Wisconsin Office of the COMMISSIONER OF INSURANCE

# 2025 Financial and Statistical Data

**Table F**

Property and Casualty Insurers

# Notes to Table F

The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on May 15, 2026, 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, 2025, and the results of their 2025 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

To preserve Table F formatting, where expense ratios and loss ratios are greater than 999%, or less than negative 999%, actual values are replaced with 999% and negative 999%, respectively.

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

# 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.

These reports can be viewed and downloaded on the OCI website at oci.wi.gov/WIR

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| 21ST CENTURY CENTENNIAL INS CO | $ 251,028 | $ 242,965 | $ 3,573 | $ - | $ - | 0.00% | 0.00% | $ - | $ (13) | 0.00% |
| 21ST CENTURY CSLTY CO | $ 42,116 | $ 13,923 | $ 423 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| 21ST CENTURY INS CO | $ 1,242,751 | $ 1,237,378 | $ 38,407 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| 21ST CENTURY NORTH AMER INS CO | $ 698,593 | $ 693,080 | $ 20,227 | $ - | $ 318 | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| 21ST CENTURY PREMIER INS CO | $ 125,949 | $ 118,618 | $ 3,143 | $ - | $ - | 0.00% | 0.00% | $ - | $ (84) | 0.00% |
| ACADIA INSURANCE CO | $ 238,881 | $ 61,172 | $ 1,557 | $ - | $ - | 0.00% | 0.00% | $ 5,141 | $ 1,501 | 29.21% |
| ACCELERANT NATIONAL INS CO | $ 778,778 | $ 110,646 | $ (5,329) | $ 18,801 | $ 11,617 | 76.32% | 39.27% | $ 2,534 | $ 1,426 | 56.28% |
| ACCEPTANCE CASUALTY INS CO | $ 317,853 | $ 132,614 | $ 12,142 | $ 127,361 | $ 55,220 | 57.56% | 41.52% | $ - | $ - | 0.00% |
| ACCIDENT FUND GENERAL INS CO | $ 296,947 | $ 126,828 | $ 3,782 | $ - | $ - | 0.00% | 0.00% | $ 3,411 | $ 4,307 | 126.26% |
| ACCIDENT FUND INS CO OF AMER | $ 6,458,068 | $ 2,114,621 | $ 82,868 | $ 2,121,396 | $ 1,162,847 | 67.84% | 29.69% | $ 43,195 | $ 25,545 | 59.14% |
| ACCIDENT FUND NATL INS CO | $ 176,466 | $ 97,137 | $ 2,949 | $ - | $ - | 0.00% | 0.00% | $ 7,568 | $ 5,263 | 69.54% |
| ACCREDITED SURETY & CSLTY CO INC | $ 565,459 | $ 82,503 | $ 1,151 | $ 30,946 | $ 32,541 | 121.67% | -30.26% | $ 8,013 | $ 4,926 | 61.48% |
| ACE AMERICAN INS CO | $ 35,646,627 | $ 5,723,227 | $ 815,379 | $ 6,549,530 | $ 3,984,196 | 72.53% | 24.03% | $ 75,547 | $ 27,187 | 35.99% |
| ACE FIRE UNDERWRITERS INS CO | $ 144,915 | $ 93,716 | $ 2,860 | $ - | $ - | 0.00% | 0.00% | $ 89,819 | $ 58,594 | 65.24% |
| ACE PROPERTY & CSLTY INS CO | $ 18,514,682 | $ 4,113,357 | $ 543,867 | $ 5,239,624 | $ 3,187,356 | 72.53% | 24.03% | $ 60,664 | $ 47,019 | 77.51% |
| ACIG INSURANCE CO | $ 864,336 | $ 226,748 | $ 17,963 | $ 223,548 | $ 130,414 | 72.04% | 16.86% | $ 200 | $ 64 | 31.82% |
| ACSTAR INSURANCE CO | $ 38,619 | $ 19,741 | $ 1,652 | $ 999 | $ (125) | -16.69% | 167.30% | $ 2 | $ 0 | 23.68% |
| ACUITY A MUTUAL INS CO | $ 8,271,443 | $ 3,702,106 | $ 374,505 | $ 3,100,927 | $ 1,724,922 | 64.81% | 31.01% | $ 647,848 | $ 400,365 | 61.80% |
| ADDISON INSURANCE CO | $ 149,760 | $ 49,522 | $ 5,311 | $ 49,002 | $ 23,863 | 59.29% | 35.64% | $ 3,515 | $ 1,566 | 44.56% |
| ADMIRAL INDEMNITY CO | $ 87,913 | $ 50,806 | $ 2,270 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AEGIS SECURITY INS CO | $ 129,820 | $ 47,040 | $ (5,685) | $ 66,344 | $ 48,722 | 87.92% | 23.73% | $ - | $ (33) | 0.00% |
| AFFILIATED F M INS CO | $ 6,478,057 | $ 4,376,657 | $ 690,430 | $ 816,315 | $ 412,901 | 51.95% | 31.71% | $ 14,992 | $ 24,445 | 163.06% |
| AFFIRMATIVE DIRECT INS CO | $ 82,469 | $ 17,760 | $ (11,965) | $ 32,228 | $ 32,027 | 132.56% | 14.61% | $ - | $ - | 0.00% |
| AGCS MARINE INS CO | $ 359,793 | $ 191,741 | $ 6,372 | $ - | $ - | 0.00% | 0.00% | $ 7,473 | $ 2,318 | 31.01% |
| AGRARIA INSURANCE CO | $ 189,616 | $ 100,666 | $ 11,851 | $ 87,694 | $ 42,409 | 55.68% | 34.64% | $ - | $ - | 0.00% |
| AGRI GENERAL INS CO | $ 585,173 | $ 584,779 | $ 2,021 | $ - | $ - | 0.00% | 0.00% | $ 15,237 | $ 11,542 | 75.75% |
| AIG ASSURANCE CO | $ 27,507 | $ 27,377 | $ 783 | $ - | $ - | 0.00% | 0.00% | $ - | $ (12) | 0.00% |
| AIG PROPERTY CSLTY CO | $ 114,732 | $ 52,723 | $ 1,404 | $ - | $ - | 0.00% | 0.00% | $ 5,616 | $ 539 | 9.60% |
| AIU INSURANCE CO | $ 95,648 | $ 74,594 | $ 2,298 | $ - | $ - | 0.00% | 0.00% | $ 43,260 | $ 45,955 | 106.23% |
| ALAMANCE INSURANCE CO | $ 617,191 | $ 453,505 | $ 19,520 | $ 62,831 | $ 25,446 | 62.80% | 38.81% | $ - | $ - | 0.00% |
| ALASKA NATIONAL INS CO | $ 1,258,936 | $ 554,688 | $ 5,612 | $ 311,964 | $ 175,956 | 74.36% | 35.72% | $ - | $ - | 0.00% |
| ALEA NORTH AMER INS CO | $ 59,797 | $ 37,596 | $ (2,715) | $ 0 | $ (123) | 999.00% | 999.00% | $ - | $ - | 0.00% |
| ALL AMERICA INS CO | $ 431,693 | $ 196,354 | $ 11,173 | $ 150,379 | $ 85,300 | 65.08% | 34.93% | $ 817 | $ 910 | 111.43% |
| ALLEGHENY CASUALTY CO | $ 73,087 | $ 36,424 | $ 2,296 | $ 56,204 | $ 527 | 2.27% | 92.20% | $ 85 | $ 51 | 60.19% |
| ALLIANZ GLOBAL RISKS US INS CO | $ 8,696,617 | $ 2,591,187 | $ 56,415 | $ 1,473,843 | $ 952,652 | 68.19% | 33.42% | $ 39,892 | $ 9,813 | 24.60% |
| ALLIANZ REINSURANCE AMER INC | $ 3,588,560 | $ 265,285 | $ 43,414 | $ 266,505 | $ 142,859 | 68.24% | 21.45% | $ - | $ - | 0.00% |
| ALLIED EASTERN INDEMNITY CO | $ 102,702 | $ 12,800 | $ (1,145) | $ 23,861 | $ 15,376 | 75.58% | 32.42% | $ 22 | $ - | 0.00% |
| ALLIED INSURANCE CO OF AMER | $ 33,949 | $ 17,981 | $ 423 | $ - | $ - | 0.00% | 0.00% | $ 25 | $ 217 | 853.93% |
| ALLIED PROPERTY & CSLTY INS CO | $ 98,712 | $ 65,731 | $ 1,305 | $ - | $ - | 0.00% | 0.00% | $ 500 | $ 121 | 24.12% |
| ALLIED WORLD INS CO | $ 7,247,531 | $ 3,603,351 | $ 189,877 | $ 1,454,809 | $ 858,404 | 68.95% | 23.12% | $ 2,851 | $ (72) | -2.54% |
| ALLIED WORLD NATL ASSUR CO | $ 1,350,519 | $ 394,088 | $ 45,152 | $ 323,291 | $ 190,756 | 68.95% | 23.12% | $ 1,758 | $ 2,079 | 118.29% |
| ALLIED WORLD SPECIALTY INS CO | $ 3,349,505 | $ 1,389,718 | $ 100,839 | $ 808,227 | $ 476,891 | 68.95% | 23.12% | $ 5,059 | $ 419 | 8.28% |
| ALLMERICA FINANCIAL ALLIANCE INS CO | $ 32,450 | $ 32,412 | $ 834 | $ - | $ - | 0.00% | 0.00% | $ 105 | $ (8) | -7.80% |

**TABLE F**
**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| ALLMERICA FINANCIAL BENEFIT INS CO | $ 120,523 | $ 120,305 | $ 3,013 | $ - | $ - | 0.00% | 0.00% | $ 56,710 | $ 33,898 | 59.77% |
| ALLSTATE FIRE & CSLTY INS CO | $ 42,425 | $ 34,711 | $ 1,055 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| ALLSTATE INDEMNITY CO | $ 47,954 | $ 36,717 | $ 1,242 | $ - | $ - | 0.00% | 0.00% | $ 22,668 | $ 14,968 | 66.03% |
| ALLSTATE INSURANCE CO | $ 76,964,626 | $ 20,748,644 | $ 7,978,213 | $ 52,969,368 | $ 29,950,626 | 63.98% | 23.27% | $ 15,631 | $ 17,517 | 112.07% |
| ALLSTATE NORTH AMER INS CO | $ 20,304 | $ 19,651 | $ 571 | $ - | $ - | 0.00% | 0.00% | $ 39,664 | $ 33,045 | 83.31% |
| ALLSTATE NORTHBROOK INDEMNITY CO | $ 56,700 | $ 56,049 | $ 1,719 | $ - | $ - | 0.00% | 0.00% | $ - | $ (141) | 0.00% |
| ALLSTATE PROPERTY & CSLTY INS CO | $ 43,368 | $ 27,951 | $ 847 | $ - | $ - | 0.00% | 0.00% | $ 169,997 | $ 98,789 | 58.11% |
| ALLSTATE VEHICLE & PROP INS CO | $ 96,417 | $ 49,856 | $ 1,414 | $ - | $ - | 0.00% | 0.00% | $ 80,614 | $ 78,239 | 97.05% |
| ALPHA PROPERTY & CSLTY INS CO | $ 17,135 | $ 15,409 | $ 374 | $ - | $ - | 0.00% | 0.00% | $ - | $ (2) | 0.00% |
| ALPS PROPERTY & CSLTY INS CO | $ 202,519 | $ 79,220 | $ 7,323 | $ 47,165 | $ 13,384 | 58.67% | 32.89% | $ 198 | $ - | 0.00% |
| AMBAC ASSURANCE CORP | $ 1,692,448 | $ 822,941 | $ 9,015 | $ 13,709 | $ 47,144 | 338.74% | 907.09% | $ 15 | $ - | 0.00% |
| AMCO INSURANCE CO | $ 465,498 | $ 210,159 | $ 29,968 | $ - | $ - | 0.00% | 0.00% | $ 3,696 | $ 132 | 3.58% |
| AMERICAN AGRI-BUSINESS INS CO | $ 2,418,958 | $ 58,802 | $ 16,714 | $ - | $ - | 0.00% | 0.00% | $ 7,245 | $ 4,787 | 66.08% |
| AMERICAN AGRICULTURAL INS CO | $ 2,030,710 | $ 888,050 | $ 128,143 | $ 578,968 | $ 388,613 | 70.40% | 10.43% | $ 13,705 | $ 7,963 | 58.10% |
| AMERICAN ALTERNATIVE INS CORP | $ 657,164 | $ 208,189 | $ 33,187 | $ - | $ - | 0.00% | 0.00% | $ 7,726 | $ 3,035 | 39.28% |
| AMERICAN AUTOMOBILE INS CO | $ 161,039 | $ 91,040 | $ 2,530 | $ - | $ - | 0.00% | 0.00% | $ 899 | $ 1,572 | 174.93% |
| AMERICAN BANKERS INS CO OF FL | $ 3,121,163 | $ 633,857 | $ 293,063 | $ 1,476,260 | $ 544,099 | 40.08% | 41.65% | $ 17,220 | $ 9,710 | 56.39% |
| AMERICAN BUILDERS INS CO | $ 134,754 | $ 69,918 | $ 3,934 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC | $ 92,723 | $ 72,311 | $ 37,311 | $ 1,112 | $ 3,313 | 302.10% | 31.13% | $ - | $ - | 0.00% |
| AMERICAN CASUALTY CO OF READING PA | $ 89,394 | $ 89,368 | $ 6,738 | $ - | $ - | 0.00% | 0.00% | $ 15,725 | $ 8,052 | 51.20% |
| AMERICAN COMMERCE INS CO | $ 390,703 | $ 122,559 | $ 12,022 | $ 221,477 | $ 129,859 | 70.01% | 26.94% | $ 491 | $ 55 | 11.21% |
| AMERICAN COMPENSATION INS CO | $ 31,191 | $ 29,022 | $ 336 | $ - | $ - | 0.00% | 0.00% | $ 20 | $ (1) | -3.24% |
| AMERICAN CONTRACTORS INDEMNITY CO | $ 1,015,472 | $ 120,086 | $ 23,578 | $ 115,279 | $ 60,686 | 60.62% | 33.18% | $ 160 | $ 316 | 197.52% |
| AMERICAN ECONOMY INS CO | $ 21,823 | $ 21,641 | $ 425 | $ - | $ - | 0.00% | 0.00% | $ 15,908 | $ 8,426 | 52.97% |
| AMERICAN EMPIRE INS CO | $ 21,865 | $ 21,860 | $ 738 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN EQUITY SPECIALTY INS CO | $ 31,415 | $ 31,281 | $ 877 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN FAMILY CONNECT INS CO | $ 15,247 | $ 15,033 | $ 473 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN FAMILY CONNECT PROP & CSLTY INS CO | $ 1,311,902 | $ 614,266 | $ 12,625 | $ - | $ - | 0.00% | 0.00% | $ 11,648 | $ 5,186 | 44.52% |
| AMERICAN FAMILY HOME INS CO | $ 119,247 | $ 37,782 | $ 3,973 | $ - | $ - | 0.00% | 0.00% | $ 4,898 | $ 2,045 | 41.75% |
| AMERICAN FAMILY INS CO | $ 104,524 | $ 33,862 | $ 2,078 | $ - | $ - | 0.00% | 0.00% | $ 430,128 | $ 246,793 | 57.38% |
| AMERICAN FAMILY MUTUAL INS CO SI | $ 36,543,931 | $ 13,015,382 | $ 3,012,393 | $ 17,148,464 | $ 9,001,797 | 58.68% | 26.58% | $ 791,051 | $ 444,063 | 56.14% |
| AMERICAN FIRE & CSLTY CO | $ 47,557 | $ 46,736 | $ 830 | $ - | $ - | 0.00% | 0.00% | $ 2,495 | $ 645 | 25.86% |
| AMERICAN GUARANTEE & LIABILITY INS CO | $ 287,388 | $ 181,115 | $ 4,035 | $ - | $ - | 0.00% | 0.00% | $ 24,613 | $ 58,404 | 237.29% |
| AMERICAN GUARDIAN SHIELD INS CO | $ 18,785 | $ 18,759 | $ 438 | $ 5 | $ - | 0.00% | 999.00% | $ - | $ - | 0.00% |
| AMERICAN HALLMARK INS CO OF TX | $ 274,256 | $ 85,324 | $ (5,093) | $ 186,898 | $ 107,354 | 69.94% | 44.07% | $ 1 | $ (38) | -999.00% |
| AMERICAN HOME ASSUR CO | $ 19,593,121 | $ 5,917,349 | $ 834,901 | $ 4,470,676 | $ 2,295,265 | 60.25% | 26.50% | $ 1,403 | $ 865 | 61.65% |
| AMERICAN INTER-FIDELITY EXCHANGE | $ 216,567 | $ 101,183 | $ 9,361 | $ 71,535 | $ 43,113 | 66.70% | 29.53% | $ 2,321 | $ (9,661) | -416.19% |
| AMERICAN INTERSTATE INS CO | $ 863,474 | $ 217,798 | $ 40,124 | $ 226,165 | $ 108,039 | 60.03% | 28.35% | $ 10,274 | $ 5,675 | 55.23% |
| AMERICAN INTERSTATE INS CO OF TX | $ 80,509 | $ 22,741 | $ 2,500 | $ 14,573 | $ 7,125 | 60.83% | 27.82% | $ 771 | $ 442 | 57.42% |
| AMERICAN MERCURY INS CO | $ 238,338 | $ 162,128 | $ 5,923 | $ - | $ - | 0.00% | 0.00% | $ 2 | $ 0 | 18.12% |
| AMERICAN MODERN HOME INS CO | $ 1,835,981 | $ 112,107 | $ 82,323 | $ - | $ - | 0.00% | 0.00% | $ 5,033 | $ 2,406 | 47.80% |
| AMERICAN MODERN PROP & CSLTY INS CO | $ 521,342 | $ 67,102 | $ 42,941 | $ - | $ - | 0.00% | 0.00% | $ 28,011 | $ 17,712 | 63.23% |
| AMERICAN NATIONAL GENERAL INS CO | $ 99,165 | $ 55,789 | $ 2,327 | $ 48,026 | $ 36,253 | 82.81% | 42.30% | $ - | $ - | 0.00% |

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| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 NATIONAL PROP & CSLTY CO | $ 1,630,982 | $ 765,607 | $ 29,114 | $ 790,155 | $ 514,196 | 73.55% | 51.57% | $ 7,970 | $ 4,496 | 56.41% |
| AMERICAN PET INS CO | $ 634,196 | $ 275,052 | $ 54,572 | $ 1,205,449 | $ 840,976 | 77.73% | 17.02% | $ 12,540 | $ 8,268 | 65.94% |
| AMERICAN RELIABLE INS CO | $ 41,949 | $ 16,857 | $ 210 | $ - | $ - | 0.00% | 0.00% | $ 1,981 | $ 402 | 20.30% |
| AMERICAN ROAD INS CO THE | $ 952,323 | $ 453,131 | $ 33,250 | $ 176,243 | $ 119,018 | 72.63% | 12.01% | $ 3,040 | $ 3,548 | 116.69% |
| AMERICAN SECURITY INS CO | $ 2,041,174 | $ 567,055 | $ 433,722 | $ 1,394,309 | $ 446,784 | 35.13% | 40.58% | $ 1,477 | $ 570 | 38.59% |
| AMERICAN SELECT INS CO | $ 414,152 | $ 167,716 | $ 20,697 | $ 155,979 | $ 73,595 | 55.44% | 34.66% | $ 1,496 | $ 165 | 11.02% |
| AMERICAN SENTINEL INS CO | $ 17,436 | $ 17,391 | $ 384 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN SOUTHERN HOME INS CO | $ 107,576 | $ 29,596 | $ 2,328 | $ - | $ - | 0.00% | 0.00% | $ 2,739 | $ 874 | 31.92% |
| AMERICAN SOUTHERN INS CO | $ 170,607 | $ 48,688 | $ 3,284 | $ 84,504 | $ 55,418 | 77.22% | 20.34% | $ 5 | $ (11) | -218.74% |
| AMERICAN STANDARD INS CO OF OH | $ 20,216 | $ 10,692 | $ 467 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN STANDARD INS CO OF WI | $ 343,374 | $ 335,228 | $ 9,358 | $ - | $ - | 0.00% | 0.00% | $ 6,037 | $ 2,266 | 37.54% |
| AMERICAN STATES INS CO | $ 58,576 | $ 51,691 | $ 1,921 | $ - | $ - | 0.00% | 0.00% | $ 4 | $ (427) | -999.00% |
| AMERICAN STATES PREFERRED INS CO | $ 16,665 | $ 15,915 | $ 284 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN STRATEGIC INS CORP | $ 3,194,045 | $ 899,978 | $ 579,055 | $ 2,277,327 | $ 840,505 | 45.63% | 30.63% | $ 67,576 | $ 36,818 | 54.48% |
| AMERICAN SUMMIT INS CO | $ 159,049 | $ 88,260 | $ 2,392 | $ 24,309 | $ 14,878 | 77.15% | 21.63% | $ - | $ - | 0.00% |
| AMERICAN SURETY CO | $ 537,592 | $ 493,824 | $ (35,757) | $ 16,459 | $ 4,330 | 37.02% | 225.76% | $ 0 | $ 0 | 21.33% |
| AMERICAN UNDERWRITERS INS CO | $ 20,547 | $ 20,467 | $ 497 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AMERICAN WEST INS CO | $ 54,042 | $ 16,156 | $ 67 | $ 18,946 | $ 12,541 | 74.19% | 33.73% | $ - | $ - | 0.00% |
| AMERICAN ZURICH INS CO | $ 368,807 | $ 203,371 | $ 5,369 | $ - | $ - | 0.00% | 0.00% | $ 46,297 | $ 26,382 | 56.98% |
| AMERISURE INSURANCE CO | $ 1,018,253 | $ 222,231 | $ (12,577) | $ 267,903 | $ 153,500 | 73.68% | 36.91% | $ 4,220 | $ 2,314 | 54.84% |
| AMERISURE MUTUAL INS CO | $ 3,059,517 | $ 1,269,080 | $ 33,745 | $ 598,316 | $ 342,816 | 73.68% | 36.91% | $ 4,171 | $ 6,760 | 162.05% |
| AMERISURE PARTNERS INS CO | $ 135,831 | $ 47,529 | $ (569) | $ 26,790 | $ 15,350 | 73.68% | 36.91% | $ 594 | $ 410 | 69.04% |
| AMERITRUST INSURANCE CORP | $ 28,615 | $ 20,442 | $ 585 | $ - | $ - | 0.00% | 0.00% | $ 18 | $ (16) | -91.32% |
| AMEX ASSURANCE CO | $ 235,720 | $ 166,577 | $ 43,069 | $ 227,471 | $ 137,377 | 65.84% | 12.70% | $ 756 | $ 297 | 39.25% |
| AMFED ADVANTAGE INS CO | $ 20,932 | $ 20,355 | $ 641 | $ - | $ - | 0.00% | 0.00% | $ 49 | $ - | 0.00% |
| AMFED CASUALTY INS CO | $ 53,763 | $ 38,656 | $ 1,362 | $ - | $ - | 0.00% | 0.00% | $ 415 | $ 314 | 75.74% |
| AMFED NATIONAL INS CO | $ 192,830 | $ 60,547 | $ (23,926) | $ 73,194 | $ 61,472 | 105.98% | 39.48% | $ 302 | $ 178 | 59.09% |
| AMGUARD INSURANCE CO | $ 1,691,641 | $ 386,478 | $ (40,927) | $ 231,847 | $ 206,345 | 102.04% | 34.16% | $ 3,273 | $ 234 | 7.14% |
| AMHERST NATIONAL INS CO | $ 27,178 | $ 17,833 | $ 2,803 | $ 10,821 | $ 1,353 | 15.00% | 143.13% | $ 141 | $ 17 | 12.33% |
| AMICA MUTUAL INS CO | $ 6,327,320 | $ 3,077,196 | $ 109,091 | $ 3,029,707 | $ 1,803,727 | 69.72% | 27.20% | $ 14,711 | $ 8,821 | 59.96% |
| AMICA PROPERTY & CSLTY INS CO | $ 96,834 | $ 78,810 | $ 34 | $ - | $ - | 0.00% | 0.00% | $ 53 | $ 21 | 39.05% |
| AMTRUST INSURANCE CO | $ 65,762 | $ 63,918 | $ 1,206 | $ - | $ - | 0.00% | 0.00% | $ 713 | $ 1,121 | 157.20% |
| ANSUR AMERICA INS CO | $ 197,332 | $ 62,917 | $ 4,363 | $ 95,341 | $ 52,415 | 63.93% | 34.29% | $ 154 | $ 77 | 49.72% |
| ANTHEM INSURANCE COMPANIES INC | $ 6,750,568 | $ 2,627,583 | $ 600,825 | $ 17,678,272 | $ 16,148,505 | 93.95% | 2.99% | $ 381,332 | $ 366,877 | 96.21% |
| ANZA MORTGAGE INS CORP | $ 19,667 | $ 12,949 | $ 318 | $ 184 | $ 309 | 31.39% | 283.98% | $ - | $ - | 0.00% |
| ARAG INSURANCE CO | $ 186,590 | $ 121,655 | $ 27,864 | $ 169,581 | $ 91,187 | 55.92% | 27.26% | $ 2,775 | $ 1,083 | 39.04% |
| ARCH INDEMNITY INS CO | $ 354,758 | $ 150,553 | $ 43,191 | $ 4,232 | $ 3,277 | 81.13% | -999.00% | $ 11,134 | $ 8,246 | 74.07% |
| ARCH INSURANCE CO | $ 13,511,225 | $ 3,278,976 | $ 406,091 | $ 5,339,469 | $ 2,824,276 | 64.66% | 36.73% | $ 51,729 | $ 26,447 | 51.13% |
| ARCH MORTGAGE ASSUR CO | $ 80,217 | $ 70,988 | $ 9,350 | $ 954 | $ (12,660) | -989.76% | 359.04% | $ - | $ (0) | 0.00% |
| ARCH MORTGAGE GUARANTY CO | $ 44,011 | $ 40,634 | $ (166) | $ 360 | $ 1,092 | 310.99% | 240.04% | $ 1,472 | $ 137 | 9.28% |
| ARCH MORTGAGE INS CO | $ 1,951,314 | $ 321,058 | $ 352,512 | $ 172,698 | $ (3,244) | -1.10% | -2.24% | $ 31,154 | $ 1,618 | 5.19% |
| ARCH PROPERTY CSLTY INS CO | $ 192,735 | $ 190,939 | $ 542 | $ 7 | $ 181 | 999.00% | 999.00% | $ 17 | $ (18) | -103.73% |
| ARCH WILSURE INS CO | $ 30,301 | $ 25,997 | $ (508) | $ 338 | $ 1,048 | 376.58% | 391.88% | $ - | $ (19) | 0.00% |

