



# *Wisconsin*

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## *Insurance Report*

**Jim Doyle**  
**Governor**



**Sean Dilweg**  
**Commissioner of Insurance**

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**Business of**  
**2008**

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# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor  
Sean Dilweg, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873  
Madison, Wisconsin 53707-7873  
Phone: (608) 266-3585 • Fax: (608) 266-9935  
E-Mail: [ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov)  
Web Address: [oci.wi.gov](http://oci.wi.gov)

The Honorable Jim Doyle  
Governor, State of Wisconsin  
115 E. State Capitol  
Madison, WI 53702

Dear Governor Doyle:

I am pleased to submit the 140th *Wisconsin Insurance Report* covering 2008.

Wisconsin's tradition of sound regulation, combined with strong consumer protections, continued over the past year. Highlights of the Office of the Commissioner of Insurance's (OCI) accomplishments and innovations are as follows:

- Examined more than 50 domestic insurers' financial statements and market conduct practices.
- Worked with the National Association of Insurance Commissioners (NAIC) on regulatory issues related to financial guaranty insurers.
- Continued close monitoring of the impact of the economic downturn on Wisconsin's domestic insurers. Working with other states, we effectively addressed insurer financial reporting requirements.
- Worked with the NAIC to develop a white paper on climate change. At the urging of OCI and other states, the NAIC adopted the Climate Change Disclosure Survey to collect substantive information about the risks posed by climate change to insurers and what actions the insurers have taken in response to those risks. This is the first mandatory climate disclosure required by any regulator.
- Adoption of administrative rules to implement the Long-Term Care Insurance Partnership Program in Wisconsin. The rules describe training requirements for agents and companies who wish to market Partnership plans.
- Joined the Interstate Insurance Product Regulation Commission (IIPRC).

Sincerely,



Sean Dilweg  
Commissioner

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**Jim Doyle**  
**Governor**

**Sean Dilweg**  
**Commissioner of Insurance**

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**Business of**  
**2008**

*Our Mission. . .*

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

## Secretaries of State\*

### Ex Officio Commissioners of Insurance

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

## Commissioners of Insurance

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

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

## Introduction

Every individual and business in Wisconsin depends upon insurance. Whether it is auto, home, life, commercial, or health, insurance plays an important role in people's lives. The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure that the insurance industry meets the insurance needs of Wisconsin citizens responsibly and adequately.

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

The major functions of the office include:

