCE CO	\$ 44,515	\$ 40,071	\$ 505	\$ -	\$ 0	0.0	0.0	\$ 0	\$ (1)	-168.9
PRODUCERS AGRICULTURE INS CO	\$ 733,077	\$ 66,699	\$ 3,173	\$ -	\$ 0	0.0	0.0	\$ 7,171	\$ 2,810	39.2
PROFESSIONAL SOLUTIONS INS CO	\$ 31,045	\$ 7,911	\$ (1,846)	\$ 3,423	\$ 2,073	118.0	55.9	\$ 605	\$ (314)	-51.9
PROFESSIONALS ADVOCATE INS CO	\$ 171,349	\$ 147,795	\$ 4,819	\$ 2,550	\$ 808	98.1	45.6	\$ -	\$ -	0.0
PROGRESSIVE ADVANCED INS CO	\$ 1,022,706	\$ 427,736	\$ 24,638	\$ 671,332	\$ 463,390	78.7	17.8	\$ -	\$ -	0.0
PROGRESSIVE CASUALTY INS CO	\$ 14,818,868	\$ 3,582,711	\$ 922,984	\$ 11,104,514	\$ 7,496,259	76.2	18.0	\$ 120	\$ 37	30.7
PROGRESSIVE CLASSIC INS CO	\$ 844,085	\$ 220,255	\$ 36,116	\$ 679,868	\$ 458,955	76.2	18.0	\$ 5,957	\$ 3,550	59.6
PROGRESSIVE DIRECT INS CO	\$ 14,084,885	\$ 4,306,865	\$ 640,851	\$ 12,923,151	\$ 8,920,254	78.7	17.8	\$ -	\$ (2)	0.0
PROGRESSIVE MAX INS CO	\$ 1,071,229	\$ 332,803	\$ 32,878	\$ 1,006,999	\$ 695,085	78.7	17.8	\$ -	\$ -	0.0
PROGRESSIVE NORTHERN INS CO	\$ 3,466,809	\$ 882,661	\$ 194,276	\$ 2,719,473	\$ 1,835,818	76.2	18.0	\$ 6,268	\$ 3,494	55.7
PROGRESSIVE NORTHWESTERN INS CO	\$ 3,381,780	\$ 884,511	\$ 187,730	\$ 2,719,473	\$ 1,835,818	76.2	18.0	\$ -	\$ -	0.0
PROGRESSIVE SPECIALTY INS CO	\$ 2,039,065	\$ 518,877	\$ 128,014	\$ 1,586,359	\$ 1,070,894	76.2	18.0	\$ -	\$ -	0.0
PROGRESSIVE UNIVERSAL INS CO	\$ 811,702	\$ 258,674	\$ 31,500	\$ 671,332	\$ 463,390	78.7	17.8	\$ 385,415	\$ 277,093	71.9
PROPERTY AND CSLTY INS CO OF HARTFORD	\$ 440,583	\$ 291,531	\$ 16,569	\$ 57,346	\$ 29,288	60.3	29.8	\$ 4,909	\$ 2,721	55.4
PROPERTY-OWNERS INSURANCE CO	\$ 443,023	\$ 254,760	\$ 16,289	\$ 170,381	\$ 92,078	62.3	31.9	\$ -	\$ -	0.0
PROSELECT INSURANCE CO	\$ 88,966	\$ 57,917	\$ 325	\$ -	\$ -	0.0	0.0	\$ 5,401	\$ 2,545	47.1
PROTECTIVE INSURANCE CO	\$ 1,260,632	\$ 368,644	\$ 2,277	\$ 510,283	\$ 315,308	73.0	28.7	\$ 5,151	\$ 3,757	72.9
PROTECTIVE PROPERTY & CSLTY INS CO	\$ 402,456	\$ 209,094	\$ 21,170	\$ 44,843	\$ 16,491	37.2	23.7	\$ 1,520	\$ 162	10.6
PROVIDENCE WASHINGTON INS CO	\$ 13,229	\$ 12,885	\$ (144)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
PUBLIC SERVICE INS CO	\$ 121,794	\$ 45,286	\$ (2,740)	\$ -	\$ (6,844)	0.0	0.0	\$ -	\$ -	0.0
QBE INSURANCE CORP	\$ 3,669,643	\$ 795,619	\$ 51,501	\$ 1,389,729	\$ 979,442	76.0	23.4	\$ 44,303	\$ 30,666	69.2
QBE REINSURANCE CORP	\$ 1,221,306	\$ 888,459	\$ 6,691	\$ 161,596	\$ 113,889	76.0	29.0	\$ -	\$ -	0.0
R&Q REINSURANCE CO	\$ 112,528	\$ (12,755)	\$ (16,964)	\$ 8	\$ 12,548	221,437.0	18,065.1	\$ -	\$ -	0.0
RADIAN GUARANTY INC	\$ 6,151,361	\$ 758,467	\$ 1,091,946	\$ 956,797	\$ (332,150)	-35.3	34.8	\$ 13,537	\$ (1,732)	-12.8
RADIAN MORTGAGE ASSUR INC	\$ 8,742	\$ 8,724	\$ (66)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
RADNOR SPECIALTY INS CO	\$ 74,694	\$ 61,399	\$ (421)	\$ 7,266	\$ 3,994	66.4	51.8	\$ 19	\$ 0	1.5
RAMPART INSURANCE CO	\$ 11,067	\$ 3,268	\$ (50)	\$ -	\$ (8,410)	0.0	0.0	\$ -	\$ -	0.0
REDWOOD FIRE & CSLTY INS CO	\$ 2,594,774	\$ 1,157,821	\$ 130,635	\$ 421,521	\$ 218,524	65.7	24.0	\$ 973	\$ (50)	-5.1
REGENT INSURANCE CO	\$ 40,415	\$ 22,445	\$ 536	\$ -	\$ -	0.0	0.0	\$ 9,717	\$ 10,279	105.8
REPUBLIC CREDIT INDEMNITY CO	\$ 7,066	\$ 7,024	\$ 48	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
REPUBLIC INDEMNITY CO OF AMER	\$ 151,685	\$ 132,244	\$ (1,116)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
REPUBLIC INDEMNITY CO OF CA	\$ 43,393	\$ 25,523	\$ 684	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
REPUBLIC MORTGAGE ASSUR CO	\$ 20,796	\$ 10,946	\$ 1,959	\$ 334	\$ (264)	-72.0	66.5	\$ -	\$ -	0.0
REPUBLIC MORTGAGE GUARANTY INS CORP	\$ 63,436	\$ 30,416	\$ 14,818	\$ 3,545	\$ (3,557)	-94.5	34.1	\$ -	\$ -	0.0
REPUBLIC MORTGAGE INS CO	\$ 266,362	\$ 100,456	\$ 53,728	\$ 19,381	\$ (15,346)	-72.1	58.3	\$ 168	\$ (134)	-79.5
REPUBLIC-FRANKLIN INSURANCE CO	\$ 152,913	\$ 71,877	\$ 5,074	\$ 42,034	\$ 21,953	63.5	31.6	\$ 1,049	\$ (1)	-0.1