**TABLE F**

**2025 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 % |
| ARGONAUT INSURANCE CO | $ 3,568,188 | $ 1,445,287 | $ 91,261 | $ 700,267 | $ 480,942 | 77.24% | 32.27% | $ 2,583 | $ 1,122 | 43.45% |
| ARGONAUT-MIDWEST INSURANCE CO | $ 38,543 | $ 19,551 | $ 1,169 | $ - | $ - | 0.00% | 0.00% | $ 203 | $ (157) | -77.33% |
| ARI INSURANCE CO | $ 42,363 | $ 40,725 | $ 223 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| ARMED FORCES INS EXCHANGE | $ 96,327 | $ 40,862 | $ 633 | $ 49,215 | $ 31,043 | 73.68% | 35.93% | $ 577 | $ 464 | 80.50% |
| ARTISAN AND TRUCKERS CSLTY CO | $ 1,175,247 | $ 233,343 | $ 34,983 | $ 171,476 | $ 103,584 | 68.58% | 21.48% | $ 648,620 | $ 402,909 | 62.12% |
| ASCOT INSURANCE CO | $ 1,644,368 | $ 840,112 | $ 9,495 | $ 326,070 | $ 177,127 | 69.09% | 34.80% | $ 5,089 | $ 1,734 | 34.07% |
| ASCOT SURETY & CSLTY CO | $ 730,645 | $ 630,188 | $ 2,190 | $ 62,221 | $ 15,585 | 32.75% | 47.63% | $ 735 | $ 109 | 14.82% |
| ASPEN AMERICAN INS CO | $ 2,815,938 | $ 1,202,327 | $ 108,962 | $ 780,348 | $ 418,788 | 59.37% | 33.36% | $ 7,092 | $ 9,795 | 138.11% |
| ASSURANCEAMERICA INSURANCE CO | $ 188,679 | $ 73,475 | $ 13,847 | $ 77,043 | $ 41,306 | 52.43% | 36.86% | $ - | $ - | 0.00% |
| ASSURED GUARANTY INC | $ 6,951,517 | $ 3,248,771 | $ 238,359 | $ 259,784 | $ 47,937 | 3.05% | 90.32% | $ 1,053 | $ - | 0.00% |
| ATAIN INSURANCE CO | $ 135,365 | $ 81,584 | $ 3,164 | $ 18,974 | $ 8,455 | 63.30% | 34.32% | $ 22 | $ 94 | 432.98% |
| ATHOME INSURANCE CO | $ 18,982 | $ 17,071 | $ 564 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| ATLANTIC SPECIALTY INS CO | $ 5,354,619 | $ 1,262,242 | $ 289,640 | $ 1,719,917 | $ 691,071 | 44.64% | 43.27% | $ 13,820 | $ 6,462 | 46.76% |
| ATLANTIC STATES INS CO | $ 1,269,257 | $ 362,820 | $ 50,778 | $ 608,470 | $ 316,287 | 61.61% | 33.42% | $ 19,116 | $ 8,986 | 47.01% |
| ATRADIUS TRADE CREDIT INS INC | $ 297,074 | $ 199,588 | $ 22,307 | $ 43,221 | $ 13,801 | 36.58% | 35.11% | $ 1,173 | $ 1 | 0.08% |
| AUSTIN MUTUAL INS CO | $ 87,228 | $ 84,116 | $ 4,787 | $ - | $ - | 0.00% | 0.00% | $ 530 | $ (1,399) | -263.95% |
| AUTO CLUB GROUP INS CO | $ 428,759 | $ 120,094 | $ 15,850 | $ 224,776 | $ 137,786 | 68.87% | 28.44% | $ 78,630 | $ 57,792 | 73.50% |
| AUTO CLUB INS ASSN | $ 5,912,837 | $ 2,769,871 | $ 211,131 | $ 2,376,202 | $ 1,457,126 | 68.89% | 28.36% | $ 9,817 | $ 9,767 | 99.49% |
| AUTO-OWNERS INSURANCE CO | $ 30,704,401 | $ 17,714,898 | $ 1,956,878 | $ 10,143,915 | $ 5,433,567 | 60.06% | 27.56% | $ 335,588 | $ 232,308 | 69.22% |
| AUTO-OWNERS SPECIALTY INS CO | $ 31,418 | $ 31,212 | $ 481 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| AUTOMOBILE INSURANCE CO OF HARTFORD CT THE | $ 1,411,934 | $ 349,808 | $ 73,290 | $ 535,962 | $ 293,824 | 63.70% | 27.17% | $ 1,259 | $ 1,989 | 157.96% |
| AVEMCO INSURANCE CO | $ 171,158 | $ 51,361 | $ 7,054 | $ 48,906 | $ 25,746 | 60.62% | 32.25% | $ 1,324 | $ 488 | 36.81% |
| AXA XL INS CO AMERICAS | $ 87,174 | $ 74,061 | $ 1,665 | $ - | $ - | 0.00% | 0.00% | $ - | $ 14 | 0.00% |
| AXIS INSURANCE CO | $ 2,028,926 | $ 785,115 | $ 16,357 | $ 384,790 | $ 223,597 | 66.74% | 37.14% | $ 13,504 | $ 3,048 | 22.57% |
| AXIS REINSURANCE CO | $ 3,505,230 | $ 1,073,292 | $ 132,884 | $ 671,014 | $ 432,268 | 70.35% | 31.74% | $ 561 | $ 350 | 62.40% |
| AXIS SPECIALTY INS CO | $ 27,382 | $ 20,738 | $ (38,812) | $ - | $ 298 | 0.00% | 0.00% | $ - | $ (152) | 0.00% |
| BADGER MUTUAL INS CO | $ 198,344 | $ 51,431 | $ 4,656 | $ - | $ - | 0.00% | -0.80% | $ 64,442 | $ 34,695 | 53.84% |
| BANKERS INSURANCE CO | $ 158,669 | $ 67,962 | $ 8,527 | $ 59,789 | $ 12,503 | 26.45% | 55.74% | $ 52 | $ 5 | 9.79% |
| BANKERS STANDARD INS CO | $ 368,690 | $ 239,021 | $ 8,618 | $ - | $ - | 0.00% | 0.00% | $ 979 | $ 362 | 36.99% |
| BANTRY INSURANCE CO | $ 12,904 | $ 12,869 | $ 425 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| BAR PLAN MUTUAL INS CO THE | $ 34,094 | $ 16,773 | $ 901 | $ 7,515 | $ 511 | 41.27% | 68.14% | $ 37 | $ 1 | 1.50% |
| BCS INSURANCE CO | $ 419,580 | $ 165,969 | $ 11,704 | $ 140,977 | $ 97,025 | 71.86% | 27.35% | $ 4,490 | $ 2,130 | 47.43% |
| BEARING MIDWEST CSLTY CO | $ 11,413 | $ 6,908 | $ 144 | $ - | $ - | 0.00% | 0.00% | $ 7 | $ (7) | -100.54% |
| BEAZLEY AMERICA INS CO INC | $ 151,354 | $ 125,346 | $ 2,629 | $ 17,643 | $ 6,030 | 38.19% | 65.46% | $ 121 | $ (8) | -6.58% |
| BEAZLEY INSURANCE CO INC | $ 1,483,971 | $ 437,787 | $ 11,063 | $ 302,478 | $ 148,603 | 50.47% | 54.47% | $ 5,350 | $ 12,429 | 232.31% |
| BENCHMARK INSURANCE CO | $ 1,183,370 | $ 197,290 | $ 2,002 | $ 301,006 | $ 179,375 | 71.57% | 32.25% | $ 1,813 | $ 1,781 | 98.27% |
| BERKLEY CASUALTY CO | $ 108,688 | $ 32,661 | $ 1,305 | $ - | $ - | 0.00% | 0.00% | $ 2,621 | $ 2,325 | 88.68% |
| BERKLEY INSURANCE CO | $ 34,205,262 | $ 9,857,138 | $ 1,588,605 | $ 11,153,356 | $ 5,899,926 | 63.96% | 28.98% | $ 8,562 | $ 4,703 | 54.93% |
| BERKLEY NATIONAL INS CO | $ 191,596 | $ 96,160 | $ 3,582 | $ - | $ - | 0.00% | 0.00% | $ 12,530 | $ 4,226 | 33.73% |
| BERKLEY REGIONAL INS CO | $ 1,091,454 | $ 973,763 | $ 41,522 | $ - | $ - | 0.00% | 0.00% | $ 5,942 | $ 2,691 | 45.29% |
| BERKSHIRE HATHAWAY ASSUR CORP | $ 1,495,899 | $ 1,390,748 | $ 54,013 | $ 6,996 | $ - | 0.00% | 611.54% | $ - | $ - | 0.00% |
| BERKSHIRE HATHAWAY DIRECT INS CO | $ 928,629 | $ 220,550 | $ (4,861) | $ 79,990 | $ 43,659 | 68.34% | 35.40% | $ 5,038 | $ 3,231 | 64.15% |
| BERKSHIRE HATHAWAY HOMESTATE INS CO | $ 5,329,231 | $ 3,129,426 | $ 171,422 | $ 780,807 | $ 365,254 | 61.11% | 27.14% | $ 9,143 | $ 3,534 | 38.65% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| BERKSHIRE HATHAWAY SPECIALTY INS CO | $ 8,948,222 | $ 5,034,161 | $ 212,814 | $ 1,077,584 | $ 743,560 | 78.68% | 22.01% | $ 11,771 | $ 7,610 | 64.65% |
| BITCO GENERAL INS CORP | $ 1,434,690 | $ 378,782 | $ 73,900 | $ 522,474 | $ 252,062 | 62.26% | 27.52% | $ 1,132 | $ (435) | -38.42% |
| BITCO NATIONAL INS CO | $ 186,510 | $ 100,059 | $ 21,951 | $ 49,427 | $ 12,662 | 26.53% | 38.49% | $ 2,122 | $ (151) | -7.11% |
| BLOOMINGTON FARMERS MUTUAL INS CO | $ 5,075 | $ 3,240 | $ (185) | $ 1,509 | $ 1,008 | 71.65% | 47.12% | $ 2,247 | $ 3,236 | 144.04% |
| BLUE RIDGE INDEMNITY CO | $ 73,244 | $ 24,912 | $ 871 | $ 15,971 | $ 8,274 | 56.75% | 35.21% | $ 5,121 | $ 4,660 | 90.98% |
| BLUESHORE INSURANCE CO | $ 276,371 | $ 92,487 | $ 12,666 | $ 7,369 | $ 78 | 1.06% | 7.61% | $ - | $ - | 0.00% |
| BOND SAFEGUARD INS CO | $ 26,490 | $ 25,230 | $ 360 | $ - | $ - | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| BONDSMAN INSURANCE CO | $ 7,191 | $ 7,096 | $ (2) | $ - | $ (29) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| BOWHEAD INSURANCE CO INC | $ 1,665,093 | $ 486,174 | $ 44,479 | $ 491,677 | $ 277,942 | 66.71% | 27.74% | $ - | $ - | 0.00% |
| BRANCH INSURANCE EXCHANGE | $ 86,098 | $ 27,771 | $ (15,578) | $ 28,864 | $ 25,036 | 103.07% | 46.80% | $ 551 | $ 178 | 32.28% |
| BRICKSTREET MUTUAL INS CO | $ 2,953,116 | $ 1,301,414 | $ 74,219 | $ 683,035 | $ 359,930 | 68.33% | 29.86% | $ 11,086 | $ 5,894 | 53.17% |
| BRIDGE CITY INS CO | $ 237,285 | $ 226,533 | $ 7,634 | $ 1,394 | $ 207 | 16.41% | 38.59% | $ - | $ - | 0.00% |
| BRISTOL WEST INS CO | $ 306,431 | $ 75,830 | $ 4,838 | $ - | $ 261 | 0.00% | 0.00% | $ 15,033 | $ 9,170 | 61.00% |
| BROTHERHOOD MUTUAL INS CO | $ 1,398,110 | $ 450,005 | $ 52,149 | $ 768,224 | $ 410,532 | 61.36% | 34.89% | $ 13,227 | $ 5,460 | 41.28% |
| BUCKEYE STATE MUTUAL INS CO | $ 57,934 | $ 22,134 | $ 775 | $ 39,452 | $ 23,191 | 63.59% | 35.63% | $ - | $ - | 0.00% |
| BUILD AMERICA MUTUAL ASSUR CO | $ 514,050 | $ 224,012 | $ (60,448) | $ 4,833 | $ - | 0.00% | 520.09% | $ 294 | $ - | 0.00% |
| BUILDERS MUTUAL INS CO | $ 1,686,648 | $ 666,944 | $ 66,669 | $ 502,625 | $ 250,938 | 61.28% | 37.17% | $ - | $ 2 | 0.00% |
| BUREAU VERITAS INSPECTION & INS CO | $ 16,845 | $ 12,229 | $ 9,727 | $ 2 | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CALIFORNIA CASUALTY & FIRE INS CO | $ 6,572 | $ 4,191 | $ 97 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CALIFORNIA CASUALTY GENERAL INS CO OF OR | $ 15,698 | $ 7,200 | $ 223 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CALIFORNIA CASUALTY INDEMNITY EXCHANGE | $ 578,122 | $ 172,632 | $ 26,517 | $ 368,944 | $ 223,765 | 72.42% | 21.91% | $ - | $ - | 0.00% |
| CALIFORNIA CASUALTY INS CO | $ 28,733 | $ 28,575 | $ 611 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CALIFORNIA INSURANCE CO | $ 2,125,069 | $ 590,442 | $ (9,131) | $ 702,858 | $ 398,271 | 68.78% | 39.12% | $ - | $ - | 0.00% |
| CAMICO MUTUAL INS CO | $ 114,115 | $ 47,042 | $ 1,573 | $ 35,069 | $ 12,500 | 63.57% | 42.10% | $ 123 | $ 26 | 21.40% |
| CAMPMED CASUALTY & INDEMNITY CO INC | $ 20,256 | $ 20,238 | $ 478 | $ - | $ - | 0.00% | 0.00% | $ 1 | $ (0) | -87.23% |
| CANAL INSURANCE CO | $ 1,325,866 | $ 512,130 | $ 4,272 | $ 457,745 | $ 377,540 | 90.00% | 30.27% | $ 3,283 | $ 2,127 | 64.79% |
| CAPITOL INDEMNITY CORP | $ 785,472 | $ 338,215 | $ 19,014 | $ 139,924 | $ 54,921 | 54.84% | 40.75% | $ 1,033 | $ (122) | -11.84% |
| CAPITOL SPECIALTY INS CORP | $ 214,961 | $ 70,106 | $ 3,788 | $ 29,984 | $ 11,770 | 54.83% | 41.52% | $ 3,444 | $ 814 | 23.64% |
| CAROLINA CASUALTY INS CO | $ 356,546 | $ 123,477 | $ 6,005 | $ - | $ - | 0.00% | 0.00% | $ 2,594 | $ 1,827 | 70.41% |
| CATERPILLAR INSURANCE CO | $ 1,480,949 | $ 763,332 | $ 101,819 | $ 274,153 | $ 196,483 | 72.34% | 12.86% | $ 153 | $ 156 | 101.74% |
| CEDAR INSURANCE CO | $ 37,000 | $ 18,194 | $ (113) | $ 18,214 | $ 8,248 | 63.16% | 37.20% | $ - | $ - | 0.00% |
| CENSTAT CASUALTY CO | $ 32,370 | $ 25,737 | $ 582 | $ 3,740 | $ 3,127 | 86.54% | 25.44% | $ 145 | $ 46 | 32.03% |
| CENTAUR INSURANCE CO | $ - | $ - | $ - | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CENTRAL INSURANCE CO | $ 2,423,799 | $ 1,160,332 | $ 64,556 | $ 789,491 | $ 447,823 | 65.08% | 34.93% | $ 10,240 | $ 7,271 | 71.00% |
| CENTRAL STATES INDEMNITY CO OF OMAHA | $ 1,128,528 | $ 968,271 | $ 19,220 | $ 9,860 | $ 1,204 | 13.44% | 86.30% | $ 479 | $ 199 | 41.67% |
| CENTRAL WISCONSIN MUTUAL INS CO | $ 12,917 | $ 9,092 | $ 384 | $ 3,365 | $ 1,523 | 52.07% | 46.08% | $ 5,157 | $ 1,751 | 33.95% |
| CENTRE INSURANCE CO | $ 27,310 | $ 10,643 | $ 66 | $ - | $ 1,336 | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CENTURION CASUALTY CO | $ 14,118 | $ 12,018 | $ (812) | $ 3,837 | $ 1,537 | 42.06% | 93.32% | $ 100 | $ 12 | 12.45% |
| CENTURY INDEMNITY CO | $ 556,173 | $ 25,000 | $ (93,728) | $ - | $ 46,350 | 0.00% | 0.00% | $ - | $ (840) | 0.00% |
| CENTURY-NATIONAL INSURANCE CO | $ 104,082 | $ 42,778 | $ 2,570 | $ - | $ - | 0.00% | 0.00% | $ 62 | $ 13 | 20.48% |
| CERITY INSURANCE CO | $ 157,276 | $ 54,072 | $ 496 | $ 38,095 | $ 24,289 | 77.14% | 27.24% | $ (22) | $ - | 0.00% |
| CHARTER OAK FIRE INS CO THE | $ 1,357,156 | $ 307,477 | $ 69,645 | $ 496,845 | $ 272,377 | 63.70% | 27.17% | $ 34,426 | $ 5,786 | 16.81% |
| CHEROKEE INSURANCE CO | $ 913,204 | $ 407,011 | $ 40,507 | $ 256,083 | $ 198,206 | 90.68% | 9.28% | $ 573 | $ 550 | 95.94% |

TABLE F

2025 Financial Data of Property and Casualty Insurers ($000s Omitted)

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| CHICAGO INSURANCE CO | $ 85,802 | $ 82,311 | $ 3,728 | $ - | $ - | 0.00% | 0.00% | $ 4 | $ 423 | 999.00% |
| CHIRON INSURANCE CO | $ 29,738 | $ 14,478 | $ (1,825) | $ 993 | $ 535 | 126.84% | 39.50% | $ 374 | $ 95 | 25.47% |
| CHUBB INDEMNITY INS CO | $ 326,566 | $ 187,377 | $ 1,595 | $ - | $ - | 0.00% | 0.00% | $ 16,917 | $ 11,764 | 69.54% |
| CHUBB NATIONAL INS CO | $ 357,282 | $ 210,054 | $ 5,953 | $ - | $ - | 0.00% | 0.00% | $ 3,033 | $ 982 | 32.37% |
| CHURCH INSURANCE CO THE | $ 36,588 | $ 4,045 | $ (22,326) | $ - | $ 17,748 | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CHURCH MUTUAL INS CO SI | $ 2,579,867 | $ 804,215 | $ 68,769 | $ 975,237 | $ 502,840 | 61.86% | 36.04% | $ 28,361 | $ 16,163 | 56.99% |
| CIM INSURANCE CORP | $ 16,800 | $ 16,657 | $ 463 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CINCINNATI CASUALTY CO THE | $ 754,686 | $ 587,841 | $ 17,674 | $ - | $ - | 0.00% | 0.00% | $ 42,361 | $ 34,657 | 81.81% |
| CINCINNATI INDEMNITY CO THE | $ 217,369 | $ 142,229 | $ 6,590 | $ - | $ - | 0.00% | 0.00% | $ 14,138 | $ 4,593 | 32.49% |
| CINCINNATI INSURANCE CO THE | $ 25,846,423 | $ 9,748,710 | $ 962,174 | $ 8,650,963 | $ 4,829,660 | 66.88% | 28.38% | $ 122,715 | $ 70,892 | 57.77% |
| CITIES AND VILLAGES MUTUAL INS CO | $ 51,800 | $ 28,146 | $ (5,313) | $ 17,262 | $ 9,082 | 91.26% | 36.40% | $ 17,508 | $ 9,146 | 52.24% |
| CITIZENS INSURANCE CO OF AMER | $ 1,894,244 | $ 684,170 | $ 142,852 | $ 1,041,130 | $ 584,514 | 62.90% | 25.13% | $ 23,260 | $ 15,542 | 66.82% |
| CITY NATIONAL INS CO | $ 42,468 | $ 26,394 | $ 2,735 | $ 15,995 | $ 7,562 | 53.05% | 31.63% | $ 23 | $ (2) | -8.59% |
| CLARENDON NATIONAL INS CO | $ 799,887 | $ 239,258 | $ 62,071 | $ 16,824 | $ 14,766 | 100.30% | 197.68% | $ - | $ - | 0.00% |
| CLEAR BLUE INS CO | $ 465,970 | $ 230,087 | $ (19,307) | $ - | $ 28,097 | 0.00% | 0.00% | $ 3,436 | $ 2,642 | 76.91% |
| CLEAR SPRING PROP & CSLTY CO | $ 974,700 | $ 182,908 | $ (48,731) | $ 398,023 | $ 348,311 | 107.02% | 25.82% | $ 778 | $ 600 | 77.10% |
| CLEARCOVER INSURANCE CO | $ 121,569 | $ 16,380 | $ (10,697) | $ 39,340 | $ 31,392 | 111.55% | 24.32% | $ 429 | $ 116 | 27.07% |
| CLERMONT INSURANCE CO | $ 29,186 | $ 26,857 | $ 1,622 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CM INDEMNITY INS CO | $ 21,170 | $ 21,046 | $ 420 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| CM REGENT INS CO | $ 82,683 | $ 51,106 | $ 350 | $ - | $ 1,706 | 0.00% | 0.00% | $ 1,437 | $ (298) | -20.71% |
| CM VANTAGE SPECIALTY INS CO | $ 107,290 | $ 52,787 | $ 1,409 | $ - | $ - | 0.00% | 0.00% | $ 1,305 | $ 211 | 16.13% |
| COALITION INSURANCE CO | $ 93,142 | $ 57,936 | $ 5,199 | $ 18,396 | $ 5,992 | 55.95% | 26.67% | $ 811 | $ 466 | 57.47% |
| COFACE NORTH AMER INS CO | $ 174,162 | $ 60,258 | $ (167) | $ 59,149 | $ 18,490 | 35.75% | 73.63% | $ 1,961 | $ 475 | 24.20% |
| COLISEUM REINSURANCE CO | $ 201,532 | $ 123,923 | $ (8,693) | $ (137) | $ 3,096 | -999.00% | -999.00% | $ (1) | $ (112) | 999.00% |
| COLONIAL AMERICAN CSLTY & SURETY CO | $ 21,020 | $ 18,643 | $ 440 | $ - | $ - | 0.00% | 0.00% | $ 53 | $ 7 | 12.60% |
| COLONIAL SURETY CO | $ 131,924 | $ 88,300 | $ 10,825 | $ 21,471 | $ 1,441 | 3.76% | 29.26% | $ 270 | $ (900) | -333.50% |
| COLONY SPECIALTY INS CO | $ 119,481 | $ 30,001 | $ 2,487 | $ - | $ - | 0.00% | 0.00% | $ 381 | $ 199 | 52.41% |
| COLORADO CASUALTY INS CO | $ 17,272 | $ 16,321 | $ 205 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| COMMERCE AND INDUSTRY INS CO | $ 1,758,453 | $ 499,697 | $ 110,561 | $ 417,662 | $ 215,475 | 60.49% | 26.56% | $ 421 | $ (6,895) | -999.00% |
| COMMUNITY INSURANCE CORP | $ 10,519 | $ 7,131 | $ 209 | $ - | $ - | 0.00% | 0.00% | $ 17,922 | $ 15,614 | 87.12% |
| COMPASS INSURANCE CO | $ 11,251 | $ 7,367 | $ (393) | $ - | $ (176) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| COMPSOURCE MUTUAL INS CO | $ 2,201,048 | $ 1,169,537 | $ 68,291 | $ 212,251 | $ 93,309 | 59.20% | 47.10% | $ - | $ - | 0.00% |
| CONCERT INSURANCE CO | $ 149,346 | $ 33,771 | $ 3,054 | $ - | $ (26) | 0.00% | 0.00% | $ 38 | $ 13 | 35.47% |
| CONSOLIDATED INSURANCE CO | $ 14,473 | $ 13,965 | $ (5) | $ - | $ - | 0.00% | 0.00% | $ - | $ (47) | 0.00% |
| CONSTITUTION INSURANCE CO | $ 46,927 | $ 34,011 | $ 3,490 | $ 1,509 | $ 1,379 | 94.44% | 82.49% | $ - | $ - | 0.00% |
| CONTINENTAL CASUALTY CO | $ 51,208,568 | $ 11,577,937 | $ 1,266,318 | $ 9,463,713 | $ 6,419,322 | 81.10% | 28.52% | $ 103,395 | $ 78,013 | 75.45% |
| CONTINENTAL HERITAGE INS CO | $ 45,892 | $ 25,008 | $ 1,595 | $ 6,496 | $ (28) | -0.44% | 85.80% | $ - | $ - | 0.00% |
| CONTINENTAL INDEMNITY CO | $ 768,304 | $ 278,911 | $ 2,831 | $ 150,612 | $ 85,327 | 68.77% | 38.79% | $ 1,538 | $ 274 | 17.83% |
| CONTINENTAL INSURANCE CO THE | $ 2,229,699 | $ 2,059,448 | $ 82,638 | $ - | $ 39,817 | 0.00% | 0.00% | $ 52,973 | $ 61,434 | 115.97% |
| CONTINENTAL WESTERN INS CO | $ 207,652 | $ 115,795 | $ 4,521 | $ - | $ - | 0.00% | 0.00% | $ 3,432 | $ 932 | 27.15% |
| CONTRACTORS BONDING & INS CO | $ 282,638 | $ 107,021 | $ (720) | $ 83,635 | $ 37,415 | 63.77% | 49.30% | $ 48 | $ 8 | 17.72% |
| COPIC INSURANCE CO | $ 765,380 | $ 311,106 | $ 9,866 | $ 177,116 | $ 74,341 | 79.49% | 21.67% | $ 1,686 | $ 206 | 12.20% |
| COREPOINTE INSURANCE CO | $ 51,316 | $ 49,416 | $ 111 | $ - | $ - | 0.00% | 0.00% | $ 696 | $ 105 | 15.09% |