- Evaluating insurance policies that are sold in Wisconsin to determine if they meet the requirements of Wisconsin's laws.
  - Conducting financial examinations of domestic and foreign insurers to assure compliance with Wisconsin regulations and rules.
  - Monitoring the financial status of licensed companies and applicant companies to provide early warning of financial difficulty.
  - Issuing licenses to companies, agents, brokers, surplus lines brokers, managing general agents, reinsurance brokers and managers, and organizations including employee benefit plan administrators.
  - Examining and analyzing rates filed by insurance companies to determine if they are excessive, inadequate, or unfairly discriminatory.
  - Investigating and processing consumer complaints against agents and insurance companies and attempting to bring the matter to a fair and reasonable conclusion.
  - Researching special insurance problems through data collection and analysis and publishing conclusions and recommendations in special reports.
  - Developing legislation and promulgating administrative rules that ensure a strong insurance market through proactive policy and skillful enforcement.
  - Investigating and pursuing administrative actions against agents and insurers who violate Wisconsin insurance laws and regulations. Penalties include suspension or revocation of licenses and fines.
  - Conducting a comprehensive program of consumer education and public information to educate consumers about insurance through public speaking and distribution of information booklets and comparison guides.
  - Operating a state life insurance fund, a property fund for the property owned by local units of government, and a patients compensation fund insuring health care providers for medical malpractice.
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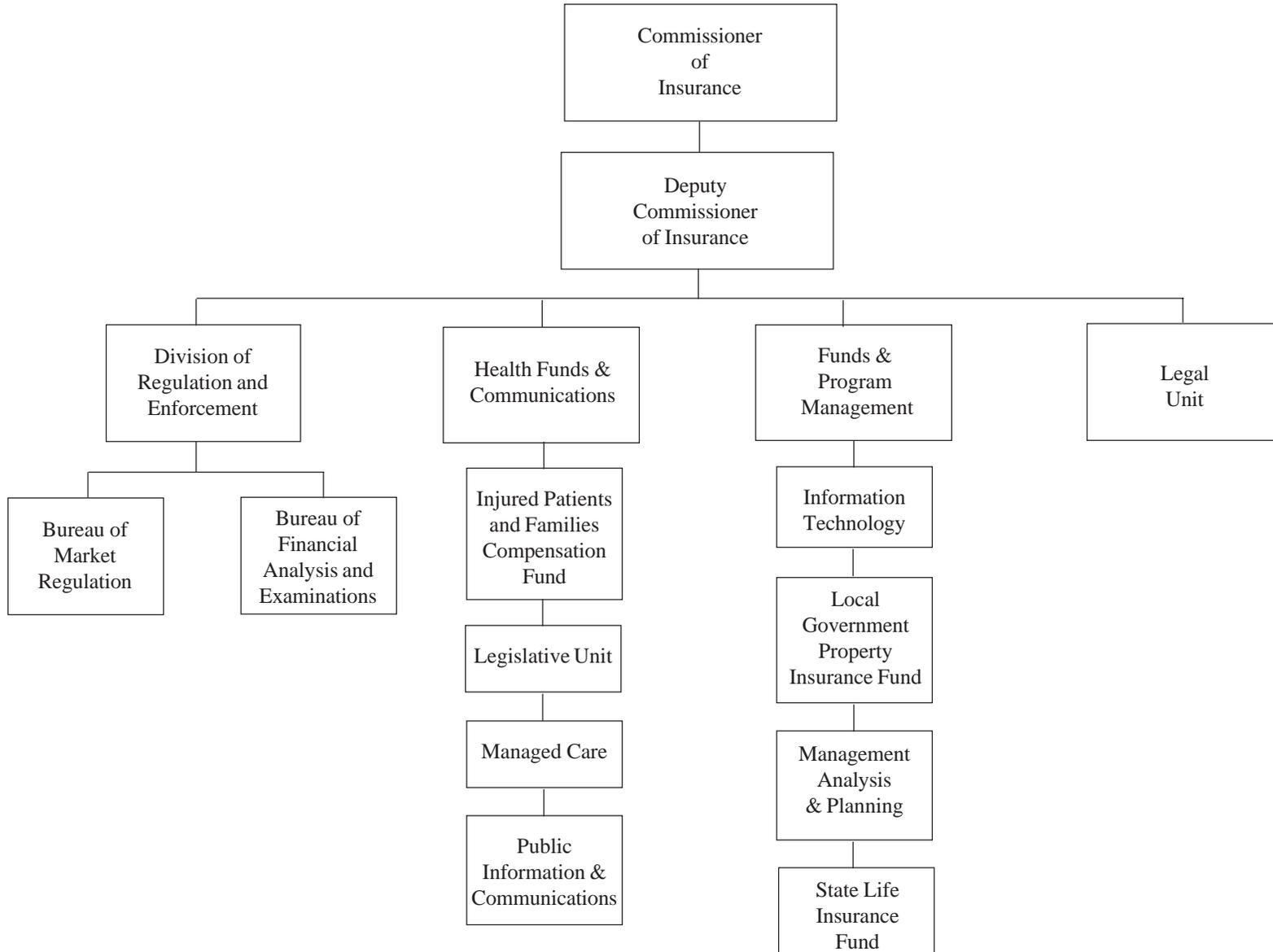
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## **I. Administration of the Office**



## Organization and Staffing of the Office of the Commissioner of Insurance



## Organizational Structure

The office is divided into the Legal Unit, the Health Funds and Communications and the Funds and Program Management areas, and the Division of Regulation and Enforcement.

### Legal Unit

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

### Health Funds and Communication

This unit provides advice on executive matters affecting the office's goals and initiatives, directs the office's legislative initiatives and communications activities, and provides advice on technical insurance-related issues.