REPWEST INSURANCE CO	\$ 388,798	\$ 294,515	\$ 34,963	\$ 73,652	\$ 7,942	14.5	57.1	\$ 1,121	\$ 60	5.4
RESPONSE INSURANCE CO	\$ 29,053	\$ 28,573	\$ 154	\$ -	\$ -	0.0	0.0	\$ -	\$ 0	0.0
RESPONSE WORLDWIDE DIRECT AUTO INS CO	\$ 11,888	\$ 11,882	\$ 270	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
RESPONSE WORLDWIDE INS CO	\$ 15,496	\$ 15,480	\$ 345	\$ -	\$ -	0.0	0.0	\$ -	\$ (0)	0.0

**TABLE F**  
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PROPERTY & CASUALTY 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 %
RIVERPORT INSURANCE CO	\$ 104,046	\$ 53,008	\$ 1,483	\$ -	\$ -	0.0	0.0	\$ 2,994	\$ 187	6.2
RLI INSURANCE CO	\$ 2,916,068	\$ 1,407,925	\$ 149,914	\$ 680,630	\$ 235,527	43.8	38.1	\$ 7,402	\$ 27	0.4
ROCHDALE INSURANCE CO	\$ 26,235	\$ 24,247	\$ 2,717	\$ -	\$ -	0.0	0.0	\$ -	\$ (73)	0.0
ROCK RIDGE INS CO	\$ 38,721	\$ 21,255	\$ 1,158	\$ (732)	\$ -	0.0	250.6	\$ 2,025	\$ 2,988	147.6
ROCKFORD MUTUAL INS CO	\$ 103,890	\$ 40,687	\$ (1,401)	\$ 69,422	\$ 39,527	68.7	32.9	\$ 15,329	\$ 10,715	69.9
ROCKWOOD CASUALTY INS CO	\$ 316,038	\$ 116,669	\$ 21,335	\$ 92,734	\$ 36,741	47.3	32.4	\$ 382	\$ 101	26.5
ROOT PROPERTY & CSLTY INS CO	\$ 63,228	\$ 20,285	\$ (30,817)	\$ 18,371	\$ 27,593	216.8	57.8	\$ 2,700	\$ 2,934	108.7
RSUI INDEMNITY CO	\$ 4,860,615	\$ 1,510,364	\$ 143,271	\$ 1,328,741	\$ 622,508	59.2	20.4	\$ 8,709	\$ 557	6.4
RURAL COMMUNITY INS CO	\$ 3,425,328	\$ 192,076	\$ 2,247	\$ -	\$ -	0.0	0.0	\$ 120,913	\$ 39,884	33.0
RURAL MUTUAL INS CO	\$ 705,319	\$ 425,045	\$ 21,964	\$ 220,554	\$ 135,499	67.2	23.7	\$ 247,695	\$ 145,981	58.9
RURAL TRUST INS CO	\$ 36,484	\$ 11,348	\$ 969	\$ 10,409	\$ 6,899	75.6	14.5	\$ 378	\$ 205	54.3
RVI AMERICA INS CO	\$ 107,072	\$ 85,047	\$ 1,923	\$ 4,493	\$ (9)	4.9	75.1	\$ 127	\$ -	0.0
SAFECO INSURANCE CO OF AMER	\$ 7,132,686	\$ 2,170,823	\$ 18,266	\$ 2,309,926	\$ 1,491,800	75.3	28.1	\$ 17,527	\$ 12,810	73.1
SAFECO INSURANCE CO OF IL	\$ 182,844	\$ 170,363	\$ 2,143	\$ -	\$ -	0.0	0.0	\$ 45,294	\$ 45,439	100.3
SAFECO INSURANCE CO OF IN	\$ 16,972	\$ 16,898	\$ 310	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
SAFECO NATIONAL INS CO	\$ 7,149	\$ 6,866	\$ 158	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
SAFEPORT INSURANCE CO	\$ 131,555	\$ 67,615	\$ (1,612)	\$ 7,191	\$ 9,007	219.9	20.7	\$ -	\$ -	0.0
SAFETY FIRST INS CO	\$ 93,058	\$ 61,431	\$ 1,668	\$ 3,345	\$ 3,699	153.9	-9.9	\$ 35	\$ 27	77.2
SAFETY NATIONAL CSLTY CORP	\$ 12,289,395	\$ 3,386,331	\$ 497,074	\$ 1,380,119	\$ 954,131	75.8	27.7	\$ 15,295	\$ 8,097	52.9
SAFEWAY INSURANCE CO	\$ 760,365	\$ 460,420	\$ (6,266)	\$ 219,694	\$ 162,823	87.8	22.2	\$ -	\$ -	0.0
SAGAMORE INSURANCE CO	\$ 219,923	\$ 159,818	\$ 3,125	\$ 21,298	\$ 2,285	39.6	55.6	\$ 132	\$ (28)	-21.4
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	\$ 167,450	\$ 87,502	\$ 10,828	\$ 16,901	\$ 6,687	48.5	-1.9	\$ 73	\$ (12)	-15.9
SCOR REINSURANCE CO	\$ 5,409,121	\$ 1,300,285	\$ (210,468)	\$ 1,627,804	\$ 1,289,031	88.6	33.8	\$ -	\$ -	0.0
SCOTTSDALE INDEMNITY CO	\$ 72,159	\$ 36,424	\$ 799	\$ -	\$ -	0.0	0.0	\$ 1	\$ (962)	-70,345.8
SECURA INSURANCE CO	\$ 1,715,152	\$ 559,618	\$ (52,243)	\$ 769,306	\$ 523,982	78.1	32.0	\$ 189,956	\$ 117,237	61.7
SECURA SUPREME INS CO	\$ 196,819	\$ 83,671	\$ (6,676)	\$ 85,478	\$ 58,220	78.1	33.1	\$ 82,967	\$ 93,968	113.3
SECURIAN CASUALTY CO	\$ 619,794	\$ 189,563	\$ 18,240	\$ 354,860	\$ 137,979	41.3	49.8	\$ 15,806	\$ 4,960	31.4
SECURITY NATIONAL INS CO	\$ 1,057,333	\$ 249,024	\$ 9,895	\$ 365,404	\$ 193,701	63.8	36.6	\$ 11,608	\$ 11,647	100.3
SELECT INSURANCE CO	\$ 80,701	\$ 80,640	\$ 1,924	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
SELECTIVE INSURANCE CO OF AMER	\$ 3,356,438	\$ 851,829	\$ 103,076	\$ 1,079,481	\$ 578,051	62.6	31.8	\$ 17,980	\$ 6,101	33.9
SELECTIVE INSURANCE CO OF SC	\$ 899,079	\$ 198,380	\$ 17,019	\$ 303,604	\$ 162,577	62.6	31.8	\$ 23,170	\$ 15,006	64.8