**TABLE F**

**2025 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 % |
| COUNTRY CASUALTY INS CO | $ 85,411 | $ 77,175 | $ 1,594 | $ - | $ - | 0.00% | 0.00% | $ 668 | $ 347 | 51.98% |
| COUNTRY MUTUAL INS CO | $ 8,327,607 | $ 4,508,265 | $ 585,247 | $ 3,602,311 | $ 2,058,823 | 63.16% | 26.00% | $ 19,996 | $ 16,485 | 82.44% |
| COUNTRY PREFERRED INS CO | $ 670,640 | $ 123,883 | $ 12,175 | $ - | $ - | 0.00% | 0.00% | $ 47,753 | $ 33,011 | 69.13% |
| COURTESY INSURANCE CO | $ 1,428,625 | $ 775,006 | $ 30,991 | $ 148,187 | $ 148,785 | 102.32% | 4.13% | $ 1,414 | $ 3,306 | 233.85% |
| CRESTBROOK INSURANCE CO | $ 198,594 | $ 84,603 | $ 2,241 | $ - | $ - | 0.00% | 0.00% | $ 1,364 | $ 320 | 23.48% |
| CRONUS INSURANCE CO | $ 67,917 | $ 54,009 | $ 8,988 | $ 5,664 | $ - | 0.00% | 26.69% | $ 299 | $ - | 0.00% |
| CRUM & FORSTER INDEMNITY CO | $ 121,258 | $ 36,896 | $ 3,593 | $ 45,754 | $ 26,605 | 64.92% | 29.28% | $ 1,380 | $ 38 | 2.76% |
| CRUM AND FORSTER INS CO | $ 118,107 | $ 37,723 | $ 3,482 | $ 45,754 | $ 26,605 | 64.92% | 29.21% | $ - | $ - | 0.00% |
| CUMIS INSURANCE SOCIETY INC | $ 3,389,633 | $ 1,193,778 | $ 119,335 | $ 1,452,879 | $ 826,662 | 62.69% | 31.67% | $ 28,428 | $ 18,453 | 64.91% |
| CUMIS MORTGAGE REINSURANCE CO | $ 96,716 | $ 84,344 | $ 10,889 | $ 42,020 | $ 2,837 | 7.00% | 66.08% | $ - | $ - | 0.00% |
| CURATIVE INSURANCE CO OF IL | $ 6,079 | $ 5,932 | $ (207) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| DAIRYLAND INSURANCE CO | $ 463,010 | $ 457,189 | $ 16,548 | $ - | $ - | 0.00% | 0.00% | $ 1,231 | $ 299 | 24.29% |
| DAIRYLAND NATIONAL INS CO | $ 16,686 | $ 16,379 | $ 348 | $ - | $ - | 0.00% | 0.00% | $ 4,166 | $ 2,499 | 59.98% |
| DAKOTA TRUCK UNDERWRITERS | $ 265,404 | $ 120,515 | $ 4,721 | $ 99,934 | $ 56,974 | 70.96% | 26.20% | $ 690 | $ 204 | 29.53% |
| DB INSURANCE CO LTD (US BRANCH) | $ 1,036,427 | $ 282,742 | $ 5,764 | $ 393,290 | $ 218,447 | 69.71% | 35.80% | $ - | $ - | 0.00% |
| DEALERS ASSURANCE CO | $ 351,395 | $ 157,161 | $ 17,120 | $ 45,067 | $ 20,763 | 46.07% | 29.56% | $ 1,722 | $ 1,263 | 73.37% |
| DENTISTS INSURANCE CO THE | $ 391,742 | $ 189,515 | $ 4,803 | $ 80,218 | $ 37,371 | 81.81% | 35.06% | $ - | $ - | 0.00% |
| DEPOSITORS INSURANCE CO | $ 94,057 | $ 44,507 | $ 911 | $ - | $ - | 0.00% | 0.00% | $ 574 | $ (226) | -39.34% |
| DEVELOPERS SURETY & INDEMNITY CO | $ 790,961 | $ 175,592 | $ 4,400 | $ 266,962 | $ 145,901 | 68.83% | 33.89% | $ 262 | $ 89 | 33.97% |
| DIAMOND INSURANCE CO | $ 84,717 | $ 25,483 | $ (1,313) | $ 37,987 | $ 18,221 | 66.99% | 41.35% | $ 791 | $ 736 | 93.05% |
| DIAMOND STATE INS CO | $ 232,581 | $ 73,104 | $ 6,163 | $ 66,091 | $ 31,807 | 59.88% | 40.75% | $ 1,176 | $ 461 | 39.23% |
| DIGITAL ADVANTAGE INS CO | $ 42,544 | $ 42,132 | $ 1,429 | $ - | $ - | 0.00% | 0.00% | $ - | $ (12) | 0.00% |
| DIRECT NATIONAL INS CO | $ 18,110 | $ 5,791 | $ 119 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| DISTRICTS MUT INS & RISK MANAGEMENT SERVICES | $ 24,628 | $ 16,241 | $ 253 | $ 4,052 | $ 1,342 | 59.53% | 48.97% | $ 8,916 | $ 1,452 | 16.29% |
| DOCTORS CO AN INTERINSURANCE EXCHANGE THE | $ 6,060,206 | $ 3,408,390 | $ 230,366 | $ 944,707 | $ 382,613 | 74.10% | 27.33% | $ 546 | $ 138 | 25.22% |
| DONEGAL MUTUAL INS CO | $ 822,244 | $ 454,614 | $ 53,031 | $ 167,128 | $ 81,780 | 56.28% | 30.48% | $ 11,737 | $ 7,340 | 62.53% |
| DORINCO REINSURANCE CO | $ 2,295,915 | $ 784,278 | $ 64,847 | $ 508,529 | $ 326,565 | 74.02% | 24.16% | $ - | $ - | 0.00% |
| DRIVERS EDGE INS CO | $ 7,826 | $ 7,418 | $ 347 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| EAGLE POINT MUTUAL INS CO | $ 18,793 | $ 12,621 | $ 177 | $ 4,500 | $ 3,438 | 85.46% | 40.21% | $ 9,014 | $ 5,014 | 55.62% |
| EASTERN ADVANTAGE ASSUR CO | $ 59,730 | $ 9,988 | $ (1,374) | $ 20,995 | $ 13,691 | 77.86% | 32.79% | $ 5 | $ - | 0.00% |
| EASTERN ALLIANCE INS CO | $ 290,865 | $ 71,340 | $ (1,493) | $ 119,496 | $ 71,139 | 74.96% | 32.53% | $ 35 | $ - | 0.00% |
| EASTGUARD INSURANCE CO | $ 407,247 | $ 116,170 | $ (7,724) | $ 66,242 | $ 58,971 | 102.08% | 34.16% | $ 85 | $ (972) | -999.00% |
| ECONOMY FIRE & CSLTY CO | $ 442,900 | $ 362,564 | $ 9,952 | $ - | $ - | 0.00% | 0.00% | $ 6,630 | $ 6,714 | 101.26% |
| ECONOMY PREFERRED INS CO | $ 50,424 | $ 25,515 | $ 943 | $ - | $ - | 0.00% | 0.00% | $ 10,082 | $ 5,586 | 55.40% |
| ECONOMY PREMIER ASSUR CO | $ 63,554 | $ 50,199 | $ 1,508 | $ - | $ - | 0.00% | 0.00% | $ 2,054 | $ 866 | 42.17% |
| EMC PROPERTY & CSLTY CO | $ 16,186 | $ 16,089 | $ 248 | $ - | $ - | 0.00% | 0.00% | $ 6,095 | $ 3,850 | 63.15% |
| EMCASCO INSURANCE CO | $ 127,631 | $ 126,390 | $ 3,904 | $ - | $ - | 0.00% | 0.00% | $ 43,266 | $ 25,815 | 59.67% |
| EMPIRE FIRE & MARINE INS CO | $ 63,649 | $ 38,641 | $ 842 | $ - | $ - | 0.00% | 0.00% | $ 3,026 | $ 644 | 21.29% |
| EMPLOYERS ASSURANCE CO | $ 805,162 | $ 209,494 | $ (9,391) | $ 228,567 | $ 145,735 | 77.14% | 29.94% | $ 6,261 | $ 477 | 7.62% |
| EMPLOYERS COMPENSATION INS CO | $ 603,704 | $ 204,640 | $ 3,690 | $ 152,378 | $ 97,157 | 77.14% | 29.81% | $ 1,281 | $ 683 | 53.34% |
| EMPLOYERS INSURANCE CO OF NV | $ 415,462 | $ 266,851 | $ 52,224 | $ 38,095 | $ 24,289 | 77.14% | 29.08% | $ - | $ - | 0.00% |
| EMPLOYERS INSURANCE CO OF WAUSAU | $ 9,437,467 | $ 2,677,701 | $ 430,454 | $ 3,040,319 | $ 1,408,260 | 55.93% | 34.27% | $ 18,581 | $ 21,331 | 114.80% |
| EMPLOYERS MUTUAL CSLTY CO | $ 5,984,127 | $ 2,007,838 | $ 257,829 | $ 2,035,512 | $ 987,423 | 60.08% | 36.02% | $ 62,155 | $ 34,361 | 55.28% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| EMPLOYERS PREFERRED INS CO | $ 1,035,942 | $ 203,697 | $ (16,780) | $ 304,756 | $ 194,314 | 77.14% | 32.19% | $ 5,898 | $ 2,069 | 35.09% |
| ENACT FINANCIAL ASSUR CORP | $ 10,529 | $ 10,472 | $ 130 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| ENACT MORTGAGE INS CORP | $ 6,002,256 | $ 767,828 | $ 608,224 | $ 826,233 | $ 63,022 | 9.13% | 20.90% | $ 12,951 | $ (442) | -3.41% |
| ENACT MORTGAGE INS CORP OF NC | $ 60,901 | $ 38,532 | $ 5,844 | $ 9,466 | $ 2,108 | 23.00% | 19.95% | $ 49 | $ (18) | -37.41% |
| ENCOMPASS INDEMNITY CO | $ 9,544 | $ 8,820 | $ 242 | $ - | $ - | 0.00% | 0.00% | $ 39 | $ (458) | -999.00% |
| ENCOMPASS INSURANCE CO OF AMER | $ 9,254 | $ 8,589 | $ 265 | $ - | $ - | 0.00% | 0.00% | $ - | $ (31) | 0.00% |
| ENDURANCE AMERICAN INS CO | $ 405,860 | $ 187,864 | $ (11,924) | $ - | $ - | 0.00% | 0.00% | $ 11,804 | $ 1,755 | 14.87% |
| ENDURANCE ASSURANCE CORP | $ 19,282,003 | $ 4,548,907 | $ 775,646 | $ 5,355,715 | $ 3,389,188 | 71.44% | 25.73% | $ 556 | $ 436 | 78.39% |
| ENDURANCE RISK SOLUTIONS ASSUR CO | $ 88,838 | $ 33,960 | $ (2,920) | $ - | $ - | 0.00% | 0.00% | $ 15 | $ 7 | 47.64% |
| ERIE INSURANCE CO | $ 2,109,654 | $ 251,124 | $ (9,303) | $ 632,319 | $ 438,794 | 77.53% | 27.22% | $ 182,020 | $ 172,721 | 94.89% |
| ERIE INSURANCE CO OF NY | $ 182,644 | $ 20,317 | $ (1,333) | $ 63,232 | $ 43,879 | 77.53% | 27.22% | $ 4 | $ (5) | -108.21% |
| ERIE INSURANCE EXCHANGE | $ 25,895,672 | $ 10,069,431 | $ 547,353 | $ 11,950,831 | $ 8,293,198 | 77.53% | 27.22% | $ 245,647 | $ 203,925 | 83.02% |
| ERIE INSURANCE PROP & CSLTY CO | $ 152,792 | $ 14,808 | $ 344 | $ - | $ - | 0.00% | 0.00% | $ 24 | $ (16) | -64.84% |
| ESSENT GUARANTY INC | $ 4,011,506 | $ 951,100 | $ 480,600 | $ 551,462 | $ 83,652 | 15.23% | 12.61% | $ 10,433 | $ 631 | 6.05% |
| ESSENTIA INSURANCE CO | $ 155,235 | $ 36,534 | $ 962 | $ - | $ - | 0.00% | 0.00% | $ 15,442 | $ 6,138 | 39.75% |
| ESURANCE INSURANCE CO | $ 61,061 | $ 58,480 | $ 833 | $ - | $ - | 0.00% | 0.00% | $ - | $ (317) | 0.00% |
| ESURANCE INSURANCE CO OF NJ | $ 9,048 | $ 8,451 | $ 317 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| ESURANCE PROPERTY & CSLTY INS CO | $ 20,425 | $ 20,305 | $ 262 | $ - | $ - | 0.00% | 0.00% | $ - | $ (6) | 0.00% |
| EULER HERMES NORTH AMER INS CO | $ 1,295,777 | $ 408,037 | $ 77,302 | $ 347,046 | $ 124,651 | 41.94% | 44.74% | $ 7,952 | $ 1,568 | 19.72% |
| EVEREST DENALI INS CO | $ 127,720 | $ 19,005 | $ 1,239 | $ - | $ - | 0.00% | 0.00% | $ 560 | $ 3,685 | 657.95% |
| EVEREST NATIONAL INS CO | $ 1,563,794 | $ 322,274 | $ (6,273) | $ - | $ - | 0.00% | 0.00% | $ 16,877 | $ 16,094 | 95.36% |
| EVEREST PREMIER INS CO | $ 221,231 | $ 22,090 | $ 1,647 | $ - | $ - | 0.00% | 0.00% | $ 5,800 | $ 8,019 | 138.27% |
| EVEREST REINSURANCE CO | $ 32,608,597 | $ 8,855,528 | $ 836,544 | $ 9,161,462 | $ 6,188,087 | 74.79% | 27.83% | $ 10,520 | $ 7,498 | 71.28% |
| EVERGREEN NATIONAL INDEMNITY CO | $ 70,475 | $ 49,805 | $ 9,237 | $ 18,499 | $ 6,238 | 33.95% | 66.21% | $ 2,154 | $ (27) | -1.26% |
| EVERSPAN INSURANCE CO | $ 158,456 | $ 73,395 | $ 1,162 | $ 28,901 | $ 17,847 | 70.20% | 30.71% | $ 1,337 | $ 849 | 63.50% |
| EXCESS SHARE INS CORP | $ 121,641 | $ 32,244 | $ 1,941 | $ 8,812 | $ 4,000 | 45.39% | 59.42% | $ 25 | $ - | 0.00% |
| EXECUTIVE RISK INDEMNITY INC | $ 8,592,413 | $ 2,138,828 | $ 277,070 | $ 2,619,812 | $ 1,593,678 | 72.53% | 24.03% | $ 4,743 | $ 2,867 | 60.46% |
| EXPLORER INSURANCE CO | $ 1,162,840 | $ 286,929 | $ 24,802 | $ 431,405 | $ 237,114 | 63.76% | 35.44% | $ - | $ - | 0.00% |
| FACTORY MUTUAL INS CO | $ 38,312,104 | $ 29,312,480 | $ 2,594,722 | $ 5,457,303 | $ 2,119,529 | 40.27% | 33.54% | $ 86,873 | $ 46,817 | 53.89% |
| FAIR AMERICAN INS & REINSURANCE CO | $ 312,409 | $ 218,017 | $ 8,448 | $ 31,952 | $ 25,997 | 85.72% | 15.47% | $ 4,689 | $ 1,938 | 41.34% |
| FALLS LAKE NATL INS CO | $ 2,331,338 | $ 266,608 | $ 5,757 | $ 42,020 | $ 24,718 | 79.47% | 30.60% | $ 4,450 | $ 3,926 | 88.23% |
| FARMERS AUTOMOBILE INS ASSN THE | $ 1,044,318 | $ 405,726 | $ 13,200 | $ 412,294 | $ 243,728 | 69.29% | 33.51% | $ 19,444 | $ 10,390 | 53.44% |
| FARMERS CASUALTY INS CO | $ 95,019 | $ 80,606 | $ 2,297 | $ - | $ - | 0.00% | 0.00% | $ 36 | $ 43 | 119.63% |
| FARMERS DIRECT PROP & CSLTY INS CO | $ 71,916 | $ 56,854 | $ 1,769 | $ - | $ - | 0.00% | 0.00% | $ 3,611 | $ 1,483 | 41.06% |
| FARMERS GROUP PROP & CSLTY INS CO | $ 338,644 | $ 306,696 | $ 9,894 | $ - | $ - | 0.00% | 0.00% | $ 6,814 | $ 2,973 | 43.62% |
| FARMERS INSURANCE EXCHANGE | $ 28,350,706 | $ 8,303,336 | $ 1,239,571 | $ 10,066,403 | $ 4,983,016 | 55.95% | 26.37% | $ 27,016 | $ 12,618 | 46.70% |
| FARMERS MUTUAL HAIL INS CO SI | $ 1,415,471 | $ 588,214 | $ 97,115 | $ 691,416 | $ 486,776 | 75.82% | 9.13% | $ 47,447 | $ 44,440 | 93.66% |
| FARMERS PROPERTY & CSLTY INS CO | $ 4,931,619 | $ 2,579,019 | $ 82,505 | $ - | $ 12,380 | 0.00% | 0.00% | $ 7,489 | $ 3,411 | 45.55% |
| FARMERS SPECIALTY INS CO | $ 20,919 | $ 20,855 | $ 649 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FARMINGTON CASUALTY CO | $ 1,502,025 | $ 356,808 | $ 77,672 | $ 579,000 | $ 317,416 | 63.70% | 27.17% | $ 486 | $ 326 | 67.18% |
| FCCI INSURANCE CO | $ 3,264,450 | $ 1,131,338 | $ 96,776 | $ 1,180,066 | $ 601,363 | 63.06% | 34.83% | $ - | $ - | 0.00% |
| FEDERAL INSURANCE CO | $ 22,765,012 | $ 5,451,557 | $ 804,654 | $ 6,549,530 | $ 3,984,196 | 72.53% | 24.03% | $ 123,576 | $ 49,387 | 39.97% |
| FEDERATED MUTUAL INS CO | $ 12,222,820 | $ 6,587,783 | $ 566,632 | $ 2,634,959 | $ 1,406,792 | 63.71% | 22.91% | $ 63,258 | $ 23,833 | 37.68% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| PROPERTY & CASUALTY INSURER | FINANCIAL DATA: ADMITTED ASSETS | FINANCIAL DATA: CAPITAL AND SURPLUS | FINANCIAL DATA: NET INCOME | NATIONWIDE OPERATIONS: NET PREMIUMS EARNED | NATIONWIDE OPERATIONS: NET LOSSES INCURRED | NATIONWIDE OPERATIONS: LOSS RATIO % | NATIONWIDE OPERATIONS: EXPENSE RATIO % | WISCONSIN OPERATIONS: DIRECT PREMIUMS EARNED | WISCONSIN OPERATIONS: DIRECT LOSSES INCURRED | WISCONSIN OPERATIONS: PURE LOSS RATIO % |
|---|---|---|---|---|---|---|---|---|---|---|
| FEDERATED RESERVE INS CO | $ 298,835 | $ 176,407 | $ 11,815 | $ 58,555 | $ 31,262 | 63.71% | 22.91% | $ 24,589 | $ 11,691 | 47.54% |
| FEDERATED RURAL ELECTRIC INS EXCHANGE | $ 836,707 | $ 306,421 | $ 30,375 | $ 218,564 | $ 157,268 | 84.98% | 12.13% | $ 5,446 | $ 2,576 | 47.30% |
| FEDERATED SERVICE INS CO | $ 775,712 | $ 408,428 | $ 38,960 | $ 175,664 | $ 93,786 | 63.71% | 22.91% | $ 5,291 | $ 3,228 | 61.02% |
| FIDELITY AND DEPOSIT CO OF MD | $ 247,274 | $ 187,269 | $ 3,548 | $ - | $ - | 0.00% | 0.00% | $ 9,480 | $ (106) | -1.12% |
| FIDELITY AND GUARANTY INS CO | $ 67,667 | $ 22,391 | $ 361 | $ - | $ - | 0.00% | 0.00% | $ 6,480 | $ 6,664 | 102.84% |
| FIDELITY AND GUARANTY INS UNDERWRITERS INC | $ 187,205 | $ 101,847 | $ 7,442 | $ 39,123 | $ 21,447 | 63.70% | 27.16% | $ - | $ (63) | 0.00% |
| FINANCIAL INDEMNITY CO | $ 24,755 | $ 14,206 | $ 341 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FINANCIAL PACIFIC INS CO | $ 307,656 | $ 106,071 | $ 10,997 | $ 98,003 | $ 47,726 | 59.29% | 35.64% | $ - | $ - | 0.00% |
| FINIAL REINSURANCE CO | $ 1,296,274 | $ 923,329 | $ 186,537 | $ 168 | $ 3,854 | 999.00% | 130.52% | $ - | $ - | 0.00% |
| FIRE INSURANCE EXCHANGE | $ 4,394,949 | $ 1,594,817 | $ 213,622 | $ 1,458,899 | $ 721,898 | 55.91% | 26.37% | $ 18,674 | $ 13,266 | 71.04% |
| FIREMANS FUND INS CO | $ 2,199,277 | $ 1,481,035 | $ 26,821 | $ 19,625 | $ 91,172 | 804.56% | 69.23% | $ 15,948 | $ 13,336 | 83.62% |
| FIREMENS INSURANCE CO OF WA DC | $ 133,513 | $ 39,326 | $ 2,172 | $ - | $ - | 0.00% | 0.00% | $ 3,063 | $ 429 | 14.01% |
| FIRST AMERICAN PROP & CSLTY INS CO | $ 26,650 | $ 23,942 | $ 387 | $ - | $ (534) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FIRST CHICAGO INS CO | $ 417,421 | $ 126,048 | $ 12,778 | $ 199,617 | $ 104,908 | 66.80% | 31.63% | $ 9,420 | $ 4,877 | 51.77% |
| FIRST COLONIAL INS CO | $ 291,332 | $ 100,841 | $ (9,184) | $ 36,489 | $ 39,072 | 110.77% | 24.74% | $ 216 | $ 161 | 74.57% |
| FIRST DAKOTA INDEMNITY CO | $ 126,974 | $ 50,122 | $ 1,836 | $ 49,221 | $ 28,065 | 70.96% | 25.73% | $ 24,588 | $ 18,840 | 76.62% |
| FIRST FINANCIAL INS CO | $ 763,187 | $ 575,075 | $ 20,245 | $ 47,123 | $ 19,087 | 62.88% | 38.81% | $ 321 | $ (11) | -3.32% |
| FIRST FOUNDERS ASSUR CO | $ 112,966 | $ 101,224 | $ 1,813 | $ 2,024 | $ 297 | 15.28% | 69.06% | $ 20 | $ 3 | 13.24% |