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to this unit. The managed care specialist investigates complex managed care complaints received by OCI and educates consumers on their rights under managed care plans. Administering the state's independent review program is the responsibility of the managed care specialist.

This unit also has administrative responsibilities for the Injured Patients and Families Compensation Fund. The Fund provides medical malpractice protection to health care providers for claims in excess of \$1,000,000 per claim or \$3,000,000 annual aggregate for each policy year.

### Funds and Program Management

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

This unit also has program responsibilities for the Local Government Property Insurance Fund and the State Life Insurance Fund.

- The Local Government Property Insurance Fund offers property insurance protection to participating Wisconsin local government units.
- The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding \$10,000 per person.

### Division of Regulation and Enforcement

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

The division fulfills its regulatory responsibilities primarily through its two bureaus, described below.

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

*Bureau of Market Regulation.* This bureau conducts market conduct examinations and market analysis of licensed insurers, determines compliance with applicable laws and rules, handles consumer contacts and consumer complaints about licensees, processes rate and policy form filings, initiates appropriate administrative actions, staffs several risk-sharing plans, disseminates information to the public, investigates agent activities, and administers the insurance intermediaries licensing and continuing education program.

## Management Staff

**Sean Dilweg**—Governor Jim Doyle appointed Sean Dilweg Commissioner of Insurance for the State of Wisconsin on January 1, 2007. The Office of the Commissioner of Insurance regulates the business of insurance in Wisconsin. The office has a staff of 135 and is responsible for examining industry financial practices and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. In addition to its regulatory duties, the agency administers the State Life Insurance Fund, Local Government Property Insurance Fund and the Injured Patients and Families Compensation Fund.

Commissioner Dilweg served on the following NAIC committees:

Executive Committee

Chair

Senior Issues Task Force

Climate Change and Global Warming Task Force

Consumer Participation Board of Trustees

Vice Chair

Life Insurance and Annuities Committee

Midwestern Zone

Prior to this appointment he served as the Executive Assistant to the Secretary of the Wisconsin Department of Administration (DOA) from 2003 to 2006. In addition to managing key agency activities, including external communications, tribal negotiations and state finances, he advised the Secretary of the Department of Administration and Governor Jim Doyle on legislative and policy matters. He played a lead role for the administration in the creation of the HIRSP Authority under 2005 Act 74.

Commissioner Dilweg holds a Masters in Public Administration from the La Follette Institute of Public Affairs at the University of Wisconsin - Madison (1998) and a B.A. in English from Lawrence University in Appleton (1989).

**Kimberly Shaul**—Commissioner Sean Dilweg appointed Kimberly Shaul Deputy Commissioner of Insurance for the State of Wisconsin on April 3, 2007. Ms. Shaul, subject to the general direction of the commissioner, supervises the regulatory, public information and administrative functions of OCI. As Deputy, Ms. Shaul also exercises and performs the functions of the commissioner in the commissioner's absence. In addition, Ms. Shaul has worked extensively

with a number of advisory councils and NAIC committees, including acting as chair of the Annuity Sales Supervision Advisory Committee which is working to set minimum supervisory requirements that annuity writers need to meet in order to sell annuity products in Wisconsin.

Ms. Shaul is an attorney and has extensive legal and business experience in the insurance industry. Most recently, she was Claims Director for American Family Insurance Group in its Life and Health Division. In this position, her responsibilities included general business management, customer service, claims processing, strategic planning, vendor management and contracting, project management, budget and financial analysis and employee development. Ms. Shaul also served in legal and compliance functions at American Family. She started at the company as a litigation attorney for the Property and Casualty Claims Division. She next served as Assistant General Counsel and then Life/Health Compliance Director before her work as Claims Director. Prior to her tenure at American Family, Ms. Shaul worked in a private law firm and also for the Wisconsin State Assembly.

Ms. Shaul received both her law degree and B.A. from the University of Wisconsin-Madison.