SELECTIVE INSURANCE CO OF THE SOUTHEAST	\$ 715,802	\$ 163,514	\$ 14,162	\$ 236,137	\$ 126,449	62.6	31.8	\$ 6,914	\$ 3,483	50.4
SENECA INSURANCE CO INC	\$ 359,748	\$ 157,768	\$ 1,292	\$ -	\$ -	0.0	0.0	\$ 1,406	\$ 176	12.5
SENTINEL INSURANCE CO LTD	\$ 365,646	\$ 275,372	\$ 15,524	\$ 34,408	\$ 17,573	60.3	29.8	\$ 2,356	\$ 1,242	52.7
SENTRUITY CASUALTY CO	\$ 461,149	\$ 80,906	\$ 9,844	\$ 34,014	\$ 20,842	61.6	2.9	\$ -	\$ -	0.0
SENTRY CASUALTY CO	\$ 405,915	\$ 74,125	\$ 7,417	\$ 76,154	\$ 46,925	73.6	25.1	\$ 50,799	\$ 40,116	79.0
SENTRY INSURANCE CO	\$ 11,424,492	\$ 7,455,231	\$ 314,808	\$ 1,644,933	\$ 1,013,586	73.6	25.1	\$ 73,693	\$ 46,749	63.4
SENTRY SELECT INS CO	\$ 1,008,721	\$ 234,082	\$ 16,355	\$ 304,617	\$ 187,701	73.6	25.1	\$ 20,584	\$ 10,190	49.5
SEQUOIA INSURANCE CO	\$ 52,311	\$ 48,224	\$ 2,268	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
SERVICE AMERICAN INDEMNITY CO	\$ 207,339	\$ 24,969	\$ (825)	\$ 13,718	\$ 8,071	73.1	35.4	\$ 1,380	\$ 801	58.0

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
SERVICE LLOYDS INS CO A STOCK CO	\$ 362,994	\$ 138,522	\$ 631	\$ 126,367	\$ 67,609	66.7	37.2	\$ 90	\$ 46	50.9
SFM MUTUAL INS CO	\$ 890,044	\$ 298,191	\$ 64,841	\$ 220,971	\$ 105,396	61.7	23.3	\$ 44,931	\$ 17,551	39.1
SILVER OAK CSLTY INC	\$ 196,243	\$ 70,279	\$ 9,265	\$ 39,963	\$ 18,643	56.3	26.5	\$ -	\$ -	0.0
SIRIUSPOINT AMERICA INS CO	\$ 2,027,837	\$ 508,742	\$ (56,088)	\$ 959,617	\$ 595,555	68.5	33.7	\$ 7,934	\$ 6,538	82.4
SOCIETY INSURANCE A MUTUAL CO	\$ 523,481	\$ 186,068	\$ (479)	\$ 197,904	\$ 99,785	66.4	34.0	\$ 125,185	\$ 40,828	32.6
SOMPO AMERICA FIRE & MARINE INS CO	\$ 54,039	\$ 21,007	\$ (3,472)	\$ -	\$ -	0.0	0.0	\$ 425	\$ 17	4.0
SOMPO AMERICA INS CO	\$ 676,898	\$ 526,546	\$ 7,775	\$ -	\$ -	0.0	1.7	\$ 5,839	\$ 7,764	133.0
SOUTHERN GUARANTY INS CO	\$ 31,011	\$ 27,125	\$ (4,690)	\$ 12,790	\$ 6,695	52.9	43.1	\$ 2,541	\$ 2,212	87.0
SOUTHERN INSURANCE CO	\$ 41,815	\$ 31,772	\$ 765	\$ 1,935	\$ 909	58.3	22.3	\$ 97	\$ 7	7.3
SOUTHERN PILOT INS CO	\$ 7,354	\$ 7,322	\$ (6)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
SOUTHWEST MARINE & GENERAL INS CO	\$ 313,632	\$ 75,800	\$ (3,906)	\$ 40,825	\$ 26,973	79.4	34.3	\$ 227	\$ (196)	-86.4
SPARTA INSURANCE CO	\$ 61,305	\$ 23,730	\$ 585	\$ 218	\$ (2,564)	-462.9	2,039.9	\$ -	\$ (33)	0.0
SPECIALTY RISK OF AMER	\$ 27,100	\$ 8,322	\$ 134	\$ 11,239	\$ 4,508	53.1	47.1	\$ -	\$ -	0.0
SPINNAKER INSURANCE CO	\$ 387,861	\$ 164,890	\$ 453	\$ 12,798	\$ 22,493	190.9	-220.9	\$ 4,026	\$ 958	23.8
ST PAUL FIRE & MARINE INS CO	\$ 23,054,569	\$ 6,483,286	\$ 667,004	\$ 7,392,786	\$ 4,458,972	69.9	27.1	\$ 270	\$ 651	241.6
ST PAUL GUARDIAN INS CO	\$ 86,820	\$ 22,614	\$ 1,934	\$ 29,609	\$ 17,970	70.3	27.1	\$ 44	\$ (234)	-535.5
ST PAUL MERCURY INS CO	\$ 371,628	\$ 112,851	\$ 8,814	\$ 118,437	\$ 71,879	70.3	27.1	\$ 36	\$ 103	283.6
ST PAUL PROTECTIVE INS CO	\$ 613,054	\$ 220,664	\$ 14,541	\$ 171,834	\$ 104,225	70.3	27.1	\$ -	\$ 27	0.0
STANDARD FIRE INS CO THE	\$ 4,655,513	\$ 1,337,421	\$ 142,239	\$ 1,433,088	\$ 869,737	70.3	27.1	\$ 27,784	\$ 26,598	95.7
STANDARD GUARANTY INS CO	\$ 402,915	\$ 179,671	\$ 45,067	\$ 222,800	\$ 81,371	40.7	37.0	\$ 6,050	\$ 2,946	48.7
STAR INSURANCE CO	\$ 2,134,603	\$ 604,764	\$ (49,568)	\$ 621,958	\$ 403,923	83.4	32.3	\$ 1,388	\$ 651	46.9
STARINET INSURANCE CO	\$ 291,029	\$ 125,119	\$ 1,651	\$ -	\$ -	0.0	0.0	\$ 3,616	\$ 509	14.1
STARR INDEMNITY & LIABILITY CO	\$ 8,391,343	\$ 3,039,039	\$ 299,119	\$ 2,197,192	\$ 1,377,791	77.4	13.5	\$ 25,133	\$ 9,754	38.8
STARR SPECIALTY INS CO	\$ 88,202	\$ 35,156	\$ (4,719)	\$ -	\$ -	0.0	0.0	\$ 609	\$ 775	127.1
STARSTONE NATIONAL INS CO	\$ 1,516,295	\$ 573,670	\$ 18,317	\$ 1,083,933	\$ 746,210	75.6	19.9	\$ 2,538	\$ 760	29.9
STATE AUTO INS CO OF WI	\$ 14,553	\$ 12,974	\$ (72)	\$ -	\$ -	0.0	0.0	\$ 5,747	\$ 5,648	98.3