| FIRST GUARD INS CO | $ 54,218 | $ 46,000 | $ 3,338 | $ - | $ (936) | 0.00% | 0.00% | $ 224 | $ 187 | 83.37% |
| FIRST LIBERTY INS CORP THE | $ 21,729 | $ 21,020 | $ 137 | $ - | $ - | 0.00% | 0.00% | $ 1,576 | $ (199) | -12.62% |
| FIRST NATIONAL INS CO OF AMER | $ 68,463 | $ 67,966 | $ 1,772 | $ - | $ - | 0.00% | 0.00% | $ 337 | $ 976 | 289.76% |
| FLAGSHIP CITY INS CO | $ 64,038 | $ 14,949 | $ 341 | $ - | $ - | 0.00% | 0.00% | $ 821 | $ 472 | 57.51% |
| FLORIDA CASUALTY INS CO | $ 9,876 | $ 9,709 | $ (458) | $ 30 | $ 5 | 31.00% | 999.00% | $ - | $ - | 0.00% |
| FLORISTS INSURANCE CO | $ 7,748 | $ 7,388 | $ 234 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FLORISTS MUTUAL INS CO | $ 180,315 | $ 35,167 | $ 4,301 | $ 52,079 | $ 32,062 | 72.93% | 26.66% | $ 227 | $ 455 | 200.27% |
| FMH AG RISK INS CO | $ 7,561 | $ 7,515 | $ (61) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FOREMOST INSURANCE CO GRAND RAPIDS MI | $ 4,541,791 | $ 2,143,391 | $ 82,673 | $ - | $ 626 | 0.00% | 0.00% | $ 67,473 | $ 32,075 | 47.54% |
| FOREMOST PROPERTY & CSLTY INS CO | $ 78,723 | $ 21,840 | $ 808 | $ - | $ - | 0.00% | 0.00% | $ 1,856 | $ 573 | 30.86% |
| FOREMOST SIGNATURE INS CO | $ 32,075 | $ 23,315 | $ 866 | $ - | $ - | 0.00% | 0.00% | $ - | $ (17) | 0.00% |
| FORGE INSURANCE CO | $ 78,293 | $ 41,773 | $ 3,201 | $ 31,134 | $ 13,078 | 49.77% | 42.76% | $ 614 | $ 90 | 14.70% |
| FORTITUDE CASUALTY INS CO | $ 8,133 | $ 7,956 | $ (632) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| FORTRESS INSURANCE CO | $ 184,813 | $ 91,034 | $ 6,715 | $ 28,195 | $ 6,880 | 57.95% | 34.63% | $ 109 | $ (267) | -244.08% |
| FORTUITY INSURANCE CO | $ 75,691 | $ 26,170 | $ 1,746 | $ 35,753 | $ 19,656 | 63.93% | 34.29% | $ - | $ - | 0.00% |
| FORWARD MUTUAL INS CO | $ 9,281 | $ 8,145 | $ 129 | $ 1,163 | $ 651 | 66.06% | 57.47% | $ 2,088 | $ 540 | 25.88% |
| FOUNDERS INSURANCE CO | $ 276,430 | $ 112,326 | $ 7,034 | $ 88,563 | $ 45,974 | 66.14% | 31.03% | $ 4,529 | $ 2,698 | 59.59% |
| FRANK WINSTON CRUM INS CO | $ 266,242 | $ 64,435 | $ 2,331 | $ 62,227 | $ 37,371 | 79.06% | 27.42% | $ 14 | $ 1 | 7.36% |
| FRANKENMUTH INSURANCE CO | $ 2,247,865 | $ 912,221 | $ 44,989 | $ 929,573 | $ 511,050 | 63.93% | 34.29% | $ 44,366 | $ 26,523 | 59.78% |
| FREEDOM SPECIALTY INS CO | $ 74,834 | $ 26,843 | $ 743 | $ - | $ - | 0.00% | 0.00% | $ - | $ 261 | 0.00% |
| FREMONT INSURANCE CO | $ 206,208 | $ 45,239 | $ 6,959 | $ 96,333 | $ 58,893 | 68.70% | 28.45% | $ 5,315 | $ 3,893 | 73.25% |
| GARRISON PROPERTY & CSLTY INS CO | $ 6,534,655 | $ 2,364,598 | $ 453,566 | $ 4,328,035 | $ 2,777,264 | 73.36% | 12.81% | $ 12,876 | $ 14,831 | 115.18% |
| GATEWAY INSURANCE CO | $ 20,754 | $ 7,072 | $ (3,376) | $ 305 | $ (450) | 494.96% | -999.00% | $ 1 | $ 29 | 999.00% |
| GEICO ADVANTAGE INS CO | $ 14,346 | $ 13,848 | $ 141 | $ - | $ - | 0.00% | 0.00% | $ 27,203 | $ 25,943 | 95.37% |
| GEICO CASUALTY CO | $ 15,538 | $ 14,732 | $ (189) | $ - | $ - | 0.00% | 0.00% | $ 65,136 | $ 37,253 | 57.19% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| GEICO CHOICE INS CO | $ 14,016 | $ 13,763 | $ 299 | $ - | $ - | 0.00% | 0.00% | $ 5,133 | $ 3,609 | 70.31% |
| GEICO GENERAL INS CO | $ 25,334,968 | $ 13,233,598 | $ 2,330,786 | $ 13,525,663 | $ 9,494,859 | 76.57% | 8.58% | $ 13,433 | $ 7,318 | 54.48% |
| GEICO INDEMNITY CO | $ 6,770,808 | $ 6,719,264 | $ 4,410,331 | $ - | $ - | 0.00% | 0.00% | $ 8,006 | $ 3,885 | 48.52% |
| GEICO MARINE INS CO | $ 31,456 | $ 28,574 | $ 1,134 | $ - | $ - | 0.00% | 0.00% | $ 17,663 | $ 15,380 | 87.08% |
| GEICO SECURE INS CO | $ 13,818 | $ 13,650 | $ 388 | $ - | $ - | 0.00% | 0.00% | $ 90,914 | $ 65,799 | 72.37% |
| GENERAL AUTOMOBILE INS CO INC THE | $ 57,821 | $ 45,902 | $ 1,352 | $ - | $ - | 0.00% | 0.00% | $ 1,926 | $ 848 | 44.04% |
| GENERAL CASUALTY CO OF WI | $ 1,684,222 | $ 309,145 | $ 23,233 | $ 807,654 | $ 592,811 | 80.34% | 19.95% | $ 650 | $ (1,927) | -296.37% |
| GENERAL CASUALTY INS CO | $ 10,111 | $ 9,741 | $ 286 | $ - | $ - | 0.00% | 0.00% | $ - | $ (5) | 0.00% |
| GENERAL INSURANCE CO OF AMER | $ 118,471 | $ 112,385 | $ 2,063 | $ - | $ - | 0.00% | 0.00% | $ 604 | $ 49 | 8.17% |
| GENERAL REINSURANCE CORP | $ 26,520,003 | $ 16,296,555 | $ 1,563,872 | $ 2,968,214 | $ 1,336,485 | 48.78% | 27.78% | $ - | $ (102) | 0.00% |
| GENERAL SECURITY NATL INS CO | $ 293,578 | $ 200,757 | $ 4,080 | $ 5,159 | $ (562) | 10.68% | 18.78% | $ 590 | $ 205 | 34.78% |
| GENERAL STAR NATL INS CO | $ 206,576 | $ 129,449 | $ 7,152 | $ 17,718 | $ 8,912 | 62.58% | 31.65% | $ 13 | $ (9) | -67.17% |
| GENERALI (UNITED STATES BRANCH) | $ 1,119,883 | $ 404,783 | $ 88,487 | $ 946,862 | $ 427,263 | 48.09% | 41.60% | $ 15,144 | $ 5,060 | 33.41% |
| GENERALI USA INS CO | $ 10,611 | $ 10,523 | $ 199 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| GENESIS INSURANCE CO | $ 169,169 | $ 89,261 | $ (6,635) | $ 5,878 | $ 18,135 | 328.44% | 27.53% | $ - | $ (12) | 0.00% |
| GEOVERA INSURANCE CO | $ 194,966 | $ 63,469 | $ 14,781 | $ 57,095 | $ 8,007 | 28.83% | 41.93% | $ - | $ - | 0.00% |
| GERMANTOWN MUTUAL INS CO | $ 186,959 | $ 97,822 | $ 9,550 | $ 92,625 | $ 54,992 | 63.34% | 28.34% | $ 91,742 | $ 55,645 | 60.65% |
| GLATFELTER INSURANCE CO | $ 49,449 | $ 28,628 | $ 1,126 | $ - | $ - | 0.00% | 0.00% | $ - | $ 67 | 0.00% |
| GLENCAR INSURANCE CO | $ 239,765 | $ 68,948 | $ 3,613 | $ 71,382 | $ 39,295 | 68.43% | 35.87% | $ 142 | $ 123 | 86.26% |
| GLOBAL REINSURANCE CORP OF AMER | $ 114,514 | $ 43,811 | $ 54 | $ 95 | $ 118 | -266.61% | 999.00% | $ - | $ - | 0.00% |
| GM NATIONAL INS CO | $ 199,255 | $ 136,014 | $ (60,037) | $ 45,495 | $ 44,351 | 142.25% | 104.06% | $ 12 | $ 3 | 25.98% |
| GOVERNMENT EMPLOYEES INS CO | $ 90,998,347 | $ 66,543,358 | $ 5,169,046 | $ 15,189,811 | $ 9,999,394 | 71.65% | 14.04% | $ 3,655 | $ 1,476 | 40.40% |
| GOVERNMENTAL INTERINSURANCE EXCHANGE | $ 49,454 | $ 34,022 | $ (2,366) | $ 5,986 | $ 3,597 | 111.79% | 46.41% | $ - | $ - | 0.00% |
| GRAIN DEALERS MUTUAL INS CO | $ 30,592 | $ 30,226 | $ 2,678 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| GRANGE INDEMNITY INS CO | $ 33,354 | $ 32,368 | $ (108) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| GRANGE INSURANCE CO | $ 3,324,845 | $ 1,506,287 | $ 238,678 | $ 1,476,270 | $ 786,224 | 63.62% | 30.41% | $ 29 | $ 43 | 148.76% |
| GRANITE RE INC | $ 236,479 | $ 113,462 | $ 11,058 | $ 58,555 | $ 31,262 | 63.71% | 22.91% | $ 3,702 | $ (40) | -1.07% |
| GRANITE STATE INS CO | $ 30,505 | $ 27,522 | $ 972 | $ - | $ - | 0.00% | 0.00% | $ 3,040 | $ (587) | -19.29% |
| GRAY INSURANCE CO THE | $ 627,913 | $ 278,441 | $ 25,947 | $ 160,026 | $ 86,088 | 62.66% | 30.17% | $ 85 | $ 17 | 20.07% |
| GREAT AMERICAN ALLIANCE INS CO | $ 32,614 | $ 32,577 | $ 1,130 | $ - | $ - | 0.00% | 0.00% | $ 14,764 | $ 6,507 | 44.07% |
| GREAT AMERICAN ASSUR CO | $ 26,104 | $ 26,076 | $ 941 | $ - | $ - | 0.00% | 0.00% | $ 11,153 | $ 1,915 | 17.17% |
| GREAT AMERICAN INS CO | $ 14,281,734 | $ 3,600,350 | $ 858,397 | $ 5,037,589 | $ 2,398,934 | 59.00% | 30.79% | $ 110,288 | $ 49,236 | 44.64% |
| GREAT AMERICAN INS CO OF NY | $ 267,310 | $ 266,883 | $ 9,327 | $ - | $ - | 0.00% | 0.00% | $ 178 | $ (377) | -211.54% |
| GREAT AMERICAN SECURITY INS CO | $ 16,524 | $ 16,501 | $ 535 | $ - | $ - | 0.00% | 0.00% | $ 2,526 | $ 1,089 | 43.10% |
| GREAT AMERICAN SPIRIT INS CO | $ 19,084 | $ 19,059 | $ 681 | $ - | $ - | 0.00% | 0.00% | $ 5,519 | $ 6,131 | 111.09% |
| GREAT DIVIDE INS CO | $ 222,079 | $ 128,889 | $ 4,614 | $ - | $ - | 0.00% | 0.00% | $ 1,903 | $ 883 | 46.40% |
| GREAT MIDWEST INS CO | $ 1,328,354 | $ 871,998 | $ 28,100 | $ 265,362 | $ 113,560 | 51.23% | 39.63% | $ 8,419 | $ 3,046 | 36.18% |
| GREAT NORTHERN INS CO | $ 636,483 | $ 458,456 | $ 13,295 | $ - | $ - | 0.00% | 0.00% | $ 18,763 | $ 12,153 | 64.78% |
| GREAT NORTHWEST INS CO | $ 41,531 | $ 11,437 | $ 753 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| GREAT PLAINS CSLTY INC | $ 63,659 | $ 53,507 | $ 2,188 | $ 8,424 | $ 3,754 | 51.63% | 38.85% | $ 146 | $ 8 | 5.55% |
| GREAT WEST CSLTY CO | $ 3,499,009 | $ 810,979 | $ 167,095 | $ 1,742,820 | $ 1,087,412 | 72.87% | 21.30% | $ 67,506 | $ 39,627 | 58.70% |
| GREATER MID-ATLANTIC INDEMNITY CO | $ 10,813 | $ 10,783 | $ 252 | $ - | $ - | 0.00% | 0.00% | $ 381 | $ 32 | 8.47% |
| GREATER MIDWESTERN INDEMNITY CO | $ 10,813 | $ 10,785 | $ 243 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| GREATER NEW YORK MUTUAL INS CO | $ 3,386,053 | $ 1,100,187 | $ 132,625 | $ 1,058,128 | $ 538,589 | 68.45% | 24.16% | $ 7,729 | $ 1,746 | 22.58% |
| GREEN COUNTY MUTUAL INS CO | $ 3,855 | $ 1,958 | $ (791) | $ 1,796 | $ 1,767 | 107.81% | 46.52% | $ 3,031 | $ 3,003 | 99.10% |
| GREENWICH INSURANCE CO | $ 16,601,415 | $ 4,017,255 | $ 440,314 | $ 3,608,744 | $ 2,230,799 | 72.32% | 23.62% | $ 13,937 | $ 10,331 | 74.13% |
| GREENWOOD INSURANCE CO | $ 27,581 | $ 9,692 | $ 343 | $ 5,377 | $ 3,320 | 70.20% | 35.52% | $ - | $ - | 0.00% |
| GREYSTONE INSURANCE CO | $ 119,134 | $ 114,619 | $ 3,600 | $ - | $ - | 0.00% | 0.00% | $ - | $ (1) | 0.00% |
| GRINNELL COMPASS INC | $ 19,877 | $ 10,249 | $ 58 | $ - | $ - | 0.00% | 0.00% | $ 4,181 | $ 3,838 | 91.81% |
| GRINNELL MUTUAL REINSURANCE CO SI | $ 1,914,694 | $ 1,104,716 | $ 263,014 | $ 899,156 | $ 337,985 | 44.22% | 28.19% | $ 11,642 | $ 4,536 | 38.96% |
| GRINNELL SELECT INS CO | $ 35,315 | $ 17,523 | $ 80 | $ - | $ - | 0.00% | 0.00% | $ 2,276 | $ 602 | 26.47% |
| GUARANTEE COMPANY OF NORTH AMER USA THE | $ 61,750 | $ 61,497 | $ (889) | $ - | $ - | 0.00% | 0.00% | $ 22 | $ 1 | 2.86% |
| GUIDEONE AMERICA INS CO | $ 16,869 | $ 16,619 | $ 442 | $ - | $ - | 0.00% | 0.00% | $ - | $ (3) | 0.00% |
| GUIDEONE ELITE INS CO | $ 38,673 | $ 29,693 | $ 742 | $ - | $ - | 0.00% | 0.00% | $ 228 | $ 4 | 1.66% |
| GUIDEONE INSURANCE CO | $ 1,483,708 | $ 589,543 | $ 11,993 | $ 453,622 | $ 228,457 | 62.52% | 38.79% | $ 3,667 | $ 1,876 | 51.17% |
| GUIDEONE SPECIALTY INS CO | $ 307,841 | $ 90,138 | $ 5,405 | $ 113,406 | $ 57,114 | 62.52% | 38.82% | $ 547 | $ 185 | 33.91% |
| GUILDERLAND REINSURANCE CO | $ 8,430 | $ 7,587 | $ 1,113 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| HALLMARK INSURANCE CO | $ 24,775 | $ 21,159 | $ 851 | $ - | $ - | 0.00% | 0.00% | $ - | $ (62) | 0.00% |
| HALLMARK NATIONAL INS CO | $ 9,577 | $ 8,201 | $ 203 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| HANOVER AMERICAN INS CO THE | $ 39,157 | $ 39,144 | $ 1,134 | $ - | $ - | 0.00% | 0.00% | $ 3,521 | $ 1,269 | 36.04% |
| HANOVER INSURANCE CO THE | $ 12,137,549 | $ 3,328,483 | $ 578,270 | $ 5,113,951 | $ 2,497,632 | 60.12% | 32.98% | $ 69,151 | $ 41,351 | 59.80% |
| HARCO NATIONAL INS CO | $ 1,828,802 | $ 1,214,398 | $ 28,374 | $ 325,479 | $ 141,118 | 57.56% | 41.54% | $ 1,626 | $ 245 | 15.05% |
| HARLEYSVILLE INSURANCE CO | $ 95,029 | $ 77,651 | $ 2,407 | $ - | $ - | 0.00% | 0.00% | $ 1,833 | $ 6,685 | 364.71% |
| HARLEYSVILLE PREFERRED INS CO | $ 59,643 | $ 54,948 | $ 1,562 | $ - | $ - | 0.00% | 0.00% | $ 36 | $ 276 | 758.90% |
| HARLEYSVILLE WORCESTER INS CO | $ 65,791 | $ 59,488 | $ 1,628 | $ - | $ - | 0.00% | 0.00% | $ 302 | $ 583 | 193.17% |
| HARTFORD ACCIDENT & INDEMNITY CO | $ 15,380,641 | $ 3,930,399 | $ 962,198 | $ 4,810,204 | $ 2,423,299 | 60.16% | 29.10% | $ 1,296 | $ 745 | 57.48% |
| HARTFORD CASUALTY INS CO | $ 2,864,702 | $ 955,193 | $ 144,654 | $ 809,303 | $ 407,713 | 60.16% | 29.10% | $ 32,972 | $ 15,124 | 45.87% |
| HARTFORD FIRE INS CO | $ 29,853,246 | $ 13,309,637 | $ 1,982,340 | $ 6,106,560 | $ 3,029,486 | 59.11% | 28.77% | $ 32,833 | $ 16,188 | 49.30% |
| HARTFORD INSURANCE CO OF THE MIDWEST | $ 582,995 | $ 408,174 | $ 25,136 | $ 73,573 | $ 37,065 | 60.16% | 29.10% | $ 1,638 | $ 1,651 | 100.82% |
| HARTFORD STEAM BOILER INSPECTION & INS CO OF CT | $ 16,204 | $ 14,997 | $ 196 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| HARTFORD STEAM BOILER INSPECTION & INS CO THE | $ 2,544,447 | $ 1,020,461 | $ 345,605 | $ 1,791,216 | $ 371,591 | 23.23% | 55.11% | $ 2,665 | $ 79 | 2.95% |
| HARTFORD UNDERWRITERS INS CO | $ 2,035,605 | $ 645,868 | $ 114,998 | $ 588,584 | $ 296,519 | 60.16% | 29.10% | $ 7,980 | $ 5,708 | 71.53% |
| HASTINGS INSURANCE CO | $ 1,103,003 | $ 568,841 | $ 43,134 | $ 382,370 | $ 226,871 | 67.17% | 33.68% | $ 53,674 | $ 40,211 | 74.92% |
| HAWKEYE-SECURITY INSURANCE CO | $ 14,704 | $ 14,546 | $ (159) | $ - | $ - | 0.00% | 0.00% | $ - | $ (1,790) | 0.00% |
| HDI GLOBAL INS CO | $ 1,238,760 | $ 561,737 | $ 890 | $ 119,492 | $ 97,037 | 106.07% | 15.60% | $ 9,982 | $ 19,989 | 200.26% |
| HDI GLOBAL SELECT INS CO | $ 75,830 | $ 54,531 | $ 1,910 | $ 20,735 | $ 9,554 | 51.89% | 35.91% | $ 414 | $ 94 | 22.82% |
| HEALTHPARTNERS INSURANCE CO | $ 476,364 | $ 189,396 | $ (15,080) | $ 1,358,568 | $ 1,273,583 | 94.82% | 7.95% | $ 338,513 | $ 315,717 | 93.27% |
| HERITAGE INDEMNITY CO | $ 21,428 | $ 21,641 | $ 631 | $ - | $ - | 0.00% | 0.00% | $ 101 | $ 65 | 63.62% |
| HIROAD ASSURANCE CO | $ 68,558 | $ 34,291 | $ 1,625 | $ 18 | $ (402) | -999.00% | 25.27% | $ - | $ - | 0.00% |
| HISCOX INSURANCE CO INC | $ 2,182,031 | $ 665,462 | $ 93,127 | $ 677,546 | $ 296,578 | 55.94% | 38.49% | $ 5,219 | $ 1,265 | 24.24% |
| HOME-OWNERS INSURANCE CO | $ 2,609,376 | $ 1,812,896 | $ 84,415 | $ 365,052 | $ 194,786 | 64.39% | 31.89% | $ - | $ - | 0.00% |
| HOMESITE INDEMNITY CO | $ 72,234 | $ 13,358 | $ 160 | $ - | $ - | 0.00% | 0.00% | $ 584 | $ 68 | 11.70% |
| HOMESITE INSURANCE CO | $ 697,696 | $ 78,529 | $ 1,743 | $ - | $ - | 0.00% | 0.00% | $ 11,305 | $ 4,596 | 40.65% |
| HOMESITE INSURANCE CO OF THE MIDWEST | $ 1,805,737 | $ 116,542 | $ 1,471 | $ - | $ - | 0.00% | 0.00% | $ 105,590 | $ 80,780 | 76.50% |
| HORACE MANN INS CO | $ 581,808 | $ 211,821 | $ 41,784 | $ 328,090 | $ 175,478 | 61.98% | 27.73% | $ 2,124 | $ 1,368 | 64.42% |
| HORACE MANN PROP & CSLTY INS CO | $ 354,304 | $ 136,786 | $ 28,938 | $ 211,258 | $ 112,991 | 61.98% | 27.76% | $ 598 | $ 282 | 47.05% |