**Eileen Mallow**—Ms. Mallow was appointed Assistant Deputy Commissioner of Insurance in November 1999. Her duties at the agency include executive assistance on public policy issues affecting insurance regulation at the state and national level, managing the agency's public information and legislative activities, and supervision of the Injured Patients and Families Compensation Fund. She also sits on the Health Insurance Risk-Sharing Plan (HIRSP) Board of Governors, the Group Insurance Board, the Governor's Council on Financial Literacy and the State Council on Alcohol and Other Drug Abuse.

Ms. Mallow has worked in the OCI since 1995. Prior to her current assignment, she was responsible for analyzing public policy and legislative issues for the Commissioner. From 1995 to 1996, she was the director of HIRSP.

Prior to OCI, Ms. Mallow worked as an analyst at the Cost Containment Commission reviewing applications by hospitals, ambulatory surgery centers and home health agencies to expand. Ms. Mallow has also been an analyst for nursing home reimbursement policy for the Wisconsin Medical Assistance program and a Budget Analyst in the state Department of Health and Family Services.

Ms. Mallow has a B.S. degree from the University of Wisconsin-Madison.

**John Montgomery**—A state employee since 1977, Mr. Montgomery has worked at OCI since 2001. He is currently serving as Insurance Administrator for the Funds and Program Management unit and is responsible for the Local Government Property Insurance Fund, State Life Insurance Fund and all internal administrative activities including budget, accounting, personnel and information technology. Prior to coming to OCI, he worked 14 years as Deputy State Budget Director in the State Budget Office and also served as Chief of Budget Operations. A native of Chicago, he has master's degrees in both public administration and in planning from the University of Wisconsin-Madison.

**Fred Nepple**—Mr. Nepple has served as OCI General Counsel since 1984. Mr. Nepple received his B.A. (1971), law (1974) and master's in accounting (1986) degrees from the University of Wisconsin. After a period in private practice he became a staff attorney for the Wisconsin Council on Criminal Justice and then for the Wisconsin state legislature. He served as General Counsel for the Commissioner of Savings and Loan from 1980 to 1984 before joining OCI. Mr. Nepple chairs the NAIC ERISA Working Group and received the NAIC Robert Dineen Award in 2003.

**Guenther Ruch**—Mr. Ruch heads up the Division of Regulation and Enforcement at OCI and is responsible for the enforcement of the Wisconsin insurance laws. Mr. Ruch has been involved in the regulation of insurance for over 30 years. He has been active in the National Association of Insurance Commissioners, a trade association consisting of the country's chief insurance regulatory officials, for over 15 years, heading up the Senior Issues Task Force and actively participating in its insurance market conduct and financial solvency activities.

Prior to his return to OCI, Mr. Ruch had served as Senior Vice President at WPS Health Insurance in Madison where he headed up the Actuarial, Underwriting and Marketing Divisions.

Mr. Ruch also served as the director of OCI's Market Regulation Bureau within the Division of Regulation and Enforcement. The Bureau is responsible for handling consumer complaints, processing insurance policy forms, investigating insurance companies and agents for insur-

ance law violations, and participating in the development of administrative rules. He also served as the Assistant Director of OCI's Financial Analysis and Examinations Bureau within the Division of Regulation and Enforcement.

Mr. Ruch participated on numerous panels and has written a number of insurance-related articles including "Medicare Supplement Insurance Standardization – Myth or Miracle" and "The Use of CPA Working Papers in the Financial Examination Process." He has a BBA from the University of Wisconsin-Whitewater and was the 1998 recipient of the NAIC's Robert Dineen Award for outstanding service and contribution to state regulation of insurance.

**Susan Ezalarab**—Ms. Ezalarab has been the Director of the Bureau of Market Regulation for OCI since 1994. Her current responsibilities include managing the market analysis and market conduct examination, policy form and rate filing, complaints and enforcement, producer licensing and continuing education functions.

Ms. Ezalarab received a B.S. in Education and an M.A. in Public Policy and Administration from the University of Wisconsin-Madison. She holds the following designations: Certified Insurance Examiner (CIE), Fellow; Life Management Institute (FLMI); and Chartered Property Casualty Underwriter (CPCU).