STATE AUTO PROP & CSLTY INS CO	\$ 859,034	\$ 621,099	\$ 115,669	\$ 312,021	\$ 182,520	68.2	-31.0	\$ 18,534	\$ 30,064	162.2
STATE AUTOMOBILE MUTUAL INS CO	\$ 1,976,165	\$ 1,134,005	\$ 76,937	\$ 211,073	\$ 123,470	68.2	-31.3	\$ 7,857	\$ 7,388	94.0
STATE FARM CLASSIC INS CO	\$ 13,160	\$ 12,844	\$ (159)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
STATE FARM FIRE & CSLTY CO	\$ 52,559,511	\$ 23,756,885	\$ 1,431,289	\$ 20,805,785	\$ 13,050,325	73.3	23.4	\$ 417,564	\$ 464,220	111.2
STATE FARM GENERAL INS CO	\$ 7,082,687	\$ 2,238,186	\$ (98,368)	\$ 2,701,475	\$ 1,843,475	79.7	27.1	\$ -	\$ -	0.0
STATE FARM MUTUAL AUTOMOBILE INS CO	\$ 205,812,347	\$ 131,209,385	\$ (8,701,556)	\$ 46,592,442	\$ 43,120,144	104.3	21.9	\$ 503,113	\$ 451,648	89.8
STATE NATIONAL INS CO INC	\$ 926,291	\$ 556,540	\$ 41,795	\$ 74,217	\$ 31,788	46.3	36.4	\$ 10,997	\$ 7,307	66.4
STATE VOLUNTEER MUTUAL INS CO	\$ 1,385,631	\$ 766,831	\$ 21,669	\$ 106,125	\$ 32,165	79.0	22.9	\$ -	\$ -	0.0
STATESMAN INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
STILLWATER INSURANCE CO	\$ 590,030	\$ 182,184	\$ (61,395)	\$ 412,019	\$ 336,977	91.6	32.3	\$ 1,129	\$ 1,940	171.9
STILLWATER PROPERTY & CSLTY INS CO	\$ 168,966	\$ 113,667	\$ 9,846	\$ 10,057	\$ 7,293	102.8	22.1	\$ 2,204	\$ 4,633	210.2
STONINGTON INSURANCE CO	\$ 17,214	\$ 15,715	\$ 207	\$ -	\$ -	0.0	0.0	\$ 329	\$ 3,326	1,010.8
STRATFORD INSURANCE CO	\$ 1,161,582	\$ 75,743	\$ 10,306	\$ 6	\$ (951)	50,146.4	-25,865,930.9	\$ 53,899	\$ 1,889	3.5
STRATHMORE INSURANCE CO	\$ 31,031	\$ 30,940	\$ 597	\$ -	\$ -	0.0	0.0	\$ 480	\$ 1,078	224.5

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PROPERTY & CASUALTY 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 %
SU INSURANCE CO	\$ 30,642	\$ 14,381	\$ 978	\$ 20,258	\$ 9,324	56.4	33.8	\$ 12	\$ 4	31.0
SUMMITPOINT INSURANCE CO	\$ 124,409	\$ 32,782	\$ 516	\$ 19,269	\$ 9,991	67.5	30.8	\$ 253	\$ 144	57.0
SUNZ INSURANCE CO	\$ 701,018	\$ 163,772	\$ 16,037	\$ 132,107	\$ 29,297	59.5	38.5	\$ 1,698	\$ 647	38.1
SURETEC INSURANCE CO	\$ 339,302	\$ 139,172	\$ 40,675	\$ -	\$ -	0.0	37.9	\$ 165	\$ 17	10.5
SUTTON NATIONAL INS CO	\$ 69,866	\$ 43,805	\$ (95)	\$ 6,182	\$ 3,658	67.7	43.3	\$ 134	\$ 129	96.6
SWISS RE CORPORATE SOLUTIONS AMER INS CORP	\$ 1,923,927	\$ 1,016,718	\$ (37,826)	\$ (74,333)	\$ (183,242)	210.3	159.8	\$ 9,926	\$ 4,258	42.9
SWISS RE CORPORATE SOLUTIONS ELITE INS CORP	\$ 372,487	\$ 103,405	\$ (1,923)	\$ 25	\$ 0	-379.6	4,785.8	\$ 7,343	\$ (1,715)	-23.4
SWISS RE CORPORATE SOLUTIONS PREMIER INS CORP	\$ 82,278	\$ 66,363	\$ 349	\$ 0	\$ (51)	-5,142.2	272,497.4	\$ 124	\$ 17	13.9
SWISS REINSURANCE AMER CORP	\$ 19,920,231	\$ 3,996,466	\$ 176,274	\$ 3,525,613	\$ 2,223,861	69.6	28.1	\$ -	\$ -	0.0
SYNCORA GUARANTEE INC	\$ 387,514	\$ 402,277	\$ (31,009)	\$ 3,565	\$ 38,007	1,078.1	1,326.8	\$ 2	\$ -	0.0
TDC NATIONAL ASSUR CO	\$ 467,341	\$ 156,468	\$ 11,257	\$ 27,356	\$ 12,317	69.2	12.6	\$ 2,358	\$ 891	37.8
TEACHERS INSURANCE CO	\$ 343,469	\$ 120,521	\$ (14,726)	\$ 197,568	\$ 152,577	88.2	27.1	\$ 1,478	\$ 1,223	82.8
TECHNOLOGY INSURANCE CO INC	\$ 6,287,051	\$ 1,374,334	\$ 38,927	\$ 1,772,771	\$ 939,594	63.8	37.8	\$ 2,613	\$ 556	21.3
TESLA INSURANCE CO	\$ 32,496	\$ 30,998	\$ (166)	\$ -	\$ (939)	0.0	0.0	\$ -	\$ (17)	0.0
TESLA PROPERTY & CSLTY INC	\$ 21,506	\$ 15,953	\$ (1,205)	\$ 2,944	\$ 2,640	92.0	16.3	\$ -	\$ -	0.0
TEXAS MEDICAL INS CO	\$ 166,222	\$ 46,796	\$ (3,379)	\$ 42,724	\$ 21,484	79.9	33.4	\$ -	\$ -	0.0
THE INSURANCE CO	\$ 64,981	\$ 63,462	\$ 122	\$ -	\$ -	0.0	0.0	\$ 471	\$ 1,478	313.9
THIRD COAST INS CO	\$ 95,719	\$ 56,433	\$ (422)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
TIG INSURANCE CO	\$ 1,563,795	\$ 438,253	\$ (165,992)	\$ 470	\$ 62,380	28,430.7	13,105.8	\$ -	\$ (1,043)	0.0
TNUS INSURANCE CO	\$ 67,228	\$ 64,486	\$ 1,298	\$ -	\$ -	0.0	0.0	\$ 7	\$ (110)	-1,666.3