**TABLE F**
**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| PROPERTY & CASUALTY INSURER | FINANCIAL DATA: ADMITTED ASSETS | FINANCIAL DATA: CAPITAL AND SURPLUS | FINANCIAL DATA: NET INCOME | NATIONWIDE OPERATIONS: NET PREMIUMS EARNED | NATIONWIDE OPERATIONS: NET LOSSES INCURRED | NATIONWIDE OPERATIONS: LOSS RATIO % | NATIONWIDE OPERATIONS: EXPENSE RATIO % | WISCONSIN OPERATIONS: DIRECT PREMIUMS EARNED | WISCONSIN OPERATIONS: DIRECT LOSSES INCURRED | WISCONSIN OPERATIONS: PURE LOSS RATIO % |
|---|---|---|---|---|---|---|---|---|---|---|
| HORIZON MIDWEST CSLTY CO | $ 7,756 | $ 5,719 | $ (91) | $ - | $ - | 0.00% | 0.00% | $ 7 | $ - | 0.00% |
| HOUSING AUTHORITY PROP INS A MUTUAL CO | $ 367,385 | $ 257,525 | $ 19,011 | $ 81,516 | $ 36,269 | 49.27% | 26.04% | $ 2,144 | $ 1,011 | 47.16% |
| HOUSING ENTERPRISE INS CO INC | $ 197,109 | $ 79,490 | $ 8,552 | $ 76,748 | $ 38,893 | 60.93% | 32.11% | $ 10,578 | $ 8,491 | 80.27% |
| HUDSON INSURANCE CO | $ 2,999,022 | $ 827,935 | $ 46,679 | $ 305,645 | $ 177,708 | 71.73% | 31.96% | $ 6,443 | $ 2,259 | 35.06% |
| ILLINOIS CASUALTY CO | $ 233,207 | $ 70,575 | $ 4,680 | $ 93,576 | $ 50,927 | 68.37% | 30.78% | $ 2,455 | $ 1,924 | 78.37% |
| ILLINOIS EMCASCO INS CO | $ 91,331 | $ 89,811 | $ 2,543 | $ - | $ - | 0.00% | 0.00% | $ - | $ (1) | 0.00% |
| ILLINOIS FARMERS INS CO | $ 372,380 | $ 178,439 | $ 23,372 | $ 145,890 | $ 71,961 | 55.62% | 26.37% | $ 16,242 | $ 7,714 | 47.49% |
| ILLINOIS INSURANCE CO | $ 162,621 | $ 49,939 | $ 2,548 | $ 50,204 | $ 28,448 | 68.78% | 38.79% | $ - | $ - | 0.00% |
| ILLINOIS NATIONAL INS CO | $ 42,065 | $ 34,128 | $ 1,252 | $ - | $ - | 0.00% | 0.00% | $ 2,052 | $ 6,173 | 300.83% |
| IMPERIUM INSURANCE CO | $ 816,436 | $ 207,590 | $ 30,190 | $ 244,904 | $ 128,141 | 74.33% | 28.67% | $ 1,380 | $ 2,851 | 206.65% |
| IMT INSURANCE CO | $ 459,427 | $ 191,190 | $ 38,562 | $ 210,724 | $ 93,917 | 57.29% | 31.95% | $ 12,565 | $ 5,526 | 43.98% |
| INCLINE CASUALTY CO | $ 455,370 | $ 78,326 | $ 14,517 | $ 52,247 | $ 39,300 | 88.96% | -28.61% | $ 8,214 | $ 3,242 | 39.48% |
| INCLINE NATIONAL INS CO | $ 80,962 | $ 29,981 | $ 2,319 | $ 2,347 | $ 1,026 | 45.36% | -9.67% | $ - | $ - | 0.00% |
| INDEMNITY INSURANCE CO OF NORTH AMER | $ 455,008 | $ 182,325 | $ 5,648 | $ - | $ - | 0.00% | 0.00% | $ 9,500 | $ 3,869 | 40.73% |
| INDEMNITY NATIONAL INS CO | $ 567,682 | $ 216,319 | $ 23,890 | $ 112,722 | $ 24,688 | 27.82% | 57.47% | $ 86 | $ 17 | 19.58% |
| INDEPENDENCE AMERICAN INS CO | $ 634,578 | $ 409,573 | $ 52,640 | $ 818,581 | $ 499,981 | 61.36% | 34.09% | $ 16,246 | $ 9,833 | 60.52% |
| INDEPENDENCE PET INS CO | $ 30,106 | $ 25,965 | $ 436 | $ 8,186 | $ 4,302 | 54.17% | 44.73% | $ 338 | $ 156 | 46.21% |
| INDIANA INSURANCE CO | $ 28,698 | $ 23,814 | $ 411 | $ - | $ - | 0.00% | 0.00% | $ - | $ (75) | 0.00% |
| INFINITY INSURANCE CO | $ 968,843 | $ 23,587 | $ 7,081 | $ - | $ - | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| INSURANCE COMPANY OF GREATER NY | $ 83,501 | $ 83,204 | $ 2,314 | $ - | $ - | 0.00% | 0.00% | $ 4,051 | $ 857 | 21.15% |
| INSURANCE COMPANY OF IL | $ 21,774 | $ 19,972 | $ 154 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| INSURANCE COMPANY OF NORTH AMER | $ 86,602 | $ 79,506 | $ 573 | $ - | $ - | 0.00% | 0.00% | $ 28 | $ 28 | 100.94% |
| INSURANCE COMPANY OF THE STATE OF PA THE | $ 107,360 | $ 39,102 | $ 2,532 | $ - | $ - | 0.00% | 0.00% | $ 331 | $ 1,486 | 448.44% |
| INSURANCE COMPANY OF THE WEST | $ 7,457,186 | $ 2,209,441 | $ 198,819 | $ 2,315,223 | $ 1,271,984 | 63.73% | 35.48% | $ 24,012 | $ 13,106 | 54.58% |
| INSUREMAX INSURANCE CO | $ 137,768 | $ 35,874 | $ 8,405 | $ 68,933 | $ 40,145 | 58.12% | 32.04% | $ - | $ - | 0.00% |
| INTEGON GENERAL INS CORP | $ 417,254 | $ 7,062 | $ 372 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| INTEGON INDEMNITY CORP | $ 805,905 | $ 168,380 | $ 98,968 | $ - | $ - | 0.00% | 0.00% | $ 9,022 | $ 7,109 | 78.79% |
| INTEGON NATIONAL INS CO | $ 4,310,177 | $ 197,405 | $ 37,127 | $ - | $ - | 0.00% | -999.00% | $ 11,611 | $ 11,684 | 100.63% |
| INTEGRITY INSURANCE CO | $ 46,494 | $ 45,132 | $ 1,050 | $ - | $ - | 0.00% | 0.00% | $ 55,080 | $ 28,514 | 51.77% |
| INTEGRITY PROPERTY & CSLTY INS CO | $ 14,810 | $ 9,877 | $ (130) | $ - | $ - | 0.00% | 0.00% | $ 68,441 | $ 42,903 | 62.69% |
| INTEGRITY SELECT INS CO | $ 5,369 | $ 5,504 | $ (77) | $ - | $ - | 0.00% | 0.00% | $ 31,322 | $ 28,229 | 90.13% |
| INTERNATIONAL FIDELITY INS CO | $ 121,453 | $ 79,379 | $ 3,874 | $ 4,135 | $ 77 | -2.21% | 123.93% | $ 22 | $ 0 | 0.65% |
| INTREPID CASUALTY CO | $ 34,354 | $ 30,975 | $ 2,457 | $ - | $ - | 0.00% | 0.00% | $ 51 | $ 19 | 38.24% |
| INTREPID INSURANCE CO | $ 93,682 | $ 35,325 | $ 1,419 | $ - | $ - | 0.00% | 0.00% | $ 778 | $ 2,608 | 335.21% |
| INVERIN INSURANCE CO | $ 8,146 | $ 8,053 | $ 124 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| IOWA MUTUAL INS CO | $ 113,512 | $ 47,508 | $ 2,525 | $ 26,925 | $ 14,188 | 68.33% | 29.86% | $ - | $ (43) | 0.00% |
| IQUE INSURANCE CO | $ 31,999 | $ 10,227 | $ (5,855) | $ 6,931 | $ 5,184 | 113.68% | 55.82% | $ 0 | $ 1 | 999.00% |
| IRONSHORE INDEMNITY INC | $ 206,086 | $ 106,549 | $ 2,499 | $ - | $ - | 0.00% | 0.00% | $ 1,080 | $ 5,311 | 491.92% |
| ISMIE MUTUAL INS CO | $ 1,616,565 | $ 699,597 | $ 41,988 | $ 342,136 | $ 171,055 | 71.94% | 31.69% | $ 369 | $ 157 | 42.53% |
| JEFFERSON INSURANCE CO | $ 780,742 | $ 205,049 | $ 120,937 | $ 367,277 | $ 87,996 | 25.79% | 33.40% | $ 24,814 | $ 4,986 | 20.10% |
| JEWELERS MUTUAL INS CO SI | $ 1,008,654 | $ 611,318 | $ 78,542 | $ 412,382 | $ 122,993 | 33.21% | 47.96% | $ 9,647 | $ 5,062 | 52.47% |
| JM SPECIALTY INS CO | $ 19,238 | $ 17,635 | $ 356 | $ - | $ - | 0.00% | 0.00% | $ 167 | $ 53 | 31.52% |
| KEMPER INDEPENDENCE INS CO | $ 20,996 | $ 9,322 | $ 356 | $ - | $ - | 0.00% | 0.00% | $ (2) | $ (44) | 999.00% |