TOA REINSURANCE CO OF AMER THE	\$ 2,285,647	\$ 552,243	\$ (47,099)	\$ 546,326	\$ 442,878	86.2	30.6	\$ -	\$ -	0.0
TOGGLE INSURANCE CO	\$ 84,118	\$ 74,267	\$ 316	\$ -	\$ -	0.0	0.0	\$ 39	\$ 0	1.2
TOKIO MARINE AMER INS CO	\$ 1,420,221	\$ 484,080	\$ 40,813	\$ 296,419	\$ 157,578	65.7	28.5	\$ 2,624	\$ 1,115	42.5
TOWER HILL PRIME INS CO	\$ 206,644	\$ 68,264	\$ (23,153)	\$ 49,116	\$ 54,990	138.5	29.6	\$ 427	\$ 186	43.5
TOYOTA MOTOR INS CO	\$ 833,228	\$ 375,796	\$ 54,307	\$ 122,603	\$ 22,718	18.4	31.9	\$ 746	\$ 312	41.8
TRADERS INSURANCE CO	\$ 121,721	\$ 39,034	\$ (1,646)	\$ 92,206	\$ 71,109	86.0	23.8	\$ -	\$ -	0.0
TRANS PACIFIC INS CO	\$ 73,556	\$ 59,897	\$ 1,020	\$ (0)	\$ 151	-80,629.6	36,741.2	\$ 30	\$ (15)	-49.7
TRANSAMERICA CASUALTY INS CO	\$ 20,124	\$ 13,588	\$ 583	\$ 639	\$ (612)	-89.6	65.4	\$ 12	\$ 0	0.1
TRANSATLANTIC REINSURANCE CO	\$ 15,404,994	\$ 3,874,623	\$ (128,574)	\$ 4,531,485	\$ 2,789,518	65.4	32.2	\$ -	\$ -	0.0
TRANSGUARD INSURANCE CO OF AMER INC	\$ 609,049	\$ 223,009	\$ 74,217	\$ 306,285	\$ 155,412	60.7	39.2	\$ 849	\$ 647	76.2
TRANSIT MUTUAL INS CORP OF WI	\$ 15,479	\$ 13,167	\$ 432	\$ 2,164	\$ 820	52.2	30.0	\$ 2,873	\$ 820	28.5
TRANSPORT INSURANCE CO	\$ 30,146	\$ 5,010	\$ 1,059	\$ -	\$ 491	0.0	0.0	\$ -	\$ (0)	0.0
TRANSPORTATION INSURANCE CO	\$ 71,157	\$ 71,095	\$ 1,876	\$ -	\$ -	0.0	0.0	\$ 8,441	\$ 11,985	142.0
TRANSVERSE INSURANCE CO	\$ 96,177	\$ 32,934	\$ 2,792	\$ 5,069	\$ 3,154	76.2	-8.1	\$ -	\$ -	0.0
TRAVCO INSURANCE CO	\$ 266,919	\$ 65,361	\$ 5,216	\$ 79,945	\$ 48,518	70.3	27.1	\$ -	\$ (0)	0.0
TRAVELERS CASUALTY & SURETY CO	\$ 20,878,511	\$ 7,738,727	\$ 1,019,059	\$ 6,028,446	\$ 3,658,645	70.3	27.1	\$ 573	\$ 319	55.6
TRAVELERS CASUALTY & SURETY CO OF AMER	\$ 5,440,130	\$ 2,249,445	\$ 558,623	\$ 2,016,330	\$ 569,785	30.2	37.2	\$ 44,130	\$ 8,828	20.0
TRAVELERS CASUALTY CO OF CT	\$ 395,753	\$ 92,893	\$ 9,538	\$ 139,163	\$ 84,458	70.3	27.1	\$ -	\$ (1)	0.0
TRAVELERS CASUALTY CO THE	\$ 246,396	\$ 59,707	\$ 5,609	\$ 85,867	\$ 52,112	70.3	27.1	\$ -	\$ (2)	0.0
TRAVELERS CASUALTY INS CO OF AMER	\$ 2,321,255	\$ 545,055	\$ 56,141	\$ 808,332	\$ 490,575	70.3	27.1	\$ 3,675	\$ 2,220	60.4

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
TRAVELERS COMMERCIAL CSLTY CO	\$ 395,265	\$ 92,228	\$ 9,464	\$ 139,163	\$ 84,458	70.3	27.1	\$ -	\$ -	0.0
TRAVELERS COMMERCIAL INS CO	\$ 426,315	\$ 103,322	\$ 8,420	\$ 139,163	\$ 84,458	70.3	27.1	\$ -	\$ 179	0.0
TRAVELERS CONSTITUTION STATE INS CO	\$ 245,934	\$ 59,583	\$ 5,334	\$ 85,867	\$ 52,112	70.3	27.1	\$ -	\$ (0)	0.0
TRAVELERS HOME & MARINE INS CO THE	\$ 379,086	\$ 108,346	\$ 6,002	\$ 79,945	\$ 48,518	70.3	27.1	\$ 10,832	\$ 7,632	70.5
TRAVELERS INDEMNITY CO OF AMER THE	\$ 731,495	\$ 183,740	\$ 16,936	\$ 227,991	\$ 138,367	70.3	27.1	\$ 21,517	\$ 7,707	35.8
TRAVELERS INDEMNITY CO OF CT THE	\$ 1,287,266	\$ 329,304	\$ 28,414	\$ 405,646	\$ 246,186	70.3	27.1	\$ 94,046	\$ 47,295	50.3
TRAVELERS INDEMNITY CO THE	\$ 26,627,111	\$ 7,256,594	\$ 523,595	\$ 7,461,546	\$ 4,528,382	70.3	27.1	\$ 36,762	\$ 16,862	45.9
TRAVELERS PERSONAL INS CO	\$ 464,538	\$ 67,592	\$ 5,170	\$ 79,945	\$ 48,518	70.3	27.1	\$ 22,123	\$ 26,869	121.5
TRAVELERS PERSONAL SECURITY INS CO	\$ 251,005	\$ 63,500	\$ 5,357	\$ 79,945	\$ 48,518	70.3	27.1	\$ -	\$ -	0.0
TRAVELERS PROPERTY CSLTY CO OF AMER	\$ 1,025,205	\$ 468,482	\$ 15,586	\$ 106,593	\$ 64,691	70.3	27.1	\$ 166,488	\$ 63,382	38.1
TRAVELERS PROPERTY CSLTY INS CO	\$ 344,608	\$ 83,002	\$ 6,435	\$ 88,828	\$ 53,909	70.3	27.1	\$ 916	\$ 1,065	116.2
TREXIS INSURANCE CORP	\$ 154,383	\$ 69,359	\$ 320	\$ 63,318	\$ 46,313	78.8	26.6	\$ -	\$ -	0.0
TRIAD GUARANTY INS CORP	\$ -	\$ -	\$ -	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
TRIANGLE INSURANCE CO INC	\$ 173,705	\$ 58,016	\$ (267)	\$ 84,974	\$ 59,231	75.9	25.6	\$ 4,105	\$ 2,232	54.4
TRINITY UNIVERSAL INS CO	\$ 4,674,112	\$ 1,043,697	\$ (182,513)	\$ 3,537,471	\$ 2,576,340	86.7	27.0	\$ -	\$ (28)	0.0
TRI-STATE INSURANCE CO OF MN	\$ 269,629	\$ 36,165	\$ 728	\$ -	\$ -	0.0	0.0	\$ 2,714	\$ 2,273	83.7
TRISURA INSURANCE CO	\$ 264,515	\$ 181,273	\$ 1,854	\$ 7,131	\$ 3,622	60.7	5.0	\$ 309	\$ 68	21.9
TRITON INSURANCE CO	\$ 727,706	\$ 210,160	\$ 58,237	\$ 172,253	\$ 36,737	21.4	45.9	\$ 1,285	\$ 122	9.5
TRIUMPH CASUALTY CO	\$ 95,768	\$ 23,530	\$ 1,582	\$ 12,360	\$ 6,276	64.0	28.4	\$ 370	\$ 294	79.5
TRUCK INSURANCE EXCHANGE	\$ 2,697,760	\$ 715,394	\$ (53,229)	\$ 1,287,422	\$ 851,586	74.9	31.3	\$ 3,804	\$ 3,833	100.8
TRUMBULL INSURANCE CO	\$ 299,899	\$ 151,525	\$ 16,209	\$ 57,346	\$ 29,288	60.3	29.8	\$ 6,384	\$ 3,509	55.0
TRUSTGARD INSURANCE CO	\$ 82,798	\$ 81,200	\$ 1,314	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
TWIN CITY FIRE INS CO	\$ 730,628	\$ 284,635	\$ 34,742	\$ 172,039	\$ 87,863	60.3	29.8	\$ 63,280	\$ 22,760	36.0
UNION INSURANCE CO	\$ 178,523	\$ 50,088	\$ 707	\$ -	\$ -	0.0	0.0	\$ 2,748	\$ 1,682	61.2
UNION INSURANCE CO OF PROVIDENCE	\$ 20,750	\$ 20,611	\$ 613	\$ -	\$ -	0.0	0.0	\$ 4,045	\$ 1,194	29.5
UNITED AMERICAS INS CO	\$ 22,120	\$ 5,077	\$ (121)	\$ -	\$ 8,934	0.0	0.0	\$ -	\$ -	0.0
UNITED CASUALTY & SURETY INS CO	\$ 50,766	\$ 19,489	\$ 651	\$ 10,649	\$ 1,096	14.4	73.9	\$ 86	\$ 9	10.4
UNITED EQUITABLE INS CO	\$ 24,701	\$ 5,779	\$ (1,113)	\$ 15,971	\$ 8,595	65.8	40.9	\$ -	\$ -	0.0
UNITED FINANCIAL CSLTY CO	\$ 8,692,188	\$ 1,811,554	\$ 420,842	\$ 5,392,686	\$ 3,612,143	76.0	16.5	\$ -	\$ -	0.0
UNITED FIRE & CSLTY CO	\$ 1,938,879	\$ 717,709	\$ 25,170	\$ 584,420	\$ 365,766	67.4	34.9	\$ 17,532	\$ 11,857	67.6
UNITED FIRE & INDEMNITY CO	\$ 56,880	\$ 18,781	\$ 921	\$ 18,263	\$ 11,430	67.4	34.9	\$ -	\$ -	0.0
UNITED GUARANTY RESIDENTIAL INS CO	\$ 2,004,686	\$ 111,061	\$ 137,167	\$ 78,964	\$ (91,331)	-112.0	28.0	\$ 3,625	\$ (2,037)	-56.2
UNITED GUARANTY RESIDENTIAL INS CO OF NC	\$ 13,343	\$ 9,413	\$ (478)	\$ -	\$ 287	0.0	0.0	\$ -	\$ -	0.0
UNITED MUTUAL INS CO	\$ 9,866	\$ 5,417	\$ (1,439)	\$ 3,687	\$ 2,607	82.0	57.8	\$ 6,200	\$ 4,328	69.8
UNITED OHIO INS CO	\$ 451,291	\$ 230,948	\$ (11,867)	\$ 190,822	\$ 137,589	80.3	28.9	\$ -	\$ -	0.0
UNITED SERVICES AUTOMOBILE ASSN	\$ 36,948,645	\$ 24,984,931	\$ (789,833)	\$ 9,059,370	\$ 7,515,716	93.2	15.9	\$ 61,629	\$ 58,314	94.6
UNITED STATES FIDELITY & GUARANTY CO	\$ 3,743,140	\$ 872,462	\$ 83,022	\$ 1,305,767	\$ 792,467	70.3	27.1	\$ (464)	\$ 2,532	-545.5
UNITED STATES FIRE INS CO	\$ 6,490,929	\$ 2,045,818	\$ 1,159,312	\$ 2,626,150	\$ 1,432,944	62.1	31.6	\$ 13,544	\$ 9,088	67.1
UNITED STATES LIABILITY INS CO	\$ 1,808,292	\$ 1,230,026	\$ 135,701	\$ 318,747	\$ 88,573	36.7	39.1	\$ 6,247	\$ 1,210	19.4
UNITED WISCONSIN INS CO	\$ 216,960	\$ 128,859	\$ 1,261	\$ -	\$ -	0.0	0.0	\$ 39,777	\$ 14,079	35.4

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2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
UNITRIN AUTO & HOME INS CO	\$ 53,180	\$ 34,572	\$ 1,042	\$ -	\$ -	0.0	0.0	\$ -	\$ (1)	0.0
UNITRIN DIRECT INS CO	\$ 11,319	\$ 8,292	\$ 228	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
UNITRIN DIRECT PROP & CSLTY CO	\$ 12,119	\$ 10,568	\$ 343	\$ -	\$ -	0.0	0.0	\$ 43	\$ 42	99.8
UNITRIN PREFERRED INS CO	\$ 15,194	\$ 9,359	\$ 263	\$ -	\$ -	0.0	0.0	\$ -	\$ (0)	0.0
UNITRIN SAFEGUARD INS CO	\$ 49,072	\$ 9,472	\$ 382	\$ -	\$ -	0.0	0.0	\$ 5,524	\$ 5,302	96.0
UNIVERSAL FIRE & CSLTY INS CO	\$ 84,022	\$ 59,196	\$ (1,165)	\$ 14,323	\$ 3,502	48.7	49.8	\$ 3	\$ 2	60.0
UNIVERSAL PROPERTY & CSLTY INS CO	\$ 1,912,763	\$ 400,866	\$ (141,234)	\$ 1,089,765	\$ 802,122	85.3	33.3	\$ -	\$ -	0.0
UNIVERSAL SURETY CO	\$ 269,945	\$ 230,067	\$ 8,724	\$ 3,901	\$ 722	19.6	39.6	\$ 115	\$ (0)	-0.2
UNIVERSAL SURETY OF AMER	\$ 10,866	\$ 10,807	\$ 187	\$ -	\$ -	0.0	0.0	\$ 4	\$ 1	16.2
UNIVERSAL UNDERWRITERS INS CO	\$ 338,030	\$ 332,436	\$ 5,021	\$ -	\$ -	0.0	0.0	\$ 20,130	\$ 8,858	44.0
UNIVERSAL UNDERWRITERS OF TX INS CO	\$ 11,034	\$ 10,987	\$ 113	\$ -	\$ -	0.0	0.0	\$ -	\$ (6)	0.0