**TABLE F**

**2025 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 % |
| KEY RISK INS CO | $ 134,312 | $ 47,893 | $ 1,949 | $ - | $ - | 0.00% | 0.00% | $ 1,095 | $ 318 | 29.00% |
| KEYSTONE NATIONAL INS CO | $ 43,472 | $ 15,397 | $ 1,588 | $ 6,669 | $ 2,009 | 39.78% | 41.32% | $ 551 | $ (33) | -5.95% |
| KIN INTERINSURANCE NEXUS EXCHANGE | $ 78,936 | $ 22,781 | $ (12,970) | $ 25,276 | $ 19,757 | 104.93% | 29.62% | $ - | $ - | 0.00% |
| KNIGHTBROOK INSURANCE CO | $ 266,203 | $ 89,733 | $ 9,029 | $ 6,461 | $ 1,262 | 32.42% | 22.53% | $ 60 | $ 148 | 247.95% |
| LANCER INSURANCE CO | $ 802,613 | $ 222,340 | $ 7,259 | $ 282,960 | $ 160,698 | 73.25% | 30.52% | $ 1,492 | $ 1,359 | 91.03% |
| LANDCAR CASUALTY CO | $ 115,822 | $ 70,458 | $ 8,545 | $ 15,411 | $ 8,259 | 54.96% | 9.71% | $ - | $ - | 0.00% |
| LEAGUE OF WI MUNICIPALITIES MUTUAL INS | $ 109,661 | $ 61,005 | $ (1,849) | $ 33,278 | $ 17,499 | 86.76% | 20.25% | $ 36,562 | $ 17,386 | 47.55% |
| LEBANON SENECA MUTUAL INS CO | $ 6,257 | $ 3,630 | $ (343) | $ 2,084 | $ 1,199 | 70.37% | 49.20% | $ 4,209 | $ 1,621 | 38.50% |
| LEBANON VALLEY INS CO | $ 30,756 | $ 19,080 | $ 1,721 | $ 10,028 | $ 3,416 | 45.91% | 41.97% | $ - | $ - | 0.00% |
| LEMONADE INSURANCE CO | $ 888,832 | $ 233,696 | $ 25,343 | $ 399,376 | $ 244,648 | 66.76% | 23.03% | $ 8,835 | $ 6,604 | 74.75% |
| LEXINGTON NATIONAL INS CORP | $ 159,520 | $ 25,715 | $ 2,358 | $ 30,484 | $ 2,770 | 9.89% | 78.35% | $ 97 | $ - | 0.00% |
| LEXON INSURANCE CO | $ 814,972 | $ 108,027 | $ 19,445 | $ - | $ - | 0.00% | 0.00% | $ 469 | $ (31) | -6.58% |
| LIBERTY INSURANCE CORP | $ 237,140 | $ 219,893 | $ 4,769 | $ - | $ - | 0.00% | 0.00% | $ 19,403 | $ 5,340 | 27.52% |
| LIBERTY INSURANCE UNDERWRITERS INC | $ 353,910 | $ 122,500 | $ 8,338 | $ - | $ - | 0.00% | 0.00% | $ 53,241 | $ 25,846 | 48.54% |
| LIBERTY MUTUAL FIRE INS CO | $ 9,299,036 | $ 2,477,639 | $ 409,552 | $ 3,040,319 | $ 1,408,260 | 55.93% | 34.27% | $ 39,165 | $ (20,608) | -52.62% |
| LIBERTY MUTUAL INS CO | $ 79,161,066 | $ 33,063,954 | $ 3,364,613 | $ 19,001,997 | $ 8,801,627 | 55.94% | 34.26% | $ 49,795 | $ 14,970 | 30.06% |
| LIBERTY PERSONAL INS CO | $ 24,940 | $ 18,766 | $ 465 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| LIO INSURANCE CO | $ 222,660 | $ 108,288 | $ 2,415 | $ 66,781 | $ 60,356 | 103.24% | 51.06% | $ 48 | $ - | 0.00% |
| LISMORE INSURANCE CO | $ 10,486 | $ 8,226 | $ 268 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| LM GENERAL INS CO | $ 51,716 | $ 31,257 | $ 931 | $ - | $ - | 0.00% | 0.00% | $ 11,771 | $ (131) | -1.11% |
| LM INSURANCE CORP | $ 130,876 | $ 126,868 | $ 3,190 | $ - | $ - | 0.00% | 0.00% | $ 39,139 | $ 51,309 | 131.09% |
| LM PROPERTY & CSLTY INS CO | $ 61,297 | $ 41,999 | $ (11) | $ - | $ (20) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MADISON MUTUAL INS CO | $ 70,673 | $ 35,755 | $ 1,324 | $ 41,819 | $ 24,499 | 75.88% | 27.42% | $ 3,794 | $ 3,396 | 89.53% |
| MAG MUTUAL INS CO | $ 2,936,123 | $ 1,079,375 | $ 29,822 | $ 551,001 | $ 354,619 | 78.32% | 26.12% | $ 1,537 | $ 517 | 33.66% |
| MAIN STREET AMER PROTECTION INS CO | $ 33,952 | $ 26,549 | $ 493 | $ - | $ - | 0.00% | 0.00% | $ 2,503 | $ 3,406 | 136.06% |
| MAINE EMPLOYERS MUTUAL INS CO | $ 1,284,779 | $ 717,824 | $ 46,092 | $ 184,304 | $ 99,469 | 63.67% | 31.20% | $ 11 | $ 7 | 65.00% |
| MAINSAIL INSURANCE CO | $ 25,062 | $ 19,037 | $ 649 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MANUFACTURERS ALLIANCE INS CO | $ 314,616 | $ 87,205 | $ 9,872 | $ 83,694 | $ 47,351 | 74.53% | 22.14% | $ 1,615 | $ 937 | 58.00% |
| MAPFRE INSURANCE CO | $ 89,857 | $ 25,131 | $ 2,467 | $ 51,797 | $ 30,370 | 70.01% | 26.94% | $ - | $ - | 0.00% |
| MAPLE VALLEY MUTUAL INS CO | $ 22,803 | $ 13,692 | $ 907 | $ 9,113 | $ 2,423 | 41.47% | 53.16% | $ 12,211 | $ 2,473 | 20.25% |
| MARKEL AMERICAN INS CO | $ 2,108,227 | $ 642,977 | $ 54,799 | $ 505,095 | $ 245,084 | 60.68% | 36.90% | $ 14,182 | $ 3,226 | 22.75% |
| MARKEL GLOBAL REINSURANCE CO | $ 7,442,167 | $ 2,480,863 | $ 112,744 | $ 1,557,548 | $ 927,742 | 67.57% | 34.50% | $ - | $ - | 0.00% |
| MARKEL INSURANCE CO | $ 6,247,127 | $ 3,219,750 | $ 267,879 | $ 848,560 | $ 411,741 | 60.68% | 36.90% | $ 5,717 | $ 3,959 | 69.25% |
| MASSACHUSETTS BAY INS CO | $ 84,646 | $ 84,499 | $ 2,244 | $ - | $ - | 0.00% | 0.00% | $ 9,268 | $ 2,760 | 29.78% |
| MAXUM CASUALTY INS CO | $ 28,714 | $ 20,575 | $ 680 | $ - | $ - | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| MBIA INSURANCE CORP | $ 156,583 | $ 74,339 | $ (26,198) | $ 12,885 | $ 29,017 | 202.04% | 218.27% | $ 66 | $ - | 0.00% |
| MCMILLAN-WARNER MUTUAL INS CO | $ 19,388 | $ 7,784 | $ 1,347 | $ 10,554 | $ 5,343 | 61.30% | 38.46% | $ 16,235 | $ 5,726 | 35.27% |
| MEDICA INSURANCE CO | $ 1,566,453 | $ 860,411 | $ (83,375) | $ 3,022,023 | $ 2,770,724 | 94.07% | 10.74% | $ 227,382 | $ 184,077 | 80.95% |
| MEDICAL MUTUAL OF OH | $ 2,866,050 | $ 1,411,584 | $ 265,076 | $ 3,834,231 | $ 3,597,163 | 97.67% | 5.60% | $ - | $ - | 0.00% |
| MEDICAL PROTECTIVE CO THE | $ 7,203,470 | $ 5,151,575 | $ 198,437 | $ 431,615 | $ 244,530 | 73.63% | 21.23% | $ 13,544 | $ 21,312 | 157.36% |
| MEDICARE ADVANTAGE INS CO OF OMAHA | $ 7,557 | $ 5,578 | $ 133 | $ - | $ (1) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MEDMARC CASUALTY INS CO | $ 138,948 | $ 68,294 | $ 7,362 | $ 20,272 | $ 11,837 | 73.66% | 37.56% | $ 34 | $ (33) | -97.62% |
| MEEMIC INSURANCE CO | $ 341,520 | $ 84,375 | $ 11,267 | $ 160,554 | $ 98,155 | 68.70% | 28.44% | $ 13 | $ 331 | 999.00% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| MEMIC CASUALTY CO | $ 197,555 | $ 59,564 | $ 5,401 | $ 56,257 | $ 28,086 | 65.72% | 30.06% | $ 319 | $ 112 | 35.00% |
| MEMIC INDEMNITY CO | $ 669,239 | $ 202,260 | $ 9,041 | $ 190,133 | $ 98,440 | 70.47% | 32.07% | $ 932 | $ 273 | 29.31% |
| MENDAKOTA INSURANCE CO | $ 28,736 | $ 9,968 | $ 186 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MENDOTA INSURANCE CO | $ 153,524 | $ 26,990 | $ (3,310) | $ 42,617 | $ 24,423 | 108.85% | 1.26% | $ - | $ - | 0.00% |
| MERASTAR INSURANCE CO | $ 68,425 | $ 26,831 | $ 1,707 | $ - | $ - | 0.00% | 0.00% | $ - | $ (1) | 0.00% |
| MERCHANTS BONDING CO (MUTUAL) | $ 610,078 | $ 384,139 | $ 65,404 | $ 239,440 | $ 6,365 | 5.52% | 65.43% | $ 1,552 | $ 128 | 8.28% |
| MERCHANTS NATIONAL BONDING INC | $ 96,188 | $ 46,081 | $ 8,679 | $ 32,651 | $ 868 | 5.51% | 65.40% | $ 1,916 | $ (96) | -5.01% |
| MERIDIAN SECURITY INS CO | $ 90,253 | $ 34,357 | $ 1,081 | $ - | $ - | 0.00% | 0.00% | $ 117 | $ 58 | 49.33% |
| METROMILE INSURANCE CO | $ 225,726 | $ 43,029 | $ 2,867 | $ 35,378 | $ 19,585 | 55.98% | 26.20% | $ - | $ - | 0.00% |
| METROPOLITAN GENERAL INS CO | $ 470,086 | $ 201,166 | $ (5,371) | $ 584,180 | $ 400,260 | 71.77% | 28.98% | $ 7,331 | $ 4,007 | 54.67% |
| MGA INSURANCE CO INC | $ 437,773 | $ 132,388 | $ 14,235 | $ 382,667 | $ 205,727 | 65.57% | 30.61% | $ 2,197 | $ 954 | 43.41% |
| MGIC ASSURANCE CORP | $ 402,037 | $ 361,415 | $ 14,583 | $ 14,531 | $ (16) | -0.11% | 24.23% | $ - | $ - | 0.00% |
| MGIC CREDIT ASSUR CORP | $ 10,376 | $ 10,271 | $ 255 | $ 0 | $ (134) | -999.00% | 999.00% | $ - | $ (63) | 0.00% |
| MGIC INDEMNITY CORP | $ 138,518 | $ 115,373 | $ 10,960 | $ 545 | $ (60) | -11.44% | 999.00% | $ 1 | $ - | 0.00% |
| MGT INSURANCE CO | $ 61,135 | $ 50,477 | $ (2,360) | $ 164 | $ 15 | 9.43% | 660.40% | $ 596 | $ 339 | 56.80% |
| MIC GENERAL INS CORP | $ 45,744 | $ 17,013 | $ 111 | $ - | $ - | 0.00% | 0.00% | $ - | $ 1 | 0.00% |
| MIC PROPERTY & CSLTY INS CORP | $ 119,131 | $ 57,499 | $ 1,727 | $ - | $ - | 0.00% | 0.00% | $ 141 | $ 75 | 53.41% |
| MICHIGAN MILLERS MUTUAL INS CO | $ 410,701 | $ 135,966 | $ 16,486 | $ 171,015 | $ 82,147 | 58.13% | 38.27% | $ - | $ 6 | 0.00% |
| MICO INSURANCE CO | $ 158,308 | $ 41,765 | $ 3,660 | $ 24,090 | $ 12,695 | 68.33% | 29.86% | $ 16,029 | $ 11,176 | 69.72% |
| MID-AMERICAN FIRE & CSLTY CO | $ 5,105 | $ 5,044 | $ (302) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MID-CENTURY INSURANCE CO | $ 9,290,456 | $ 5,437,938 | $ 544,438 | $ 3,112,318 | $ 1,525,335 | 55.08% | 26.37% | $ 39,927 | $ 16,242 | 40.68% |
| MID-CONTINENT ASSURANCE CO | $ 20,961 | $ 20,926 | $ 762 | $ - | $ - | 0.00% | 0.00% | $ 6 | $ - | 0.00% |
| MID-CONTINENT CASUALTY CO | $ 729,063 | $ 269,414 | $ 22,886 | $ 178,146 | $ 76,529 | 64.16% | 32.83% | $ 3,372 | $ 1,831 | 54.30% |
| MIDDLESEX INSURANCE CO | $ 127,920 | $ 124,495 | $ 2,740 | $ - | $ - | 0.00% | 0.00% | $ 54,524 | $ 22,066 | 40.47% |
| MIDSTATES REINSURANCE CORP | $ 40,161 | $ 9,949 | $ (2,087) | $ - | $ (521) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MIDVALE INDEMNITY CO | $ 155,495 | $ 18,991 | $ (530) | $ - | $ - | 0.00% | 0.00% | $ 27,851 | $ 13,975 | 50.18% |
| MIDWEST EMPLOYERS CSLTY CO | $ 240,213 | $ 144,203 | $ 7,702 | $ - | $ - | 0.00% | 0.00% | $ 1,428 | $ 446 | 31.22% |
| MIDWEST FAMILY ADVANTAGE INS CO | $ 21,826 | $ 18,232 | $ 2,020 | $ 884 | $ 213 | 47.52% | -145.43% | $ 79 | $ 422 | 535.61% |
| MIDWEST FAMILY MUTUAL INS CO | $ 542,222 | $ 155,674 | $ 11,174 | $ 231,260 | $ 147,128 | 74.21% | 25.33% | $ 8,803 | $ 6,313 | 71.71% |
| MIDWEST INSURANCE CO | $ 185,918 | $ 103,603 | $ 10,826 | $ 33,287 | $ 9,133 | 44.74% | 32.56% | $ 110 | $ (15) | -13.55% |
| MIDWESTERN INDEMNITY CO THE | $ 11,608 | $ 11,404 | $ 136 | $ - | $ - | 0.00% | 0.00% | $ - | $ (21) | 0.00% |
| MILBANK INSURANCE CO | $ 103,548 | $ 79,971 | $ 3,489 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MILFORD CASUALTY INS CO | $ 28,009 | $ 27,576 | $ 539 | $ - | $ - | 0.00% | 0.00% | $ 1,185 | $ (330) | -27.83% |
| MILLERS CLASSIFIED INS CO | $ - | $ - | $ - | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MINNESOTA LAWYERS MUTUAL INS CO | $ 293,147 | $ 186,491 | $ 12,051 | $ 40,396 | $ 8,044 | 45.20% | 30.89% | $ 479 | $ 2 | 0.38% |
| MITSUI SUMITOMO INS CO OF AMER | $ 3,194,145 | $ 1,240,035 | $ 72,362 | $ 641,712 | $ 315,695 | 68.20% | 23.22% | $ 4,727 | $ (243) | -5.14% |
| MITSUI SUMITOMO INS USA INC | $ 493,572 | $ 239,057 | $ 14,100 | $ 80,214 | $ 39,462 | 68.20% | 23.40% | $ 3,271 | $ 7,048 | 215.48% |
| MMIC INSURANCE INC | $ 669,477 | $ 187,273 | $ (13,217) | $ 157,473 | $ 76,930 | 95.88% | 23.38% | $ 14,684 | $ 13,603 | 92.64% |
| MOBILITAS GENERAL INS CO | $ 258,894 | $ 27,205 | $ 1,101 | $ - | $ - | 0.00% | 0.00% | $ 10,794 | $ 8,156 | 75.55% |
| MONROE GUARANTY INS CO | $ 66,810 | $ 64,955 | $ 1,930 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| MORTGAGE GUARANTY INS CORP | $ 6,331,754 | $ 887,142 | $ 721,395 | $ 944,077 | $ 43,018 | 5.20% | 21.12% | $ 24,872 | $ (3,411) | -13.71% |
| MOTORISTS COMMERCIAL MUTUAL INS CO | $ 946,469 | $ 349,838 | $ 22,961 | $ 189,889 | $ 100,064 | 68.33% | 29.86% | $ 16,941 | $ 8,195 | 48.37% |
| MOTORISTS MUTUAL INS CO | $ 2,271,375 | $ 960,362 | $ 46,098 | $ 341,517 | $ 179,965 | 68.33% | 29.86% | $ 2,814 | $ 960 | 34.10% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| MOTORS INSURANCE CORP | $ 2,555,919 | $ 1,123,843 | $ 74,483 | $ 741,963 | $ 530,539 | 77.18% | 20.65% | $ 2,027 | $ 5,731 | 282.67% |
| MS TRANSVERSE INS CO | $ 337,623 | $ 84,880 | $ 28,149 | $ 40,455 | $ 19,788 | 59.82% | -33.95% | $ 10,670 | $ 11,328 | 106.16% |
| MT MORRIS MUTUAL INS CO | $ 76,881 | $ 38,564 | $ 1,131 | $ 36,977 | $ 21,428 | 63.94% | 37.91% | $ 47,643 | $ 31,211 | 65.51% |
| MUNICH REINSURANCE AMER INC | $ 25,082,772 | $ 6,446,043 | $ (444,104) | $ 7,411,677 | $ 4,374,180 | 65.47% | 36.83% | $ - | $ 286 | 0.00% |
| MUNICIPAL PROPERTY INS CO | $ 45,028 | $ 31,900 | $ 8,736 | $ 20,690 | $ 7,694 | 40.97% | 19.90% | $ 30,447 | $ 14,975 | 49.18% |
| MUTUAL OF WAUSAU INS CORP | $ 69,151 | $ 36,988 | $ 3,403 | $ 34,311 | $ 16,835 | 56.22% | 37.54% | $ 42,518 | $ 18,190 | 42.78% |
| NATIONAL AMERICAN INS CO | $ 540,290 | $ 132,327 | $ 16,727 | $ 208,900 | $ 105,151 | 60.92% | 33.24% | $ 71 | $ 20 | 28.11% |
| NATIONAL BUILDERS INS CO | $ 61,928 | $ 45,432 | $ 2,981 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| NATIONAL CASUALTY CO | $ 1,129,082 | $ 230,402 | $ 11,376 | $ 166,442 | $ 84,786 | 60.89% | 35.54% | $ 21,651 | $ 7,703 | 35.58% |
| NATIONAL CONTINENTAL INS CO | $ 151,276 | $ 108,890 | $ 6,391 | $ 23,346 | $ 10,157 | 54.06% | 27.14% | $ - | $ 539 | 0.00% |
| NATIONAL FARMERS UNION PROP & CSLTY CO | $ 30,973 | $ 10,784 | $ 409 | $ - | $ - | 0.00% | 0.00% | $ - | $ (875) | 0.00% |
| NATIONAL FIRE & CSLTY CO | $ 10,200 | $ 5,463 | $ 82 | $ 2,026 | $ 2,261 | 134.38% | 42.63% | $ 97 | $ 49 | 50.44% |
| NATIONAL FIRE & INDEMNITY EXCHANGE JOHN L CORLEY INC | $ 12,241 | $ 5,921 | $ 477 | $ 5,152 | $ 1,617 | 40.95% | 51.63% | $ 11 | $ (2) | -19.62% |
| NATIONAL FIRE INS CO OF HARTFORD | $ 76,418 | $ 76,367 | $ 2,594 | $ - | $ - | 0.00% | 0.00% | $ 12,339 | $ 10,209 | 82.74% |
| NATIONAL GENERAL ASSUR CO | $ 57,652 | $ 16,003 | $ 339 | $ - | $ - | 0.00% | 0.00% | $ 4,910 | $ 3,256 | 66.32% |
| NATIONAL GENERAL INS CO | $ 126,678 | $ 15,501 | $ 431 | $ - | $ - | 0.00% | 0.00% | $ 14,672 | $ 8,292 | 56.52% |
| NATIONAL GENERAL INS ONLINE INC | $ 38,319 | $ 11,525 | $ 204 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| NATIONAL INDEMNITY CO | $ 402,387,961 | $ 259,121,876 | $ 20,320,889 | $ 33,064,361 | $ 20,584,023 | 69.07% | 21.51% | $ 9,156 | $ 5,061 | 55.28% |
| NATIONAL INSURANCE ASSN | $ 16,320 | $ 15,772 | $ 241 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| NATIONAL INTERSTATE INS CO | $ 2,402,463 | $ 526,287 | $ 115,123 | $ 710,742 | $ 385,007 | 66.74% | 27.51% | $ 23,458 | $ 10,115 | 43.12% |
| NATIONAL LIABILITY & FIRE INS CO | $ 6,698,352 | $ 2,997,795 | $ 671,360 | $ 1,204,686 | $ 598,064 | 62.41% | 26.26% | $ 6,066 | $ 2,116 | 34.87% |
| NATIONAL MORTGAGE INS CORP | $ 3,616,832 | $ 1,010,274 | $ 125,113 | $ 521,463 | $ 56,626 | 11.06% | 6.43% | $ 12,152 | $ 184 | 1.51% |
| NATIONAL MORTGAGE REINSURANCE INC ONE | $ 2,129 | $ 2,120 | $ 28 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| NATIONAL PUBLIC FINANCE GUARANTEE CORP | $ 1,345,848 | $ 656,212 | $ 88,452 | $ 33,523 | $ (42,274) | -103.62% | 387.40% | $ 5 | $ - | 0.00% |
| NATIONAL SPECIALTY INS CO | $ 303,733 | $ 98,551 | $ 9,338 | $ 47,986 | $ 22,685 | 53.05% | 31.63% | $ 3,583 | $ 2,387 | 66.64% |
| NATIONAL SUMMIT INS CO | $ 279,425 | $ 67,311 | $ 9,185 | $ 72,926 | $ 44,635 | 77.15% | 21.63% | $ - | $ - | 0.00% |
| NATIONAL SURETY CORP | $ 184,214 | $ 88,821 | $ 2,237 | $ - | $ - | 0.00% | 0.00% | $ 90 | $ 105 | 115.81% |
| NATIONAL TRUST INS CO | $ 45,293 | $ 44,012 | $ 1,039 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| NATIONAL UNION FIRE INS CO OF PITTSBURGH PA | $ 20,549,262 | $ 5,847,068 | $ 857,771 | $ 4,872,753 | $ 2,548,500 | 61.21% | 26.57% | $ 97,566 | $ 35,307 | 36.19% |
| NATIONWIDE AFFINITY INS CO OF AMER | $ 86,479 | $ 10,488 | $ 263 | $ - | $ - | 0.00% | 0.00% | $ 0 | $ 1 | 999.00% |
| NATIONWIDE AGRIBUSINESS INS CO | $ 1,621,504 | $ 290,537 | $ 73,055 | $ 499,311 | $ 252,433 | 60.44% | 35.55% | $ 15,661 | $ 15,611 | 99.68% |
| NATIONWIDE ASSURANCE CO | $ 196,953 | $ 66,002 | $ 2,006 | $ - | $ - | 0.00% | 0.00% | $ 1,997 | $ 578 | 28.94% |
| NATIONWIDE GENERAL INS CO | $ 1,141,308 | $ 323,360 | $ 18,445 | $ 166,437 | $ 85,320 | 61.15% | 35.55% | $ 13,528 | $ 10,764 | 79.57% |
| NATIONWIDE INSURANCE CO OF AMER | $ 1,119,920 | $ 287,461 | $ 15,676 | $ 166,437 | $ 84,144 | 60.44% | 35.55% | $ 7,134 | $ 2,177 | 30.52% |
| NATIONWIDE MUTUAL INS CO | $ 52,014,934 | $ 23,516,844 | $ 1,903,519 | $ 15,645,075 | $ 7,909,579 | 60.44% | 35.67% | $ 12,956 | $ 3,876 | 29.91% |
| NAU COUNTRY INS CO | $ 1,365,221 | $ 234,738 | $ 11,138 | $ 686,506 | $ 503,889 | 80.34% | 19.95% | $ 87,420 | $ 41,702 | 47.70% |
| NAVIGATORS INSURANCE CO | $ 8,710,868 | $ 2,499,890 | $ 465,088 | $ 2,438,042 | $ 1,336,845 | 60.58% | 28.45% | $ 10,244 | $ 9,868 | 96.33% |
| NCMIC INSURANCE CO | $ 907,272 | $ 429,323 | $ 27,602 | $ 148,012 | $ 62,304 | 63.67% | 27.18% | $ 1,848 | $ (332) | -17.99% |
| NETHERLANDS INSURANCE CO THE | $ 25,191 | $ 23,947 | $ 522 | $ - | $ - | 0.00% | 0.00% | $ 1,076 | $ 257 | 23.88% |
| NEW ENGLAND INS CO | $ 15,257 | $ 13,699 | $ (730) | $ - | $ 1,076 | 0.00% | 0.00% | $ - | $ 0 | 0.00% |
| NEW HAMPSHIRE INS CO | $ 94,451 | $ 70,325 | $ 3,338 | $ - | $ - | 0.00% | 0.00% | $ (2,322) | $ 44,502 | -999.00% |
| NEW SOUTH INS CO | $ 81,068 | $ 9,304 | $ 242 | $ - | $ - | 0.00% | 0.00% | $ 2,054 | $ 322 | 15.69% |
| NEW YORK MARINE & GENERAL INS CO | $ 3,035,254 | $ 861,336 | $ 135,044 | $ 916,396 | $ 473,568 | 64.00% | 30.24% | $ 14,199 | $ 10,386 | 73.15% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| NEXT INSURANCE US CO | $ 324,678 | $ 104,332 | $ 21,256 | $ 26,336 | $ 11,665 | 62.33% | -129.24% | $ 5,363 | $ 2,487 | 46.39% |
| NGM INSURANCE CO | $ 876,554 | $ 626,209 | $ (685) | $ - | $ - | 0.00% | 0.00% | $ 558 | $ 103 | 18.53% |
| NLC MUTUAL INS CO | $ 582,920 | $ 277,289 | $ 15,910 | $ 63,253 | $ 61,640 | 100.50% | 8.36% | $ - | $ - | 0.00% |
| NOBLR RECIPROCAL EXCHANGE | $ 52,292 | $ 41,455 | $ 2,638 | $ 9,870 | $ 7,481 | 85.55% | 42.69% | $ 26 | $ (17) | -65.34% |
| NORCAL INSURANCE CO | $ 1,405,078 | $ 565,541 | $ 56,480 | $ 212,832 | $ 59,584 | 61.86% | 25.41% | $ 47 | $ 1 | 1.71% |
| NORGUARD INSURANCE CO | $ 2,187,584 | $ 537,020 | $ (37,701) | $ 298,088 | $ 266,456 | 102.50% | 34.16% | $ 812 | $ 904 | 111.28% |
| NORTH POINTE INS CO | $ 26,935 | $ 20,173 | $ 656 | $ - | $ - | 0.00% | 0.00% | $ 1,762 | $ 1,105 | 62.73% |
| NORTH RIVER INS CO THE | $ 2,522,101 | $ 740,766 | $ 81,959 | $ 1,006,583 | $ 585,303 | 64.92% | 29.30% | $ 15,097 | $ 8,627 | 57.15% |
| NORTH STAR MUTUAL INS CO | $ 1,494,668 | $ 831,503 | $ 138,853 | $ 818,306 | $ 406,861 | 54.27% | 27.29% | $ 17,003 | $ 13,079 | 76.92% |
| NORTHLAND CASUALTY CO | $ 151,566 | $ 42,505 | $ 7,468 | $ 54,770 | $ 30,026 | 63.70% | 27.17% | $ - | $ (0) | 0.00% |
| NORTHLAND INSURANCE CO | $ 1,572,987 | $ 582,436 | $ 80,914 | $ 477,280 | $ 261,654 | 63.70% | 27.17% | $ 5,492 | $ 4,398 | 80.07% |
| NORTHSTONE INSURANCE CO | $ 157,941 | $ 30,028 | $ 1,820 | $ 18,422 | $ 9,708 | 68.33% | 29.86% | $ 1,810 | $ 643 | 35.51% |
| NOVA CASUALTY CO | $ 105,988 | $ 105,313 | $ 1,186 | $ - | $ - | 0.00% | 0.00% | $ 1,145 | $ (282) | -24.62% |
| NUTMEG INSURANCE CO | $ 542,634 | $ 299,769 | $ 40,086 | $ 103,002 | $ 51,891 | 60.16% | 29.10% | $ 3,739 | $ 2,539 | 67.89% |
| OAK RIVER INS CO | $ 1,574,301 | $ 916,915 | $ 34,417 | $ 186,698 | $ 100,023 | 72.31% | 27.90% | $ 313 | $ 124 | 39.56% |
| OAKWOOD INSURANCE CO | $ 42,095 | $ 41,747 | $ 1,010 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| OBI AMERICA INS CO | $ 16,130 | $ 16,081 | $ 308 | $ - | $ - | 0.00% | 0.00% | $ 1 | $ (0) | -32.78% |
| OBI NATIONAL INS CO | $ 14,050 | $ 14,008 | $ 248 | $ - | $ - | 0.00% | 0.00% | $ 178 | $ (2) | -1.33% |
| OBSIDIAN INSURANCE CO | $ 204,956 | $ 77,386 | $ 1,218 | $ - | $ - | 0.00% | 0.00% | $ 2,980 | $ 1,416 | 47.53% |
| OBSIDIAN PACIFIC INS CO | $ 61,160 | $ 34,113 | $ 941 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| OCCIDENTAL FIRE & CSLTY CO OF NC | $ 578,609 | $ 353,654 | $ (637) | $ 135,852 | $ 58,901 | 57.56% | 41.52% | $ 2,649 | $ 651 | 24.59% |
| ODYSSEY REINSURANCE CO | $ 18,510,424 | $ 6,313,077 | $ 952,994 | $ 5,008,055 | $ 3,147,431 | 66.28% | 26.28% | $ - | $ - | 0.00% |
| OHIO CASUALTY INS CO THE | $ 10,118,518 | $ 3,457,167 | $ 457,812 | $ 3,040,319 | $ 1,408,260 | 55.93% | 34.27% | $ 9,644 | $ 24,588 | 254.97% |
| OHIO FARMERS INS CO | $ 4,628,979 | $ 3,509,879 | $ 270,323 | $ 592,721 | $ 279,661 | 55.44% | 34.66% | $ 1,457 | $ 327 | 22.47% |
| OHIO INDEMNITY CO | $ 358,606 | $ 97,919 | $ 16,495 | $ 217,620 | $ 106,118 | 53.67% | 32.47% | $ 9,041 | $ 5,604 | 61.98% |
| OHIO MUTUAL INS CO | $ 501,757 | $ 398,709 | $ 9,185 | $ 98,766 | $ 51,842 | 59.84% | 31.40% | $ - | $ - | 0.00% |
| OHIO SECURITY INS CO | $ 22,176 | $ 17,444 | $ 748 | $ - | $ - | 0.00% | 0.00% | $ 9,429 | $ 5,093 | 54.02% |
| OLD GUARD INS CO | $ 745,170 | $ 319,471 | $ 32,708 | $ 280,762 | $ 132,471 | 55.44% | 34.66% | $ 2,490 | $ 493 | 19.80% |
| OLD REPUBLIC GENERAL INS CORP | $ 2,742,351 | $ 680,016 | $ 78,344 | $ 463,987 | $ 359,701 | 86.08% | 17.40% | $ 4 | $ (555) | -999.00% |
| OLD REPUBLIC INS CO | $ 4,449,046 | $ 1,402,881 | $ 252,595 | $ 684,289 | $ 242,568 | 41.07% | 35.81% | $ 67,890 | $ 39,495 | 58.18% |
| OLD REPUBLIC SECURITY ASSUR CO | $ 467,160 | $ 260,780 | $ 38,520 | $ 7,906 | $ (19,044) | -240.45% | 79.08% | $ - | $ - | 0.00% |
| OLD REPUBLIC SURETY CO | $ 212,624 | $ 90,875 | $ 11,216 | $ 142,710 | $ 27,941 | 25.08% | 75.06% | $ 3,907 | $ 1,375 | 35.20% |
| OLD UNITED CSLTY CO | $ 1,173,574 | $ 523,342 | $ 74,492 | $ 208,630 | $ 93,428 | 44.80% | 27.27% | $ - | $ - | 0.00% |
| OMAHA NATIONAL INS CO | $ 167,670 | $ 86,810 | $ 271 | $ 27,341 | $ 14,924 | 71.43% | 28.44% | $ 41 | $ 9 | 22.67% |
| OPENLY INSURANCE CO | $ 21,617 | $ 14,392 | $ 760 | $ 13,044 | $ 11,621 | 92.35% | 52.30% | $ - | $ - | 0.00% |
| OWNERS INSURANCE CO | $ 6,912,283 | $ 2,648,191 | $ 465,636 | $ 3,115,583 | $ 1,590,089 | 56.71% | 30.94% | $ 183,921 | $ 119,974 | 65.23% |
| PACIFIC EMPLOYERS INS CO | $ 1,023,174 | $ 920,163 | $ (4,024) | $ - | $ - | 0.00% | 0.00% | $ 1,172 | $ 460 | 39.27% |
| PACIFIC INDEMNITY CO | $ 17,414,525 | $ 4,464,317 | $ 643,699 | $ 5,239,624 | $ 3,187,356 | 72.53% | 24.03% | $ 10,289 | $ 5,121 | 49.77% |
| PACIFIC SPECIALTY INS CO | $ 335,852 | $ 136,270 | $ (4,712) | $ 184,970 | $ 85,962 | 58.29% | 47.39% | $ - | $ - | 0.00% |
| PACIFIC STAR INS CO | $ 14,702 | $ 10,154 | $ 522 | $ 2,017 | $ 1,337 | 63.09% | 53.15% | $ - | $ - | 0.00% |
| PALOMAR CASUALTY & SURETY CO | $ 202,762 | $ 131,662 | $ 14,295 | $ 73,810 | $ 12,406 | 18.56% | 59.67% | $ 353 | $ 204 | 57.72% |
| PALOMAR SPECIALTY INS CO | $ 1,616,380 | $ 533,559 | $ 176,124 | $ 782,739 | $ 162,597 | 27.84% | 41.69% | $ 15,761 | $ 14,943 | 94.81% |
| PARK NATIONAL INS CO | $ 25,749 | $ 21,417 | $ 963 | $ - | $ - | 0.00% | 0.00% | $ 2 | $ 417 | 999.00% |