US INSURANCE CO OF AMER	\$ 8,670	\$ 4,953	\$ 1,303	\$ 1,283	\$ 173	18.0	56.6	\$ -	\$ -	0.0
US SPECIALTY INS CO	\$ 2,445,117	\$ 575,600	\$ 98,470	\$ 818,602	\$ 505,652	66.6	26.2	\$ 5,212	\$ 10,275	197.2
US UNDERWRITERS INS CO	\$ 180,142	\$ 139,135	\$ 6,856	\$ 19,808	\$ 7,412	50.1	36.0	\$ 5	\$ 0	7.1
USAA CASUALTY INS CO	\$ 14,066,212	\$ 5,867,381	\$ (592,524)	\$ 8,067,820	\$ 6,821,033	94.4	15.1	\$ 44,615	\$ 42,209	94.6
USAA GENERAL INDEMNITY CO	\$ 7,721,504	\$ 2,624,884	\$ (316,089)	\$ 5,163,374	\$ 4,365,449	94.5	14.6	\$ 41,179	\$ 38,075	92.5
USPLATE GLASS INS CO	\$ 46,611	\$ 39,025	\$ 904	\$ 8,788	\$ 1,221	17.5	75.0	\$ -	\$ -	0.0
UTICA MUTUAL INS CO	\$ 3,590,893	\$ 1,374,109	\$ 95,865	\$ 1,176,955	\$ 614,683	63.5	31.6	\$ 1,263	\$ 1,356	107.3
VALLEY FORGE INS CO	\$ 54,593	\$ 54,563	\$ 1,770	\$ -	\$ -	0.0	0.0	\$ 20,229	\$ 5,062	25.0
VALLEY PROPERTY & CSLTY INS CO	\$ 8,573	\$ 7,886	\$ 189	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
VANLINER INSURANCE CO	\$ 673,843	\$ 202,921	\$ 18,615	\$ 160,683	\$ 81,584	64.0	28.3	\$ 3,808	\$ 2,527	66.4
VANTAGE RISK ASSUR CO	\$ 113,907	\$ 99,432	\$ (986)	\$ 2,673	\$ 1,173	65.6	37.3	\$ -	\$ -	0.0
VANTAPRO SPECIALTY INS CO	\$ 45,427	\$ 23,352	\$ (176)	\$ -	\$ -	0.0	0.0	\$ 197	\$ 23	11.8
VERLAN FIRE INS CO	\$ 25,910	\$ 25,884	\$ 509	\$ -	\$ -	0.0	0.0	\$ 2,760	\$ 324	11.7
VICTORIA FIRE & CSLTY CO	\$ 43,269	\$ 42,673	\$ 699	\$ -	\$ -	0.0	0.0	\$ -	\$ 0	0.0
VIGILANT INSURANCE CO	\$ 474,985	\$ 361,723	\$ 7,024	\$ -	\$ -	0.0	0.0	\$ 10,998	\$ 4,866	44.2
VIKING INSURANCE CO OF WI	\$ 571,883	\$ 207,287	\$ 8,173	\$ 152,309	\$ 93,851	73.6	25.1	\$ 1,420	\$ 957	67.4
VIRGINIA SURETY CO INC	\$ 1,856,767	\$ 344,889	\$ 72,709	\$ 558,635	\$ 324,345	59.4	26.9	\$ 18,652	\$ 8,158	43.7
VISION SERVICE PLAN INS CO	\$ 485,261	\$ 333,781	\$ 211,567	\$ 1,377,038	\$ 981,814	72.9	13.4	\$ 31,049	\$ 22,737	73.2
WADENA INSURANCE CO	\$ 6,186	\$ 6,144	\$ 91	\$ -	\$ -	0.0	0.0	\$ 24,720	\$ 20,924	84.6
WARNER INSURANCE CO	\$ 17,965	\$ 17,942	\$ 142	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
WATFORD INSURANCE CO	\$ 56,503	\$ 27,242	\$ 886	\$ 6,238	\$ 3,455	72.7	24.4	\$ 134	\$ 31	23.0
WAUSAU BUSINESS INS CO	\$ 34,188	\$ 32,040	\$ 529	\$ -	\$ -	0.0	0.0	\$ 2,718	\$ 3,252	119.7
WAUSAU GENERAL INS CO	\$ 17,949	\$ 13,631	\$ 225	\$ -	\$ -	0.0	0.0	\$ 29,088	\$ 28,944	99.5
WAUSAU UNDERWRITERS INS CO	\$ 131,683	\$ 75,788	\$ 1,338	\$ -	\$ -	0.0	0.0	\$ 328	\$ 5,216	1,588.6
WCF NATIONAL INS CO	\$ 325,646	\$ 233,008	\$ (1,124)	\$ -	\$ -	0.0	0.0	\$ 128	\$ 109	85.3
WCF SELECT INS CO	\$ 27,672	\$ 27,629	\$ 880	\$ -	\$ -	0.0	0.0	\$ -	\$ (919)	0.0
WEA PROPERTY & CSLTY INS CO	\$ 21,905	\$ 3,513	\$ (3,720)	\$ 14,526	\$ 13,418	99.8	29.3	\$ 18,128	\$ 18,184	100.3
WELLFLEET INSURANCE CO	\$ 271,982	\$ 57,979	\$ (188)	\$ 1,266	\$ 549	51.3	50.5	\$ 2,722	\$ 2,173	79.8
WELLFLEET NEW YORK INS CO	\$ 170,720	\$ 34,050	\$ (3,275)	\$ 31,357	\$ 24,519	84.1	16.8	\$ 137	\$ 31	22.8

**TABLE F**  
2022 Financial Data of Property and Casualty Insurers (\$000s Omitted)

PROPERTY & CASUALTY 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 %
WESCO INSURANCE CO	\$ 2,217,698	\$ 525,503	\$ 21,480	\$ 669,887	\$ 355,131	63.8	36.6	\$ 28,047	\$ 6,292	22.4
WEST AMERICAN INS CO	\$ 57,902	\$ 50,429	\$ 957	\$ -	\$ -	0.0	0.0	\$ 1,720	\$ 535	31.1
WEST BEND MUTUAL INS CO	\$ 3,997,189	\$ 1,513,998	\$ (9,696)	\$ 1,626,410	\$ 1,049,813	74.3	28.8	\$ 578,016	\$ 421,152	72.9
WESTCHESTER FIRE INS CO	\$ 191,576	\$ 51,336	\$ (3,373)	\$ -	\$ -	0.0	0.0	\$ 5,863	\$ 1,417	24.2
WESTERN AGRICULTURAL INS CO	\$ 15,523	\$ 9,993	\$ (219)	\$ -	\$ -	0.0	0.0	\$ 4	\$ (190)	-4,620.9
WESTERN NATIONAL ASSUR CO	\$ 113,522	\$ 42,974	\$ 1,450	\$ 33,670	\$ 17,399	61.4	33.6	\$ 6,516	\$ 1,825	28.0
WESTERN NATIONAL MUTUAL INS CO	\$ 1,732,123	\$ 775,075	\$ 59,759	\$ 543,264	\$ 280,632	61.4	33.2	\$ 45,898	\$ 26,008	56.7