**TABLE F**
**2025 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 % |
| PARTNER REINSURANCE CO OF THE US | $ 8,479,243 | $ 2,089,726 | $ (138,118) | $ 1,955,198 | $ 1,619,796 | 87.85% | 33.46% | $ - | $ - | 0.00% |
| PARTNERRE AMERICA INS CO | $ 325,694 | $ 70,882 | $ 10,246 | $ 28,558 | $ 17,929 | 69.04% | -12.89% | $ 1,905 | $ 4,884 | 256.36% |
| PARTNERS MUTUAL INS CO | $ 64,218 | $ 15,460 | $ 1,149 | $ 19,060 | $ 11,207 | 67.85% | 32.24% | $ 50,024 | $ 43,825 | 87.61% |
| PATRIOT GENERAL INS CO | $ 26,099 | $ 25,470 | $ 730 | $ - | $ - | 0.00% | 0.00% | $ 5 | $ (56) | -999.00% |
| PEAK PROPERTY & CSLTY INS CORP | $ 90,487 | $ 86,950 | $ 2,548 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| PEERLESS INDEMNITY INS CO | $ 195,278 | $ 188,165 | $ 2,932 | $ - | $ - | 0.00% | 0.00% | $ 3,933 | $ 2,253 | 57.29% |
| PEERLESS INSURANCE CO | $ 24,517,500 | $ 7,728,601 | $ 1,164,635 | $ 7,600,799 | $ 3,520,651 | 55.93% | 34.27% | $ - | $ (302) | 0.00% |
| PEKIN INSURANCE CO | $ 288,911 | $ 131,028 | $ 7,689 | $ 103,074 | $ 60,932 | 69.29% | 33.51% | $ 28,221 | $ 24,164 | 85.62% |
| PEKIN SELECT INS CO | $ 8,497 | $ 8,465 | $ 212 | $ - | $ - | 0.00% | 0.00% | $ 399 | $ 476 | 119.19% |
| PENINSULA INDEMNITY CO | $ 24,562 | $ 8,227 | $ (861) | $ 8,809 | $ 5,827 | 81.30% | 38.19% | $ - | $ - | 0.00% |
| PENINSULA INSURANCE CO THE | $ 102,583 | $ 53,951 | $ 4,161 | $ 33,043 | $ 16,983 | 59.82% | 34.67% | $ 654 | $ 434 | 66.31% |
| PENN MILLERS INS CO | $ 105,705 | $ 55,995 | $ 2,304 | $ - | $ - | 0.00% | 0.00% | $ 3,401 | $ 91 | 2.67% |
| PENN-AMERICA INSURANCE CO | $ 93,388 | $ 30,765 | $ 2,642 | $ 27,214 | $ 13,097 | 59.88% | 40.75% | $ - | $ (2) | 0.00% |
| PENNSYLVANIA INSURANCE CO | $ 283,942 | $ 91,010 | $ (38,860) | $ 50,204 | $ 28,448 | 68.78% | 38.79% | $ 133 | $ 22 | 16.69% |
| PENNSYLVANIA LUMBERMENS MUTUAL INS CO | $ 855,962 | $ 225,464 | $ 22,629 | $ 296,020 | $ 220,691 | 82.87% | 23.15% | $ 8,562 | $ 7,284 | 85.08% |
| PENNSYLVANIA MANUFACTURERS ASSN INS CO | $ 1,623,506 | $ 327,883 | $ 46,191 | $ 251,081 | $ 142,052 | 74.53% | 22.14% | $ 20,247 | $ 13,755 | 67.94% |
| PENNSYLVANIA MANUFACTURERS INDEMNITY CO | $ 323,425 | $ 97,098 | $ 10,484 | $ 83,694 | $ 47,351 | 74.53% | 22.14% | $ 1,043 | $ 639 | 61.26% |
| PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO | $ 1,762,652 | $ 914,735 | $ 37,314 | $ 466,964 | $ 274,563 | 67.85% | 32.24% | $ 383 | $ 12 | 3.07% |
| PERMANENT GENERAL ASSUR CORP | $ 336,920 | $ 243,008 | $ 11,977 | $ - | $ - | 0.00% | 0.00% | $ 2,228 | $ 1,198 | 53.74% |
| PERMANENT GENERAL ASSUR CORP OF OH | $ 91,810 | $ 90,241 | $ 1,305 | $ - | $ - | 0.00% | 0.00% | $ 11,706 | $ 7,078 | 60.46% |
| PETROLEUM CASUALTY CO | $ 32,756 | $ 26,529 | $ 2,268 | $ 676 | $ (172) | -178.98% | 78.51% | $ 0 | $ - | 0.00% |
| PHARMACISTS INSURANCE CO | $ 315,635 | $ 96,458 | $ 2,532 | $ 65,481 | $ 32,936 | 61.55% | 39.84% | $ 2,087 | $ (330) | -15.79% |
| PHENIX MUTUAL FIRE INS CO | $ 127,257 | $ 34,790 | $ 2,066 | $ 19,839 | $ 10,454 | 68.33% | 29.86% | $ 1,482 | $ 410 | 27.67% |
| PHILADELPHIA INDEMNITY INS CO | $ 13,580,101 | $ 4,227,607 | $ 558,836 | $ 4,071,667 | $ 2,061,703 | 61.09% | 31.46% | $ 31,392 | $ 15,974 | 50.89% |
| PHOENIX INSURANCE CO THE | $ 6,036,487 | $ 2,157,075 | $ 370,081 | $ 1,956,888 | $ 1,072,351 | 63.67% | 27.15% | $ 21,341 | $ 7,011 | 32.85% |
| PHYSICIANS INSURANCE A MUTUAL CO | $ 657,112 | $ 279,327 | $ 706 | $ 161,795 | $ 118,456 | 98.83% | 20.11% | $ - | $ - | 0.00% |
| PHYSICIANS MUTUAL INS CO INC | $ 2,743,678 | $ 1,073,808 | $ 25,838 | $ 811,456 | $ 676,770 | 83.40% | 37.39% | $ 75,505 | $ 62,377 | 82.61% |
| PHYSICIANS SELECT INS CO | $ 10,452 | $ 8,983 | $ 974 | $ - | $ - | 0.00% | 0.00% | $ 17,815 | $ 15,013 | 84.27% |
| PIE CASUALTY INS CO | $ 222,522 | $ 40,978 | $ (5,404) | $ 28,705 | $ 13,191 | 79.75% | 43.25% | $ (6) | $ (2) | 31.55% |
| PIE INSURANCE CO THE | $ 444,853 | $ 84,069 | $ (12,048) | $ 61,411 | $ 28,526 | 77.97% | 42.14% | $ 3,167 | $ 420 | 13.25% |
| PINNACLE NATIONAL INS CO | $ 49,783 | $ 25,850 | $ 2,606 | $ 15,995 | $ 7,562 | 53.05% | 31.63% | $ (136) | $ (350) | 257.94% |
| PINNACLEPOINT INSURANCE CO | $ 202,214 | $ 39,184 | $ 2,262 | $ 24,090 | $ 12,695 | 68.33% | 29.86% | $ 1,156 | $ 315 | 27.24% |
| PIONEER SPECIALTY INS CO | $ 247,659 | $ 58,186 | $ 6,659 | $ 52,142 | $ 24,952 | 57.01% | 33.23% | $ 21,104 | $ 13,383 | 63.41% |
| PLATEAU CASUALTY INS CO | $ 101,130 | $ 41,263 | $ 3,298 | $ 60,612 | $ 32,739 | 58.27% | 33.12% | $ 608 | $ 80 | 13.23% |
| PLATTE RIVER INS CO | $ 188,114 | $ 65,679 | $ 5,721 | $ 29,984 | $ 11,770 | 54.83% | 40.84% | $ 306 | $ (29) | -9.37% |
| PLAZA INSURANCE CO | $ 25,963 | $ 24,968 | $ 665 | $ - | $ - | 0.00% | 0.00% | $ - | $ (1) | 0.00% |
| PLYMOUTH ROCK ASSUR PREFERRED CORP | $ 304,933 | $ 57,745 | $ 11,963 | $ 73,959 | $ 44,714 | 70.89% | 24.36% | $ - | $ - | 0.00% |
| PMI MORTGAGE INS CO | $ 530,360 | $ (725,553) | $ 39,882 | $ 17,032 | $ (7,842) | -23.87% | 31.81% | $ 125 | $ 100 | 80.01% |
| POINT EXCESS & SURPLUS INS CO | $ 57,167 | $ 55,685 | $ 2,040 | $ - | $ - | 0.00% | 0.00% | $ 153 | $ 68 | 44.43% |
| POINT SPECIALTY INS CO | $ 13,054 | $ 12,508 | $ 301 | $ - | $ - | 0.00% | 0.00% | $ 190 | $ 110 | 57.67% |
| POSEIDON MORTGAGE GUARANTY CO | $ 5,098 | $ 5,000 | $ (78) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| POSEIDON STRUCTURED MORTGAGE INS CO | $ 7,660 | $ 7,505 | $ (170) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| PRAETORIAN INSURANCE CO | $ 437,832 | $ 85,734 | $ 5,352 | $ 201,914 | $ 148,203 | 80.34% | 19.95% | $ 4,481 | $ 4,227 | 94.33% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| PROPERTY & CASUALTY INSURER | FINANCIAL DATA: ADMITTED ASSETS | FINANCIAL DATA: CAPITAL AND SURPLUS | FINANCIAL DATA: NET INCOME | NATIONWIDE OPERATIONS: NET PREMIUMS EARNED | NATIONWIDE OPERATIONS: NET LOSSES INCURRED | NATIONWIDE OPERATIONS: LOSS RATIO % | NATIONWIDE OPERATIONS: EXPENSE RATIO % | WISCONSIN OPERATIONS: DIRECT PREMIUMS EARNED | WISCONSIN OPERATIONS: DIRECT LOSSES INCURRED | WISCONSIN OPERATIONS: PURE LOSS RATIO % |
|---|---|---|---|---|---|---|---|---|---|---|
| PREFERRED EMPLOYERS INS CO | $ 105,611 | $ 56,619 | $ 2,128 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| PREFERRED PROFESSIONAL INS CO | $ 141,867 | $ 100,636 | $ 2,524 | $ - | $ (13) | 0.00% | 0.00% | $ 538 | $ (273) | -50.77% |
| PRESCIENT NATIONAL INS CO | $ 140,895 | $ 88,488 | $ 9,769 | $ 20,003 | $ 4,728 | 33.01% | 28.98% | $ 1,305 | $ 3,086 | 236.58% |
| PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE | $ 2,909,468 | $ 985,786 | $ 39,230 | $ 1,641,250 | $ 824,513 | 60.38% | 38.36% | $ 11,519 | $ 4,992 | 43.34% |
| PROASSURANCE INDEMNITY CO INC | $ 2,238,509 | $ 616,073 | $ 81,908 | $ 407,598 | $ 204,000 | 73.86% | 27.15% | $ 14,202 | $ 4,912 | 34.59% |
| PROASSURANCE INSURANCE CO OF AMER | $ 325,051 | $ 91,170 | $ 7,777 | $ 65,891 | $ 14,808 | 80.32% | 20.86% | $ 562 | $ 482 | 85.78% |
| PROCENTURY INSURANCE CO | $ 107,871 | $ 39,183 | $ 828 | $ - | $ - | 0.00% | 0.00% | $ - | $ (1) | 0.00% |
| PRODUCERS AGRICULTURE INS CO | $ 551,367 | $ 58,229 | $ 207 | $ (5) | $ (0) | 0.15% | -999.00% | $ 3,199 | $ 690 | 21.57% |
| PROFESSIONAL SOLUTIONS INS CO | $ 33,568 | $ 10,441 | $ 871 | $ 3,409 | $ 614 | 40.07% | 62.11% | $ 496 | $ (46) | -9.23% |
| PROGRESSIVE ADVANCED INS CO | $ 1,800,892 | $ 774,994 | $ 139,276 | $ 1,250,313 | $ 729,626 | 67.25% | 21.83% | $ - | $ - | 0.00% |
| PROGRESSIVE CASUALTY INS CO | $ 24,946,225 | $ 5,536,739 | $ 2,712,912 | $ 17,723,410 | $ 10,164,343 | 65.46% | 21.30% | $ 130 | $ 42 | 32.67% |
| PROGRESSIVE CLASSIC INS CO | $ 1,305,824 | $ 325,925 | $ 156,310 | $ 1,085,107 | $ 622,307 | 65.46% | 21.30% | $ 4,697 | $ 2,276 | 48.45% |
| PROGRESSIVE DIRECT INS CO | $ 24,595,031 | $ 7,079,703 | $ 2,464,385 | $ 24,068,516 | $ 14,045,310 | 67.25% | 21.83% | $ - | $ (5) | 0.00% |
| PROGRESSIVE MAX INS CO | $ 1,849,880 | $ 557,528 | $ 199,410 | $ 1,875,469 | $ 1,094,440 | 67.25% | 21.83% | $ - | $ - | 0.00% |
| PROGRESSIVE NORTHERN INS CO | $ 5,362,755 | $ 1,298,685 | $ 638,891 | $ 4,340,427 | $ 2,489,227 | 65.46% | 21.30% | $ 5,119 | $ 2,838 | 55.45% |
| PROGRESSIVE NORTHWESTERN INS CO | $ 5,263,824 | $ 1,326,988 | $ 643,503 | $ 4,340,427 | $ 2,489,227 | 65.46% | 21.30% | $ - | $ - | 0.00% |
| PROGRESSIVE SPECIALTY INS CO | $ 3,219,037 | $ 844,384 | $ 381,209 | $ 2,531,916 | $ 1,452,049 | 65.46% | 21.30% | $ - | $ - | 0.00% |
| PROGRESSIVE UNIVERSAL INS CO | $ 1,479,734 | $ 518,133 | $ 145,520 | $ 1,250,313 | $ 729,626 | 67.25% | 21.83% | $ 608,273 | $ 406,570 | 66.84% |
| PROPERTY AND CSLTY INS CO OF HARTFORD | $ 628,354 | $ 350,471 | $ 22,998 | $ 73,573 | $ 37,065 | 60.16% | 29.10% | $ 7,078 | $ 1,348 | 19.05% |
| PROPERTY-OWNERS INSURANCE CO | $ 679,275 | $ 399,496 | $ 70,794 | $ 255,194 | $ 84,783 | 38.07% | 34.14% | $ - | $ - | 0.00% |
| PROSELECT INSURANCE CO | $ 50,798 | $ 20,060 | $ 4,433 | $ - | $ - | 0.00% | 0.00% | $ 4,324 | $ 2,572 | 59.49% |
| PROTECTIVE INSURANCE CO | $ 1,431,770 | $ 480,475 | $ (91,754) | $ 321,679 | $ 291,441 | 103.91% | 38.28% | $ 3,439 | $ 2,771 | 80.58% |
| PROTECTIVE PROPERTY & CSLTY INS CO | $ 465,019 | $ 217,870 | $ 16,608 | $ 61,193 | $ 44,367 | 72.62% | 21.83% | $ 979 | $ 623 | 63.61% |
| PROVIDENCE WASHINGTON INS CO | $ 13,412 | $ 13,096 | $ 109 | $ 20 | $ 12 | 61.01% | 557.91% | $ 0 | $ 0 | 42.59% |
| PUBLIC SERVICE INS CO | $ 78,656 | $ 35,436 | $ (31) | $ - | $ (8,969) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| QBE INSURANCE CORP | $ 3,834,224 | $ 702,213 | $ 62,842 | $ 1,736,456 | $ 1,274,543 | 80.34% | 19.95% | $ 69,979 | $ 50,332 | 71.92% |
| QBE REINSURANCE CORP | $ 1,220,272 | $ 827,473 | $ 3,848 | $ 201,914 | $ 148,203 | 80.34% | 19.95% | $ - | $ - | 0.00% |
| RADIAN GUARANTY INC | $ 6,406,278 | $ 646,115 | $ 735,444 | $ 936,269 | $ 62,642 | 7.25% | 32.12% | $ 16,925 | $ 870 | 5.14% |
| RADIAN MORTGAGE ASSUR INC | $ 9,073 | $ 9,043 | $ 31 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| RADNOR SPECIALTY INS CO | $ 95,058 | $ 83,775 | $ 2,155 | $ 690 | $ 151 | 35.56% | 39.05% | $ - | $ (6) | 0.00% |
| RAMPART INSURANCE CO | $ 5,569 | $ 3,510 | $ 68 | $ - | $ (29) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| REDWOOD FIRE & CSLTY INS CO | $ 3,443,012 | $ 1,934,701 | $ 121,509 | $ 412,526 | $ 187,209 | 59.15% | 25.36% | $ 1,518 | $ 878 | 57.88% |
| REEDSBURG-WESTFIELD MUTUAL INS CO | $ 6,289 | $ 4,403 | $ (66) | $ 1,471 | $ 941 | 70.41% | 46.81% | $ 2,068 | $ 727 | 35.15% |
| REGENT INSURANCE CO | $ 62,586 | $ 40,688 | $ 986 | $ - | $ - | 0.00% | 0.00% | $ 537 | $ 1,207 | 224.84% |
| REPUBLIC FIRE & CSLTY INS CO | $ 11,676 | $ 11,620 | $ 400 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| REPUBLIC INDEMNITY CO OF AMER | $ 163,808 | $ 147,178 | $ 2,710 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| REPUBLIC INDEMNITY CO OF CA | $ 31,081 | $ 28,499 | $ 962 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| REPUBLIC-FRANKLIN INSURANCE CO | $ 185,027 | $ 86,088 | $ 4,487 | $ 53,138 | $ 27,585 | 66.14% | 31.03% | $ 932 | $ (615) | -65.94% |
| REPWEST INSURANCE CO | $ 405,220 | $ 333,206 | $ 60,181 | $ 89,231 | $ 8,557 | 12.24% | 59.29% | $ 1,318 | $ 80 | 6.10% |
| RESPONSE INSURANCE CO | $ 35,673 | $ 30,315 | $ 170 | $ - | $ - | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| RESPONSE WORLDWIDE DIRECT AUTO INS CO | $ 12,952 | $ 12,765 | $ 357 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| RESPONSE WORLDWIDE INS CO | $ 17,176 | $ 16,517 | $ 438 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| RIVER VALLEY MUTUAL INS CO | $ 18,010 | $ 10,002 | $ (2,175) | $ 7,058 | $ 5,285 | 87.36% | 57.94% | $ 11,828 | $ 7,018 | 59.33% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 | $ 110,803 | $ 60,450 | $ 2,085 | $ - | $ - | 0.00% | 0.00% | $ 3,230 | $ 395 | 12.24% |
| RIVERSTONE INTERNATIONAL INS INC | $ 582,788 | $ 191,977 | $ 16,447 | $ 15,409 | $ (3,871) | -9.85% | 219.98% | $ - | $ (124) | 0.00% |
| RLI INSURANCE CO | $ 3,956,668 | $ 1,846,615 | $ 308,964 | $ 941,554 | $ 412,062 | 54.06% | 39.99% | $ 10,453 | $ 5,135 | 49.12% |
| ROCHDALE INSURANCE CO | $ 38,785 | $ 26,928 | $ 983 | $ - | $ - | 0.00% | 0.00% | $ - | $ (8) | 0.00% |
| ROCK RIDGE INS CO | $ 67,743 | $ 28,641 | $ 3,111 | $ - | $ 3,802 | 0.00% | 0.00% | $ 1,692 | $ 740 | 43.72% |
| ROCKFORD MUTUAL INS CO | $ 101,465 | $ 31,446 | $ (4,707) | $ 76,145 | $ 47,173 | 73.89% | 36.73% | $ 21,994 | $ 17,440 | 79.29% |
| ROCKWOOD CASUALTY INS CO | $ 387,040 | $ 141,985 | $ 17,703 | $ 89,988 | $ 49,624 | 61.13% | 38.16% | $ 116 | $ (82) | -70.44% |
| ROOT PROPERTY & CSLTY INS CO | $ 550,806 | $ 143,260 | $ 37,355 | $ 258,352 | $ 154,954 | 66.83% | 21.75% | $ 9,147 | $ 6,376 | 69.71% |
| RSUI INDEMNITY CO | $ 4,659,766 | $ 2,186,096 | $ 343,474 | $ 965,726 | $ 385,474 | 45.37% | 25.37% | $ 5,681 | $ 189 | 3.33% |
| RURAL COMMUNITY INS CO | $ 1,006,935 | $ 172,078 | $ 5,932 | $ - | $ - | 0.00% | 0.00% | $ 98,507 | $ 39,553 | 40.15% |
| RURAL MUTUAL INS CO | $ 1,030,040 | $ 528,971 | $ 26,174 | $ 434,409 | $ 269,112 | 70.00% | 22.43% | $ 353,995 | $ 236,429 | 66.79% |
| RURAL TRUST INS CO | $ 64,326 | $ 19,325 | $ 3,376 | $ 17,137 | $ 8,627 | 63.21% | 14.96% | $ 760 | $ 180 | 23.70% |
| RVI AMERICA INS CO | $ 120,387 | $ 93,593 | $ 2,225 | $ 3,819 | $ 193 | 15.34% | 103.89% | $ 103 | $ - | 0.00% |
| SAFECO INSURANCE CO OF AMER | $ 7,966,210 | $ 2,920,004 | $ 354,392 | $ 2,280,240 | $ 1,056,195 | 55.93% | 34.28% | $ 17,760 | $ 15,519 | 87.38% |
| SAFECO INSURANCE CO OF IL | $ 192,336 | $ 183,696 | $ 1,556 | $ - | $ - | 0.00% | 0.00% | $ 60,314 | $ 35,770 | 59.31% |
| SAFECO INSURANCE CO OF IN | $ 18,954 | $ 18,083 | $ 401 | $ - | $ - | 0.00% | 0.00% | $ - | $ 69 | 0.00% |
| SAFECO NATIONAL INS CO | $ 7,747 | $ 7,526 | $ 216 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| SAFEPORT INSURANCE CO | $ 250,332 | $ 85,944 | $ 5,654 | $ 15,642 | $ 2,194 | 28.83% | 163.07% | $ - | $ - | 0.00% |
| SAFETY FIRST INS CO | $ 113,573 | $ 62,359 | $ 3,268 | $ 3,657 | $ 240 | 70.90% | -28.01% | $ 471 | $ 198 | 42.13% |
| SAFETY NATIONAL CSLTY CORP | $ 15,880,062 | $ 5,042,120 | $ 527,643 | $ 1,797,150 | $ 1,239,130 | 76.90% | 26.34% | $ 22,350 | $ 16,188 | 72.43% |
| SAFEWAY INSURANCE CO | $ 788,597 | $ 511,370 | $ 17,713 | $ 221,837 | $ 133,665 | 74.09% | 23.52% | $ - | $ - | 0.00% |
| SAGAMORE INSURANCE CO | $ 215,062 | $ 178,565 | $ 7,239 | $ 3,098 | $ (4,458) | -79.64% | 172.86% | $ 92 | $ 26 | 28.36% |
| SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH) | $ 215,501 | $ 96,978 | $ 8,498 | $ 23,124 | $ 15,127 | 84.42% | 0.05% | $ 431 | $ 325 | 75.40% |
| SCOR REINSURANCE CO | $ 6,286,571 | $ 1,577,447 | $ 222,211 | $ 1,735,254 | $ 904,789 | 61.58% | 33.28% | $ - | $ - | 0.00% |
| SCOTTSDALE INDEMNITY CO | $ 70,320 | $ 39,570 | $ 1,154 | $ - | $ - | 0.00% | 0.00% | $ 3 | $ (115) | -999.00% |
| SECURA INSURANCE CO | $ 2,072,213 | $ 775,934 | $ 46,641 | $ 840,856 | $ 424,617 | 61.65% | 35.14% | $ 219,049 | $ 124,518 | 56.84% |
| SECURA SELECT INS CO | $ 8,265 | $ 8,042 | $ 324 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| SECURA SUPREME INS CO | $ 226,748 | $ 90,375 | $ 6,779 | $ 93,428 | $ 47,180 | 61.65% | 34.06% | $ 25,128 | $ 18,719 | 74.50% |
| SECURIAN CASUALTY CO | $ 701,251 | $ 224,352 | $ 16,661 | $ 450,908 | $ 265,527 | 62.57% | 32.62% | $ 17,434 | $ 8,701 | 49.91% |
| SECURITY NATIONAL INS CO | $ 1,206,608 | $ 315,007 | $ 11,522 | $ 400,442 | $ 215,075 | 67.89% | 33.89% | $ 10,784 | $ 6,914 | 64.11% |
| SELECT INSURANCE CO | $ 81,977 | $ 81,928 | $ 2,418 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| SELECTIVE INSURANCE CO OF AMER | $ 4,709,749 | $ 1,184,957 | $ 166,534 | $ 1,525,823 | $ 865,309 | 66.22% | 30.84% | $ 29,785 | $ 15,883 | 53.32% |
| SELECTIVE INSURANCE CO OF SC | $ 1,284,463 | $ 319,994 | $ 44,789 | $ 429,138 | $ 243,368 | 66.22% | 30.84% | $ 29,294 | $ 14,414 | 49.20% |
| SELECTIVE INSURANCE CO OF THE SOUTHEAST | $ 1,045,795 | $ 251,758 | $ 31,048 | $ 333,774 | $ 189,286 | 66.22% | 30.84% | $ 12,709 | $ 15,655 | 123.18% |
| SENECA INSURANCE CO INC | $ 698,388 | $ 196,072 | $ 16,069 | $ - | $ - | 0.00% | 0.00% | $ 383 | $ 15 | 4.01% |
| SENTINEL INSURANCE CO LTD | $ 455,004 | $ 296,939 | $ 18,098 | $ 44,144 | $ 22,239 | 60.16% | 29.10% | $ 1,925 | $ 560 | 29.12% |
| SENTRUITY CASUALTY CO | $ 787,745 | $ 125,432 | $ 7,889 | $ 50,770 | $ 51,392 | 101.47% | -0.31% | $ 17 | $ 4 | 24.23% |
| SENTRY CASUALTY CO | $ 254,863 | $ 78,101 | $ 6,923 | $ - | $ - | 0.00% | 0.00% | $ 56,794 | $ 24,675 | 43.45% |
| SENTRY DIRECT INS CO | $ 5,908 | $ 5,905 | $ 123 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| SENTRY INSURANCE CO | $ 18,344,410 | $ 8,584,569 | $ 950,964 | $ 5,155,848 | $ 3,174,109 | 72.93% | 26.66% | $ 72,517 | $ 45,082 | 62.17% |
| SENTRY SELECT INS CO | $ 173,096 | $ 126,965 | $ 3,750 | $ - | $ - | 0.00% | 0.00% | $ 18,424 | $ 17,779 | 96.50% |
| SEQUOIA INSURANCE CO | $ 56,144 | $ 53,179 | $ 1,790 | $ - | $ - | 0.00% | 0.00% | $ 124 | $ (14) | -11.36% |
| SERVICE AMERICAN INDEMNITY CO | $ 209,235 | $ 27,973 | $ (2,666) | $ 27,685 | $ 17,619 | 79.48% | 35.79% | $ 2,051 | $ 594 | 28.96% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 | $ 443,302 | $ 138,100 | $ (13,209) | $ 157,167 | $ 106,569 | 83.94% | 35.60% | $ 90 | $ 77 | 85.47% |
| SFM MUTUAL INS CO | $ 1,057,998 | $ 406,132 | $ 32,961 | $ 241,703 | $ 131,931 | 71.25% | 25.35% | $ 60,321 | $ 25,882 | 42.91% |
| SILVER OAK CSLTY INC | $ 209,071 | $ 68,261 | $ 7,751 | $ 42,319 | $ 20,172 | 59.94% | 28.36% | $ 597 | $ (44) | -7.35% |
| SIRIUSPOINT AMERICA INS CO | $ 3,205,525 | $ 780,374 | $ 29,165 | $ 1,200,081 | $ 668,676 | 60.10% | 35.81% | $ 9,585 | $ 8,577 | 89.48% |
| SOCIETY INSURANCE A MUTUAL CO | $ 587,957 | $ 210,374 | $ 4,331 | $ 249,083 | $ 123,170 | 64.97% | 39.85% | $ 111,736 | $ 63,170 | 56.54% |
| SOMPO AMERICA FIRE & MARINE INS CO | $ 116,794 | $ 23,280 | $ 1,296 | $ - | $ - | 0.00% | 0.00% | $ 952 | $ 444 | 46.65% |
| SOMPO AMERICA INS CO | $ 906,395 | $ 587,324 | $ 18,436 | $ - | $ - | 0.00% | 0.00% | $ 3,134 | $ 1,258 | 40.12% |
| SOUTHERN GUARANTY INS CO | $ 27,593 | $ 22,890 | $ (1,417) | $ 11,034 | $ 3,693 | 36.86% | 87.25% | $ 1,721 | $ 1,339 | 77.82% |
| SOUTHERN INSURANCE CO | $ 40,672 | $ 28,794 | $ 1,066 | $ - | $ - | 0.00% | 0.00% | $ 639 | $ (64) | -10.09% |
| SOUTHERN PILOT INS CO | $ 8,286 | $ 8,259 | $ 243 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| SOUTHWEST MARINE & GENERAL INS CO | $ 261,738 | $ 86,152 | $ 6,904 | $ 57,275 | $ 29,548 | 63.95% | 30.04% | $ 119 | $ 182 | 152.77% |
| SPARTA INSURANCE CO | $ 44,077 | $ 25,100 | $ (7,971) | $ (91) | $ 2,391 | -999.00% | -999.00% | $ - | $ - | 0.00% |
| SPECIALTY RISK OF AMER | $ 28,639 | $ 9,822 | $ 1,349 | $ 11,685 | $ 3,739 | 41.33% | 52.92% | $ 669 | $ - | 0.00% |
| SPINNAKER INSURANCE CO | $ 700,129 | $ 240,029 | $ 17,742 | $ 158,037 | $ 61,967 | 47.22% | 36.94% | $ 9,848 | $ 12,016 | 122.01% |
| ST PAUL FIRE & MARINE INS CO | $ 28,349,311 | $ 8,632,983 | $ 1,682,901 | $ 9,740,503 | $ 5,320,108 | 63.46% | 27.18% | $ 3,272 | $ 2,903 | 88.74% |
| ST PAUL GUARDIAN INS CO | $ 110,849 | $ 25,808 | $ 5,391 | $ 39,122 | $ 21,447 | 63.70% | 27.17% | $ 1,154 | $ 305 | 26.42% |
| ST PAUL MERCURY INS CO | $ 435,979 | $ 125,871 | $ 21,638 | $ 156,487 | $ 85,788 | 63.70% | 27.17% | $ 1,523 | $ 718 | 47.11% |
| ST PAUL PROTECTIVE INS CO | $ 731,572 | $ 243,148 | $ 33,775 | $ 227,007 | $ 124,393 | 63.67% | 27.15% | $ 1,699 | $ 1,577 | 92.84% |
| STANDARD FIRE INS CO THE | $ 5,834,474 | $ 1,839,299 | $ 332,986 | $ 1,893,494 | $ 1,038,036 | 63.70% | 27.17% | $ 36,244 | $ 19,493 | 53.78% |
| STANDARD GUARANTY INS CO | $ 576,669 | $ 210,143 | $ 87,503 | $ 343,143 | $ 111,433 | 35.81% | 36.94% | $ 8,311 | $ 2,916 | 35.09% |
| STAR INSURANCE CO | $ 2,755,835 | $ 704,432 | $ 29,160 | $ 745,290 | $ 408,568 | 67.85% | 35.62% | $ 3,377 | $ 8,713 | 258.01% |
| STARNET INSURANCE CO | $ 318,105 | $ 136,992 | $ 5,194 | $ - | $ - | 0.00% | 0.00% | $ 4,640 | $ 2,437 | 52.51% |
| STARR INDEMNITY & LIABILITY CO | $ 11,429,847 | $ 4,148,205 | $ 408,611 | $ 2,775,256 | $ 1,747,073 | 77.32% | 16.90% | $ 28,340 | $ 12,227 | 43.14% |
| STARR SPECIALTY INS CO | $ 270,676 | $ 173,783 | $ (584) | $ - | $ - | 0.00% | 0.00% | $ 3,371 | $ 2,293 | 68.00% |
| STARSTONE NATIONAL INS CO | $ 2,122,083 | $ 514,093 | $ 1,440 | $ 1,788,302 | $ 1,327,086 | 76.93% | 24.20% | $ 3,578 | $ 2,014 | 56.29% |
| STATE AUTO INS CO OF WI | $ 4,888 | $ 4,525 | $ 150 | $ - | $ - | 0.00% | 0.00% | $ (5) | $ 3,189 | -999.00% |
| STATE AUTO PROP & CSLTY INS CO | $ 274,005 | $ 192,030 | $ 13,875 | $ - | $ - | 0.00% | 0.00% | $ 5,274 | $ 6,087 | 115.41% |
| STATE AUTOMOBILE MUTUAL INS CO | $ 659,007 | $ 544,984 | $ (41,560) | $ - | $ - | 0.00% | 0.00% | $ 10,003 | $ 47,430 | 474.16% |
| STATE FARM CLASSIC INS CO | $ 49,343 | $ 17,706 | $ (6,307) | $ 13,471 | $ 5,453 | 42.12% | 47.38% | $ 458 | $ 184 | 40.07% |
| STATE FARM FIRE & CSLTY CO | $ 69,218,178 | $ 26,860,628 | $ 2,660,698 | $ 28,611,812 | $ 18,770,865 | 73.93% | 21.57% | $ 625,428 | $ 662,249 | 105.89% |
| STATE FARM GENERAL INS CO | $ 8,961,375 | $ 1,359,279 | $ (79,126) | $ 3,394,543 | $ 2,731,158 | 90.51% | 24.54% | $ - | $ - | 0.00% |
| STATE FARM MUTUAL AUTOMOBILE INS CO | $ 270,465,866 | $ 169,997,361 | $ 8,176,239 | $ 73,016,727 | $ 51,520,498 | 79.02% | 19.00% | $ 772,154 | $ 563,492 | 72.98% |
| STATE NATIONAL INS CO INC | $ 2,202,142 | $ 799,488 | $ 38,755 | $ 95,971 | $ 45,370 | 53.05% | 31.63% | $ 16,486 | $ (2,784) | -16.89% |
| STATE VOLUNTEER MUTUAL INS CO | $ 1,660,163 | $ 933,803 | $ 29,387 | $ 133,849 | $ 63,091 | 86.69% | 19.74% | $ - | $ - | 0.00% |
| STATESMAN INSURANCE CO | $ - | $ - | $ - | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| STILLWATER INSURANCE CO | $ 648,337 | $ 214,754 | $ (6,468) | $ 345,762 | $ 212,249 | 72.47% | 35.12% | $ 377 | $ 706 | 187.18% |
| STILLWATER PROPERTY & CSLTY INS CO | $ 162,145 | $ 135,160 | $ 4,790 | $ 4,180 | $ (440) | 36.98% | 14.67% | $ 1,832 | $ 194 | 10.57% |
| STONINGTON INSURANCE CO | $ 19,353 | $ 17,716 | $ 455 | $ - | $ - | 0.00% | 0.00% | $ 1,341 | $ 1,925 | 143.60% |
| STRATFORD INSURANCE CO | $ 56,121 | $ 51,786 | $ 3,537 | $ (81,654) | $ (63,816) | 100.00% | 0.00% | $ 473 | $ (373) | -78.93% |
| STRATHMORE INSURANCE CO | $ 33,640 | $ 33,515 | $ 956 | $ - | $ - | 0.00% | 0.00% | $ 134 | $ (231) | -172.84% |
| SU INSURANCE CO | $ 39,352 | $ 17,063 | $ 749 | $ 30,408 | $ 18,344 | 70.49% | 27.19% | $ 13 | $ 0 | 0.27% |
| SUGAR CREEK MUTUAL INS CO | $ 10,801 | $ 7,707 | $ (1,528) | $ 2,632 | $ 2,513 | 111.58% | 52.96% | $ 4,274 | $ 6,645 | 155.48% |
| SUMMITPOINT INSURANCE CO | $ 116,149 | $ 38,901 | $ 2,598 | $ 24,090 | $ 12,695 | 68.33% | 29.86% | $ 103 | $ 67 | 65.27% |

TABLE F

2025 Financial Data of Property and Casualty Insurers ($000s Omitted)

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| SUNZ INSURANCE CO | $ 743,253 | $ 195,351 | $ 29,232 | $ 152,166 | $ 39,731 | 50.45% | 34.41% | $ 2,590 | $ 933 | 36.02% |
| SURETEC INSURANCE CO | $ 792,578 | $ 189,735 | $ 17,568 | $ 161,630 | $ 78,427 | 60.68% | 36.90% | $ 93 | $ 12 | 13.08% |
| SUTTON NATIONAL INS CO | $ 298,129 | $ 94,810 | $ 10,893 | $ 42,272 | $ 16,776 | 48.60% | 21.42% | $ 362 | $ 241 | 66.50% |
| SWISS RE CORPORATE SOLUTIONS AMER INS CORP | $ 3,722,982 | $ 1,231,724 | $ 86,017 | $ (1,056,821) | $ (1,200,321) | 119.49% | -19.19% | $ 46,894 | $ 48,072 | 102.51% |
| SWISS RE CORPORATE SOLUTIONS ELITE INS CORP | $ 386,683 | $ 140,616 | $ 7,792 | $ (0) | $ (4) | 999.00% | -999.00% | $ 16,642 | $ (74) | -0.45% |
| SWISS RE CORPORATE SOLUTIONS PREMIER INS CORP | $ 84,982 | $ 73,849 | $ 2,966 | $ 0 | $ (35) | -999.00% | -999.00% | $ 110 | $ (9) | -8.48% |
| SWISS REINSURANCE AMER CORP | $ 17,842,260 | $ 3,747,730 | $ 197,063 | $ 986,961 | $ 90,795 | 22.31% | 79.31% | $ - | $ - | 0.00% |
| SYNCORA GUARANTEE INC | $ 336,328 | $ 345,893 | $ 33,854 | $ 1,909 | $ (13,110) | -568.64% | 999.00% | $ - | $ - | 0.00% |
| TDC NATIONAL ASSUR CO | $ 502,924 | $ 144,748 | $ 40,101 | $ 61,987 | $ 29,248 | 53.82% | -2.10% | $ 1,859 | $ 715 | 38.43% |
| TEACHERS INSURANCE CO | $ 426,961 | $ 168,679 | $ 30,071 | $ 260,871 | $ 139,526 | 61.98% | 27.81% | $ 1,727 | $ 1,659 | 96.04% |
| TECHNOLOGY INSURANCE CO INC | $ 8,099,193 | $ 1,771,369 | $ 79,957 | $ 1,943,081 | $ 1,045,717 | 67.95% | 33.86% | $ 2,838 | $ 3,051 | 107.52% |
| TESLA INSURANCE CO | $ 792,445 | $ 247,588 | $ (182,721) | $ 567,726 | $ 657,807 | 119.82% | 10.97% | $ - | $ (0) | 0.00% |
| TESLA PROPERTY & CSLTY INC | $ 243,073 | $ 72,016 | $ 37,366 | $ 192,923 | $ 128,646 | 70.69% | 11.66% | $ - | $ - | 0.00% |
| TEXAS MEDICAL INS CO | $ 211,477 | $ 51,389 | $ (5,332) | $ 46,886 | $ 26,308 | 98.08% | 32.50% | $ - | $ - | 0.00% |
| THE INSURANCE CO | $ 63,020 | $ 61,243 | $ 1,656 | $ - | $ - | 0.00% | 0.00% | $ 9 | $ 971 | 999.00% |
| THERESA MUTUAL INS CO | $ 6,780 | $ 5,228 | $ (259) | $ 1,065 | $ 931 | 99.55% | 50.28% | $ 1,779 | $ 1,023 | 57.49% |
| THIRD COAST INS CO | $ 135,935 | $ 57,725 | $ 663 | $ - | $ - | 0.00% | 0.00% | $ 2,355 | $ 2,351 | 99.83% |
| TIG INSURANCE CO | $ 1,646,924 | $ 446,555 | $ (298,949) | $ (260) | $ 311,123 | -999.00% | -999.00% | $ - | $ 1,878 | 0.00% |
| TNUS INSURANCE CO | $ 74,689 | $ 70,068 | $ 1,986 | $ - | $ - | 0.00% | 0.00% | $ 10 | $ (4) | -43.31% |
| TOA REINSURANCE CO OF AMER THE | $ 2,197,616 | $ 685,018 | $ 39,116 | $ 378,290 | $ 240,189 | 72.08% | 31.23% | $ - | $ - | 0.00% |
| TOGGLE INSURANCE CO | $ 116,858 | $ 79,243 | $ 1,883 | $ - | $ - | 0.00% | 0.00% | $ 90 | $ 162 | 179.33% |
| TOKIO MARINE AMER INS CO | $ 1,421,937 | $ 468,465 | $ 49,286 | $ 367,224 | $ 198,384 | 68.61% | 30.39% | $ 5,210 | $ 4,029 | 77.33% |
| TOWER HILL PRIME INS CO | $ 162,651 | $ 80,158 | $ 23,910 | $ 105,001 | $ 32,827 | 39.56% | 37.58% | $ 658 | $ 274 | 41.69% |
| TOYOTA MOTOR INS CO | $ 967,848 | $ 427,955 | $ 16,717 | $ 136,350 | $ 90,027 | 65.80% | 32.47% | $ 955 | $ 1,004 | 105.13% |
| TRADERS INSURANCE CO | $ 163,298 | $ 69,439 | $ 12,961 | $ 116,185 | $ 73,542 | 74.16% | 22.73% | $ - | $ - | 0.00% |
| TRANS PACIFIC INS CO | $ 79,995 | $ 66,055 | $ 1,765 | $ (0) | $ (282) | 999.00% | 0.00% | $ 38 | $ 2 | 4.60% |
| TRANSAMERICA CASUALTY INS CO | $ 14,181 | $ 12,929 | $ 365 | $ 277 | $ 79 | 64.82% | 171.55% | $ 5 | $ 0 | 0.51% |
| TRANSATLANTIC REINSURANCE CO | $ 13,096,514 | $ 5,092,482 | $ 314,073 | $ 2,663,911 | $ 1,837,481 | 71.74% | 30.38% | $ - | $ - | 0.00% |
| TRANSGUARD INSURANCE CO OF AMER INC | $ 798,094 | $ 344,965 | $ 37,317 | $ 315,573 | $ 136,823 | 57.56% | 41.57% | $ 1,028 | $ 223 | 21.65% |
| TRANSIT MUTUAL INS CORP OF WI | $ 14,725 | $ 11,365 | $ (320) | $ 2,707 | $ 2,145 | 95.78% | 26.12% | $ 3,507 | $ 2,145 | 61.18% |
| TRANSPORTATION INSURANCE CO | $ 71,450 | $ 71,413 | $ 2,066 | $ - | $ - | 0.00% | 0.00% | $ 14,246 | $ 5,886 | 41.32% |
| TRAVCO INSURANCE CO | $ 321,939 | $ 73,150 | $ 13,995 | $ 105,628 | $ 57,907 | 63.70% | 27.17% | $ 48 | $ 17 | 34.83% |
| TRAVCO PERSONAL INS CO | $ 177,934 | $ 67,144 | $ 8,142 | $ 54,770 | $ 30,026 | 63.70% | 27.17% | $ - | $ (434) | 0.00% |
| TRAVELERS CASUALTY & SURETY CO | $ 25,283,691 | $ 9,408,479 | $ 1,847,252 | $ 7,965,230 | $ 4,366,615 | 63.70% | 27.17% | $ 1,588 | $ 12,392 | 780.36% |
| TRAVELERS CASUALTY & SURETY CO OF AMER | $ 6,408,372 | $ 2,370,890 | $ 654,467 | $ 2,423,623 | $ 696,952 | 32.34% | 40.25% | $ 46,279 | $ 22,238 | 48.05% |
| TRAVELERS CASUALTY CO OF CT | $ 478,426 | $ 113,853 | $ 25,485 | $ 183,870 | $ 100,801 | 63.70% | 27.17% | $ 637 | $ 450 | 70.68% |
| TRAVELERS CASUALTY CO THE | $ 295,723 | $ 69,156 | $ 15,097 | $ 113,452 | $ 62,196 | 63.70% | 27.17% | $ - | $ (7) | 0.00% |
| TRAVELERS CASUALTY INS CO OF AMER | $ 2,774,310 | $ 652,523 | $ 141,088 | $ 1,068,020 | $ 585,504 | 63.70% | 27.17% | $ 3,258 | $ 1,649 | 50.62% |
| TRAVELERS COMMERCIAL CSLTY CO | $ 475,406 | $ 112,937 | $ 24,817 | $ 183,870 | $ 100,801 | 63.70% | 27.17% | $ - | $ 2 | 0.00% |
| TRAVELERS COMMERCIAL INS CO | $ 503,553 | $ 118,806 | $ 25,094 | $ 183,870 | $ 100,801 | 63.70% | 27.17% | $ - | $ (0) | 0.00% |
| TRAVELERS CONSTITUTION STATE INS CO | $ 292,457 | $ 69,058 | $ 15,135 | $ 113,452 | $ 62,196 | 63.70% | 27.17% | $ - | $ - | 0.00% |
| TRAVELERS HOME & MARINE INS CO THE | $ 406,287 | $ 113,519 | $ 15,293 | $ 105,628 | $ 57,907 | 63.70% | 27.17% | $ 6,808 | $ 5,138 | 75.47% |
| TRAVELERS INDEMNITY CO OF AMER THE | $ 874,064 | $ 209,784 | $ 42,550 | $ 301,237 | $ 165,142 | 63.70% | 27.17% | $ 19,223 | $ 3,454 | 17.97% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 INDEMNITY CO OF CT THE | $ 1,512,163 | $ 374,666 | $ 72,078 | $ 535,967 | $ 293,824 | 63.70% | 27.17% | $ 97,970 | $ 41,813 | 42.68% |
| TRAVELERS INDEMNITY CO THE | $ 32,819,921 | $ 9,549,978 | $ 2,060,994 | $ 9,861,860 | $ 5,404,595 | 63.68% | 27.16% | $ 52,601 | $ 45,878 | 87.22% |
| TRAVELERS PERSONAL INS CO | $ 646,691 | $ 73,862 | $ 13,230 | $ 105,628 | $ 57,907 | 63.70% | 27.17% | $ 34,659 | $ 32,399 | 93.48% |
| TRAVELERS PERSONAL SECURITY INS CO | $ 292,623 | $ 72,066 | $ 14,146 | $ 105,628 | $ 57,907 | 63.70% | 27.17% | $ - | $ - | 0.00% |
| TRAVELERS PROPERTY CSLTY CO OF AMER | $ 1,191,223 | $ 498,863 | $ 31,315 | $ 140,844 | $ 77,209 | 63.70% | 27.16% | $ 201,888 | $ 149,133 | 73.87% |
| TRAVELERS PROPERTY CSLTY INS CO | $ 412,760 | $ 95,015 | $ 16,284 | $ 117,364 | $ 64,341 | 63.70% | 27.17% | $ 524 | $ 465 | 88.82% |
| TREXIS INSURANCE CORP | $ 173,029 | $ 66,907 | $ 10,267 | $ 90,434 | $ 59,501 | 71.19% | 24.21% | $ - | $ - | 0.00% |
| TRI-STATE INSURANCE CO OF MN | $ 348,649 | $ 47,096 | $ 2,212 | $ - | $ - | 0.00% | 0.00% | $ 2,446 | $ 1,060 | 43.32% |
| TRIAD GUARANTY INS CORP | $ - | $ - | $ - | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| TRIANGLE INSURANCE CO INC | $ 335,742 | $ 142,791 | $ 22,382 | $ 144,153 | $ 69,478 | 52.42% | 26.20% | $ 12,077 | $ 3,672 | 30.40% |
| TRINITY UNIVERSAL INS CO | $ 5,415,923 | $ 1,426,866 | $ 302,672 | $ 3,744,988 | $ 2,420,189 | 77.50% | 25.68% | $ - | $ (4) | 0.00% |
| TRISURA INSURANCE CO | $ 599,961 | $ 240,280 | $ 24,680 | $ 114,534 | $ 45,773 | 44.74% | 38.17% | $ 1,564 | $ 530 | 33.89% |
| TRITON INSURANCE CO | $ 746,467 | $ 171,445 | $ 51,822 | $ 207,101 | $ 77,543 | 37.90% | 36.07% | $ 1,344 | $ 384 | 28.58% |
| TRIUMPHE CASUALTY CO | $ 101,697 | $ 27,115 | $ 1,500 | $ - | $ - | 0.00% | 0.00% | $ 369 | $ 125 | 33.87% |
| TRM SPECIALTY INS CO | $ 57,251 | $ 26,639 | $ 6,037 | $ 6,743 | $ 3,298 | 59.82% | -34.25% | $ - | $ - | 0.00% |
| TRUCK INSURANCE EXCHANGE | $ 3,548,162 | $ 1,303,330 | $ 214,074 | $ 1,507,529 | $ 746,062 | 55.92% | 26.37% | $ 3,912 | $ 2,055 | 52.54% |
| TRUMBULL INSURANCE CO | $ 329,770 | $ 156,120 | $ 20,815 | $ 73,573 | $ 37,065 | 60.16% | 29.10% | $ 6,554 | $ 3,069 | 46.83% |
| TRUSTED RESOURCE UNDERWRITERS EXCHANGE OF OH | $ 16,479 | $ 14,877 | $ (683) | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| TRUSTGARD INSURANCE CO | $ 43,397 | $ 40,684 | $ (240) | $ - | $ - | 0.00% | 0.00% | $ 2 | $ 1 | 71.89% |
| TUSCARORA WAYNE INS CO | $ 139,507 | $ 83,625 | $ 11,371 | $ 63,486 | $ 21,577 | 42.35% | 42.80% | $ - | $ - | 0.00% |
| TWIN CITY FIRE INS CO | $ 812,275 | $ 291,997 | $ 45,604 | $ 220,719 | $ 111,195 | 60.16% | 29.10% | $ 64,598 | $ 35,902 | 55.58% |
| UNION INSURANCE CO | $ 219,350 | $ 60,606 | $ 2,094 | $ - | $ - | 0.00% | 0.00% | $ 4,214 | $ 2,465 | 58.50% |
| UNION INSURANCE CO OF PROVIDENCE | $ 11,967 | $ 11,901 | $ 300 | $ - | $ - | 0.00% | 0.00% | $ 3,703 | $ 1,641 | 44.32% |
| UNITED AMERICAS INS CO | $ 17,719 | $ 4,199 | $ 616 | $ - | $ (665) | 0.00% | 0.00% | $ - | $ - | 0.00% |
| UNITED CASUALTY & SURETY INS CO | $ 82,051 | $ 47,082 | $ (450) | $ 23,182 | $ 5,384 | 28.73% | 82.66% | $ 165 | $ 54 | 32.57% |
| UNITED EQUITABLE INS CO | $ 35,672 | $ 11,907 | $ 3,578 | $ 22,690 | $ 8,074 | 48.08% | 38.07% | $ - | $ - | 0.00% |
| UNITED FINANCIAL CSLTY CO | $ 13,871,403 | $ 2,991,342 | $ 1,232,485 | $ 8,182,705 | $ 4,959,768 | 70.47% | 16.54% | $ - | $ - | 0.00% |
| UNITED FIRE & CSLTY CO | $ 2,411,227 | $ 859,779 | $ 58,247 | $ 784,026 | $ 381,808 | 59.29% | 35.64% | $ 20,641 | $ 13,376 | 64.80% |
| UNITED FIRE & INDEMNITY CO | $ 72,658 | $ 24,533 | $ 2,700 | $ 24,501 | $ 11,932 | 59.29% | 35.64% | $ - | $ - | 0.00% |
| UNITED GUARANTY RESIDENTIAL INS CO | $ 1,785,730 | $ 273,088 | $ 254,584 | $ 172,698 | $ (3,244) | -1.10% | -2.24% | $ 1,388 | $ (264) | -19.05% |
| UNITED GUARANTY RESIDENTIAL INS CO OF NC | $ 13,186 | $ 12,308 | $ 120 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| UNITED MUTUAL INS CO | $ 26,246 | $ 13,057 | $ 1,584 | $ 12,882 | $ 6,762 | 59.84% | 31.40% | $ 11,673 | $ 8,469 | 72.55% |
| UNITED OHIO INS CO | $ 583,716 | $ 282,543 | $ 37,341 | $ 279,120 | $ 146,509 | 59.84% | 31.40% | $ 106 | $ 57 | 53.82% |
| UNITED SERVICES AUTOMOBILE ASSN | $ 48,149,007 | $ 33,062,968 | $ 702,723 | $ 12,289,129 | $ 7,766,439 | 72.24% | 14.87% | $ 85,318 | $ 73,264 | 85.87% |
| UNITED STATES FIDELITY & GUARANTY CO | $ 4,472,596 | $ 1,050,909 | $ 226,291 | $ 1,725,263 | $ 945,814 | 63.70% | 27.17% | $ 35 | $ 163 | 460.82% |
| UNITED STATES FIRE INS CO | $ 9,499,972 | $ 3,151,874 | $ 310,310 | $ 3,477,286 | $ 2,021,955 | 64.92% | 29.40% | $ 22,007 | $ 25,063 | 113.89% |
| UNITED STATES LIABILITY INS CO | $ 2,801,619 | $ 2,057,008 | $ 92,350 | $ 419,378 | $ 109,489 | 38.79% | 38.65% | $ 9,565 | $ 2,192 | 22.92% |
| UNITED WISCONSIN INS CO | $ 213,594 | $ 135,635 | $ 3,015 | $ - | $ - | 0.00% | 0.00% | $ 21,350 | $ 15,948 | 74.70% |
| UNITRIN AUTO & HOME INS CO | $ 25,007 | $ 23,847 | $ 591 | $ - | $ - | 0.00% | 0.00% | $ - | $ (5) | 0.00% |
| UNITRIN DIRECT INS CO | $ 8,058 | $ 8,033 | $ 119 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| UNITRIN DIRECT PROP & CSLTY CO | $ 10,272 | $ 9,880 | $ 325 | $ - | $ - | 0.00% | 0.00% | $ - | $ (3) | 0.00% |
| UNITRIN PREFERRED INS CO | $ 12,196 | $ 9,880 | $ 256 | $ - | $ - | 0.00% | 0.00% | $ - | $ (0) | 0.00% |
| UNITRIN SAFEGUARD INS CO | $ 16,950 | $ 9,853 | $ 258 | $ - | $ - | 0.00% | 0.00% | $ - | $ 209 | 0.00% |

**TABLE F**

**2025 Financial Data of Property and Casualty Insurers ($000s Omitted)**

| PROPERTY & CASUALTY INSURER | FINANCIAL DATA: ADMITTED ASSETS | FINANCIAL DATA: CAPITAL AND SURPLUS | FINANCIAL DATA: NET INCOME | NATIONWIDE OPERATIONS: NET PREMIUMS EARNED | NATIONWIDE OPERATIONS: NET LOSSES INCURRED | NATIONWIDE OPERATIONS: LOSS RATIO % | NATIONWIDE OPERATIONS: EXPENSE RATIO % | WISCONSIN OPERATIONS: DIRECT PREMIUMS EARNED | WISCONSIN OPERATIONS: DIRECT LOSSES INCURRED | WISCONSIN OPERATIONS: PURE LOSS RATIO % |
|---|---|---|---|---|---|---|---|---|---|---|
| UNIVERSAL FIRE & CSLTY INS CO | $ 157,085 | $ 72,592 | $ 1,461 | $ 57,492 | $ 22,590 | 62.21% | 45.15% | $ 27 | $ 86 | 323.52% |
| UNIVERSAL PROPERTY & CSLTY INS CO | $ 2,180,680 | $ 475,952 | $ 90,195 | $ 1,371,112 | $ 846,558 | 69.68% | 27.54% | $ 676 | $ 292 | 43.19% |
| UNIVERSAL SURETY CO | $ 412,777 | $ 346,002 | $ 20,860 | $ 7,119 | $ 4,398 | 65.19% | 35.06% | $ 142 | $ (1) | -0.35% |
| UNIVERSAL SURETY OF AMER | $ 8,817 | $ 8,762 | $ 209 | $ - | $ - | 0.00% | 0.00% | $ 3 | $ (2) | -64.41% |
| UNIVERSAL UNDERWRITERS INS CO | $ 408,688 | $ 338,401 | $ 8,388 | $ - | $ - | 0.00% | 0.00% | $ 23,020 | $ 17,583 | 76.38% |
| UNIVERSAL UNDERWRITERS OF TX INS CO | $ 11,582 | $ 11,547 | $ 232 | $ - | $ - | 0.00% | 0.00% | $ 0 | $ (5) | -999.00% |
| US INSURANCE CO OF AMER | $ 9,905 | $ 5,920 | $ 658 | $ 3,280 | $ 504 | 22.54% | 58.99% | $ - | $ - | 0.00% |
| US SPECIALTY INS CO | $ 2,940,263 | $ 1,017,249 | $ 90,240 | $ 761,260 | $ 396,930 | 60.10% | 32.20% | $ 3,841 | $ (604) | -15.73% |
| US UNDERWRITERS INS CO | $ 227,616 | $ 173,659 | $ 12,144 | $ 29,276 | $ 7,150 | 39.95% | 35.28% | $ 4 | $ (1) | -26.60% |
| USAA CASUALTY INS CO | $ 20,590,875 | $ 9,076,825 | $ 1,230,647 | $ 12,022,682 | $ 7,714,856 | 73.36% | 14.43% | $ 83,504 | $ 60,127 | 72.00% |
| USAA FALCON PROP & CSLTY INS CO | $ 20,365 | $ 19,417 | $ (545) | $ 83 | $ 27 | 36.55% | 102.06% | $ 83 | $ 27 | 32.94% |
| USAA GENERAL INDEMNITY CO | $ 11,636,020 | $ 4,228,588 | $ 681,524 | $ 7,694,455 | $ 4,937,468 | 73.36% | 12.85% | $ 64,920 | $ 48,799 | 75.17% |
| USPLATE GLASS INS CO | $ 72,279 | $ 61,018 | $ 3,072 | $ 9,292 | $ 405 | 7.62% | 71.06% | $ 0 | $ - | 0.00% |
| UTICA MUTUAL INS CO | $ 4,500,325 | $ 1,741,820 | $ 109,374 | $ 1,487,854 | $ 772,367 | 66.14% | 31.03% | $ 1,184 | $ 860 | 72.64% |
| VALLEY FORGE INS CO | $ 49,153 | $ 49,126 | $ 1,531 | $ - | $ - | 0.00% | 0.00% | $ 23,562 | $ 16,732 | 71.01% |
| VALLEY PROPERTY & CSLTY INS CO | $ 7,872 | $ 7,855 | $ 210 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| VANLINER INSURANCE CO | $ 390,606 | $ 205,058 | $ 4,959 | $ - | $ - | 0.00% | 0.00% | $ 3,361 | $ 3,876 | 115.34% |
| VANTAGE RISK ASSUR CO | $ 777,423 | $ 206,519 | $ 11,497 | $ 273,096 | $ 148,507 | 63.52% | 30.38% | $ 1,373 | $ 689 | 50.20% |
| VANTAPRO SPECIALTY INS CO | $ 53,875 | $ 31,086 | $ 1,262 | $ - | $ - | 0.00% | 0.00% | $ 325 | $ 27 | 8.42% |
| VERLAN FIRE INS CO | $ 26,430 | $ 26,409 | $ 669 | $ - | $ - | 0.00% | 0.00% | $ 3,220 | $ 43 | 1.33% |
| VICTORIA FIRE & CSLTY CO | $ 46,887 | $ 46,506 | $ 1,256 | $ - | $ - | 0.00% | 0.00% | $ - | $ 0 | 0.00% |
| VIGILANT INSURANCE CO | $ 526,416 | $ 406,475 | $ 14,101 | $ - | $ - | 0.00% | 0.00% | $ 10,116 | $ 2,415 | 23.87% |
| VIKING INSURANCE CO OF WI | $ 240,521 | $ 197,281 | $ 3,203 | $ - | $ - | 0.00% | 0.00% | $ 265 | $ 119 | 44.78% |
| VIRGINIA SURETY CO INC | $ 1,993,403 | $ 343,844 | $ 14,259 | $ 787,214 | $ 640,174 | 81.46% | 23.06% | $ 17,733 | $ 5,975 | 33.69% |
| VISION BENEFITS OF AMER II INC | $ 9,022 | $ 8,698 | $ 243 | $ 5,989 | $ 2,977 | 73.52% | 28.77% | $ - | $ - | 0.00% |
| VISION SERVICE PLAN INS CO | $ 550,990 | $ 367,149 | $ 220,755 | $ 1,498,493 | $ 1,129,366 | 76.79% | 14.90% | $ 30,669 | $ 23,533 | 76.73% |
| WADENA INSURANCE CO | $ 6,632 | $ 6,588 | $ 160 | $ - | $ - | 0.00% | 0.00% | $ 27,505 | $ 19,336 | 70.30% |
| WARNER INSURANCE CO | $ 20,308 | $ 19,175 | $ 206 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| WAUSAU BUSINESS INS CO | $ 35,563 | $ 33,751 | $ 453 | $ - | $ - | 0.00% | 0.00% | $ 1,566 | $ (8,111) | -517.99% |
| WAUSAU GENERAL INS CO | $ 16,605 | $ 14,364 | $ 211 | $ - | $ - | 0.00% | 0.00% | $ 24,461 | $ 3,211 | 13.12% |
| WAUSAU UNDERWRITERS INS CO | $ 115,456 | $ 81,234 | $ 1,802 | $ - | $ - | 0.00% | 0.00% | $ 8 | $ (386) | -999.00% |
| WAYPOINT MUTUAL | $ 172,275 | $ 60,954 | $ 469 | $ 65,330 | $ 41,775 | 80.36% | 26.83% | $ 690 | $ 128 | 18.52% |
| WCF NATIONAL INS CO | $ 235,421 | $ 235,361 | $ 3,129 | $ - | $ - | 0.00% | 0.00% | $ 138 | $ (136) | -98.09% |
| WCF SELECT INS CO | $ 50,829 | $ 30,344 | $ 1,366 | $ - | $ - | 0.00% | 0.00% | $ 134 | $ (389) | -290.07% |
| WEA PROPERTY & CSLTY INS CO | $ 26,877 | $ 8,510 | $ 549 | $ 15,645 | $ 10,568 | 75.93% | 23.53% | $ 20,454 | $ 15,807 | 77.28% |
| WELLFLEET INSURANCE CO | $ 524,531 | $ 70,677 | $ 1,674 | $ 4,170 | $ 1,888 | 59.78% | 39.78% | $ 5,962 | $ 3,867 | 64.86% |
| WELLFLEET NEW YORK INS CO | $ 285,837 | $ 63,057 | $ (6,416) | $ 48,925 | $ 37,419 | 87.89% | 25.50% | $ 572 | $ 165 | 28.90% |
| WESCO INSURANCE CO | $ 2,403,929 | $ 655,200 | $ 9,864 | $ 734,144 | $ 394,304 | 67.89% | 33.89% | $ 21,292 | $ 11,213 | 52.66% |
| WEST AMERICAN INS CO | $ 57,728 | $ 54,155 | $ 1,383 | $ - | $ - | 0.00% | 0.00% | $ 960 | $ (270) | -28.15% |
| WEST BEND INS CO | $ 5,266,965 | $ 1,894,289 | $ 196,435 | $ 2,170,523 | $ 1,163,299 | 63.49% | 29.94% | $ 647,423 | $ 343,524 | 53.06% |
| WEST BEND PREMIER INS CO | $ 7,979 | $ 7,853 | $ 314 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| WEST BEND SELECT INS CO | $ 7,979 | $ 7,853 | $ 314 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| WESTCHESTER FIRE INS CO | $ 251,906 | $ 61,327 | $ 3,149 | $ - | $ - | 0.00% | 0.00% | $ 5,795 | $ 569 | 9.81% |

## TABLE F
### 2025 Financial Data of Property and Casualty Insurers ($000s Omitted)

| | FINANCIAL DATA | | | NATIONWIDE OPERATIONS | | | | WISCONSIN OPERATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PROPERTY & CASUALTY INSURER | 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 % |
| WESTERN AGRICULTURAL INS CO | $ 15,744 | $ 11,072 | $ 35 | $ - | $ - | 0.00% | 0.00% | $ 1,488 | $ 500 | 33.57% |
| WESTERN NATIONAL ASSUR CO | $ 228,855 | $ 58,492 | $ 6,144 | $ 52,142 | $ 24,952 | 57.01% | 33.23% | $ 13,530 | $ 9,265 | 68.48% |
| WESTERN NATIONAL MUTUAL INS CO | $ 2,707,476 | $ 1,146,405 | $ 107,610 | $ 855,129 | $ 409,213 | 57.01% | 33.23% | $ 51,675 | $ 34,681 | 67.11% |
| WESTERN SURETY CO | $ 2,209,923 | $ 1,485,811 | $ 157,827 | $ 487,794 | $ 63,478 | 17.06% | 57.54% | $ 8,799 | $ 759 | 8.63% |
| WESTFIELD CHAMPION INS CO | $ 10,524 | $ 8,940 | $ 286 | $ - | $ - | 0.00% | 0.00% | $ 465 | $ 40 | 8.56% |
| WESTFIELD INSURANCE CO | $ 4,075,832 | $ 1,529,283 | $ 236,876 | $ 1,684,574 | $ 794,826 | 55.44% | 34.66% | $ 17,347 | $ 5,579 | 32.16% |
| WESTFIELD NATIONAL INS CO | $ 1,083,411 | $ 457,686 | $ 60,109 | $ 405,546 | $ 191,347 | 55.44% | 34.66% | $ 2,256 | $ 148 | 6.58% |
| WESTFIELD PREMIER INS CO | $ 10,784 | $ 8,820 | $ 237 | $ - | $ - | 0.00% | 0.00% | $ 657 | $ 783 | 119.16% |
| WESTFIELD SELECT INS CO | $ 33,920 | $ 29,346 | $ 541 | $ - | $ - | 0.00% | 0.00% | $ 987 | $ 485 | 49.14% |
| WESTFIELD SUPERIOR INS CO | $ 13,026 | $ 9,052 | $ 320 | $ - | $ - | 0.00% | 0.00% | $ 527 | $ 288 | 54.63% |
| WESTFIELD TOUCHSTONE INS CO | $ 10,246 | $ 8,777 | $ 227 | $ - | $ - | 0.00% | 0.00% | $ 283 | $ 85 | 30.00% |
| WESTGUARD INSURANCE CO | $ 1,953,924 | $ 1,682,162 | $ 1,292 | $ 33,121 | $ 29,496 | 102.15% | 34.16% | $ - | $ - | 0.00% |
| WESTPORT INSURANCE CORP | $ 753,654 | $ 103,654 | $ (4,174) | $ (1,461) | $ 26,407 | 230.36% | 49.50% | $ - | $ (737) | 0.00% |
| WHITE PINE INS CO | $ 20,714 | $ 8,173 | $ (1,859) | $ 268 | $ 3,551 | 696.99% | -392.04% | $ 0 | $ - | 0.00% |
| WILLIAMSBURG NATIONAL INS CO | $ 31,451 | $ 19,753 | $ 342 | $ - | $ - | 0.00% | 0.00% | $ 1,117 | $ 786 | 70.42% |
| WILMINGTON INSURANCE CO | $ 51,951 | $ 14,350 | $ (532) | $ 10,457 | $ 4,611 | 64.34% | 53.09% | $ 24 | $ 104 | 439.64% |
| WILSHIRE INSURANCE CO | $ 547,844 | $ 210,830 | $ 31,340 | $ 233,496 | $ 101,237 | 57.56% | 41.52% | $ 121 | $ 101 | 83.62% |
| WILSON MUTUAL INS CO | $ 94,034 | $ 31,526 | $ 2,570 | $ 18,422 | $ 9,708 | 68.33% | 29.86% | $ 8,038 | $ 3,670 | 45.65% |
| WINGSAIL INSURANCE CO | $ 20,481 | $ 20,457 | $ 409 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| WISCONSIN COUNTY MUTUAL INS CORP | $ 120,615 | $ 37,612 | $ (11) | $ 34,661 | $ 15,952 | 75.92% | 28.36% | $ 29,970 | $ 8,929 | 29.79% |
| WISCONSIN HEALTH CARE LIABILITY INS PLAN | $ 64,834 | $ 47,683 | $ 2,147 | $ 2,626 | $ (290) | 33.69% | 33.25% | $ 2,626 | $ (290) | -11.03% |
| WISCONSIN LAWYERS MUTUAL INS CO | $ 38,662 | $ 28,340 | $ 648 | $ 4,037 | $ 1,024 | 69.15% | 44.97% | $ 5,711 | $ 1,134 | 19.86% |
| WISCONSIN MUNICIPAL MUTUAL INS CO | $ 73,250 | $ 45,854 | $ 2,678 | $ 6,248 | $ 1,966 | 55.93% | 27.94% | $ 9,161 | $ 1,565 | 17.09% |
| WISCONSIN MUTUAL INS CO | $ 253,097 | $ 155,333 | $ 9,907 | $ 111,629 | $ 72,918 | 71.91% | 25.46% | $ 115,896 | $ 84,773 | 73.15% |
| WISCONSIN RIVER MUTUAL INS CO | $ 9,260 | $ 6,007 | $ (66) | $ 1,879 | $ 1,247 | 72.01% | 43.73% | $ 2,857 | $ 862 | 30.19% |
| WOLVERINE INSURANCE CO | $ 39,695 | $ 14,279 | $ (4,768) | $ 26,195 | $ 13,387 | 66.69% | 48.91% | $ 0 | $ - | 0.00% |
| WORK FIRST CSLTY CO | $ 117,726 | $ 66,862 | $ 12,329 | $ 20,111 | $ 2,271 | 32.84% | 38.58% | $ 626 | $ 242 | 38.69% |
| WRIGHT NATIONAL FLOOD INS CO | $ 48,574 | $ 35,929 | $ (1,666) | $ 9 | $ - | -999.00% | -999.00% | $ 707 | $ 157 | 22.18% |
| XL INSURANCE AMER INC | $ 592,283 | $ 214,770 | $ 26,745 | $ - | $ - | 0.00% | 0.00% | $ 45,192 | $ 40,406 | 89.41% |
| XL INSURANCE CO OF NY INC | $ 44,184 | $ 42,312 | $ 1,041 | $ - | $ - | 0.00% | 0.00% | $ - | $ - | 0.00% |
| XL REINSURANCE AMER INC | $ 2,971,535 | $ 979,605 | $ 25,459 | $ 589,416 | $ 327,562 | 65.12% | 39.80% | $ - | $ - | 0.00% |
| XL SPECIALTY INS CO | $ 3,876,490 | $ 886,053 | $ 95,895 | $ 902,186 | $ 557,701 | 72.35% | 23.62% | $ 19,129 | $ 18,619 | 97.33% |
| ZURICH AMERICAN INS CO OF IL | $ 45,186 | $ 33,887 | $ 647 | $ - | $ - | 0.00% | 0.00% | $ 5,134 | $ 4,124 | 80.33% |

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