WESTERN SURETY CO	\$ 2,105,594	\$ 1,516,583	\$ 143,224	\$ 414,070	\$ 53,356	17.0	52.6	\$ 5,464	\$ 310	5.7
WESTFIELD CHAMPION INS CO	\$ 8,210	\$ 8,201	\$ 226	\$ -	\$ -	0.0	0.0	\$ 103	\$ 29	28.0
WESTFIELD INSURANCE CO	\$ 3,262,325	\$ 1,251,377	\$ (34,321)	\$ 1,115,874	\$ 734,136	75.1	33.4	\$ 9,576	\$ 7,719	80.6
WESTFIELD NATIONAL INS CO	\$ 823,825	\$ 374,154	\$ (493)	\$ 268,636	\$ 176,737	75.1	33.4	\$ 1,911	\$ 718	37.6
WESTFIELD PREMIER INS CO	\$ 8,164	\$ 8,155	\$ 198	\$ -	\$ -	0.0	0.0	\$ 17	\$ 13	76.8
WESTFIELD SELECT INS CO	\$ 27,874	\$ 27,848	\$ 368	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
WESTFIELD SUPERIOR INS CO	\$ 8,252	\$ 8,220	\$ 244	\$ -	\$ -	0.0	0.0	\$ 15	\$ 21	144.5
WESTFIELD TOUCHSTONE INS CO	\$ 8,157	\$ 8,148	\$ 188	\$ -	\$ -	0.0	0.0	\$ 16	\$ 15	94.7
WESTPORT INSURANCE CORP	\$ 3,205,246	\$ 1,055,827	\$ 161,248	\$ 678,155	\$ 475,988	69.8	18.9	\$ 7,311	\$ (6,121)	-83.7
WHITE PINE INS CO	\$ 57,293	\$ 20,651	\$ (4,171)	\$ 30,147	\$ 16,381	70.8	41.4	\$ 10	\$ -	0.0
WILLIAMSBURG NATIONAL INS CO	\$ 19,267	\$ 18,905	\$ 219	\$ -	\$ -	0.0	0.0	\$ 44	\$ 1	2.3
WILMINGTON INSURANCE CO	\$ 12,138	\$ 6,029	\$ 2	\$ 1,431	\$ 339	36.1	66.3	\$ 235	\$ 12	5.1
WILSHIRE INSURANCE CO	\$ 413,718	\$ 123,665	\$ 8,079	\$ 226,624	\$ 114,991	60.7	39.2	\$ 184	\$ 667	362.2
WILSON MUTUAL INS CO	\$ 68,068	\$ 25,708	\$ 1,398	\$ 14,735	\$ 7,640	67.5	30.8	\$ 17,604	\$ 13,424	76.3
WISCONSIN COUNTY MUTUAL INS CORP	\$ 102,435	\$ 35,910	\$ (4,404)	\$ 28,013	\$ 11,543	87.1	28.1	\$ 25,774	\$ 6,796	26.4
WISCONSIN HEALTH CARE LIABILITY INS PLAN	\$ 61,522	\$ 43,005	\$ 2,034	\$ 2,227	\$ 279	-6.6	32.9	\$ 2,227	\$ 279	12.5
WISCONSIN LAWYERS MUTUAL INS CO	\$ 36,641	\$ 26,494	\$ 520	\$ 3,444	\$ 508	66.1	46.9	\$ 4,427	\$ 184	4.2
WISCONSIN MUNICIPAL MUTUAL INS CO	\$ 53,223	\$ 33,219	\$ 322	\$ 5,203	\$ 1,701	56.9	26.2	\$ 8,020	\$ 1,414	17.6
WISCONSIN MUTUAL INS CO	\$ 208,216	\$ 130,906	\$ (627)	\$ 82,914	\$ 64,466	83.1	21.7	\$ 87,087	\$ 70,377	80.8
WISCONSIN REINSURANCE CORP	\$ 63,756	\$ 22,301	\$ (14,398)	\$ 25,876	\$ 30,540	131.3	40.7	\$ -	\$ -	0.0
WOLVERINE MUTUAL INS CO	\$ 40,500	\$ 14,094	\$ (6,132)	\$ 25,855	\$ 17,815	82.9	43.6	\$ 10	\$ 3	32.1
WORK FIRST CSLTY CO	\$ 100,782	\$ 42,646	\$ 7,744	\$ 33,293	\$ 13,307	55.9	24.1	\$ 413	\$ (382)	-92.5
WRIGHT NATIONAL FLOOD INS CO	\$ 40,348	\$ 31,777	\$ 1,256	\$ 38	\$ -	36,866.3	-40,560.7	\$ 731	\$ 24	3.3
XL INSURANCE AMER INC	\$ 431,991	\$ 274,024	\$ 25,701	\$ -	\$ -	0.0	0.0	\$ 35,824	\$ (8,383)	-23.4
XL INSURANCE CO OF NY INC	\$ 82,198	\$ 79,726	\$ 355	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
XL REINSURANCE AMER INC	\$ 2,408,677	\$ 723,712	\$ (262,324)	\$ 589,090	\$ 366,795	68.5	34.3	\$ -	\$ -	0.0
XL SPECIALTY INS CO	\$ 3,501,261	\$ 611,625	\$ 65,556	\$ 792,825	\$ 467,760	68.3	17.2	\$ 20,243	\$ (4,694)	-23.2
YCI INC	\$ 10,375	\$ 7,648	\$ (158)	\$ 14	\$ 22	770.9	4,129.1	\$ -	\$ -	0.0
YOSEMITE INSURANCE CO	\$ 513,772	\$ 156,542	\$ (1,256)	\$ 251,521	\$ 257,213	106.1	-4.5	\$ 2	\$ (1)	-25.0
ZALE INDEMNITY CO	\$ 28,859	\$ 27,010	\$ 1,102	\$ 1,839	\$ 87	14.5	26.4	\$ 199	\$ -	0.0
ZENITH INSURANCE CO	\$ 1,901,187	\$ 708,802	\$ 91,388	\$ 713,377	\$ 282,951	54.7	37.4	\$ 668	\$ 154	23.1
ZPIC INSURANCE CO	\$ 7,688	\$ 7,628	\$ (256)	\$ -	\$ -	0.0	0.0	\$ -	\$ -	0.0
ZURICH AMERICAN INS CO	\$ 32,161,278	\$ 7,457,948	\$ 573,961	\$ 5,469,875	\$ 3,648,140	77.5	16.9	\$ 172,425	\$ 77,521	45.0
ZURICH AMERICAN INS CO OF IL	\$ 50,018	\$ 35,097	\$ 434	\$ -	\$ -	0.0	0.0	\$ 2,142	\$ 905	42.3



**Wisconsin Office of the Commissioner of Insurance**

125 South Webster Street, P.O. Box 7873 | Madison, WI 53707-7873

p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935

[ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov) | [oci.wi.gov](http://oci.wi.gov)

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