Ms. Ezalarab is a member of the Insurance Regulatory Examiners Society and serves on the Accreditation and Ethics Committee. She is also a regulator member of the Association of Insurance Compliance Professionals (AICP) and serves on the Government and Industry Relations Committee for AICP.

**Roger Peterson**—Mr. Peterson became Director of the Bureau of Financial Analysis and Examinations in June 2004. Mr. Peterson's current responsibilities focus on monitoring the solvency of insurers operating in the state and enforcement of the related Wisconsin insurance laws. Mr. Peterson has been involved in the regulation of insurance since 1988. His previous positions include Insurance Financial Examiner Chief, Policy and Claim Reserve Specialist and financial examiner.

Mr. Peterson is active in the NAIC including chairing three financial analysis-related working groups. Mr. Peterson received a B.S. in business and economics from the University of Wisconsin-Platteville and a M.B.A. in finance from the University of Wisconsin-Whitewater.

## Office Personnel

(as of June 2009)

Sean Dilweg, Commissioner  
Kimberly Shaul, Deputy Commissioner

Anne Debevoise Ostby	Attorney
Kelli Banks	Executive Staff Assistant
Mary Reines	Executive Staff Assistant
Alice Shuman-Johnson	Attorney
Jennifer Stegall	Policy Initiatives Advisor-Administrator

### Legal Unit

Fred Nepple	General Counsel
Sheila Becker	Legal Secretary
James Harris	Attorney
Robert Luck	Attorney
Holly Strop	Insurance Examiner
Julie Walsh	Attorney
Lynn Welsh-Steinmeyer	Paralegal

### Health Funds and Communications

Eileen Mallow	Insurance Administrator
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#### Injured Patients and Families Compensation Fund

Theresa Wedekind	Insurance Program Officer
Audrey Hawk	Office Operations Associate
Jeffrey Kohlmann	Insurance Program Specialist
Mary Moore	Financial Specialist
Andrea Nelson	Insurance Program Specialist
Rodney Orr	Regulatory Specialist
Thomas Raymakers	Accountant

#### Legislative Unit

James Guidry	Legislative Liaison
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#### Managed Care

Barbara Belling	Managed Care Specialist
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#### Public Information and Communications

Marcia Elliott	IS Comprehensive Services Senior
Betsey Rewey	Office Operations Associate
Inger Williams	Office Operations Associate

### Funds and Program Management

John Montgomery	Insurance Administrator
-----------------	-------------------------

#### Information Services Section

Amit Trivedi	Management Information Chief
James Angus	IS Network Services Specialist
Theresa Daggett	IS Systems Development Services Senior
Jackson Ellis	IS Data Services Specialist
Kathleen Keleher	IS Business Automation Senior
Steve Nickell	IS Systems Development Services Consultant/Administrator
Benjamin Schilling	IS Comprehensive Services Senior
Shawn Vang	IS Systems Development Services Specialist
Kaz Wojtkow	IS Systems Development Services Senior



Yvonne Sherry  
Thomas Thomas  
Frederick Thornton  
Timothy VandeHey  
Elena Vetrina  
Julie Wipperfurth

Records Management Supervisor  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Operations Program Associate

**Bureau of Market Regulation**

Susan Ezalarab  
Jo LeDuc  
Stephanie Cook  
Deborah Hamele  
Ashley Natysin

Director  
Administrative Manager  
Insurance Examiner  
Operations Program Associate  
Insurance Examiner

**Complaints Unit**

Annette Byrnes  
Melody Esquivel  
Monica Hale  
Jennifer Harris  
Shasta Hoffhein  
Mary Richardson  
Lae Thompson

Insurance Supervisor  
Operations Program Associate  
Consumer Complaint Program Associate  
Consumer Complaint Program Associate  
Operations Program Associate  
Office Operations Associate  
Office Operations Associate

**Property and Casualty Unit**

Rhonda Peterson  
Karen Becker  
Ronnie Demergian  
Drew Hunkins  
Gary Morris  
Katherine Otis  
Rebecca Rebholz  
Ellen Schwartz

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner

**Life and Health Unit**

Michael Honeck  
Renee Fabry  
John Kitslaar  
Glen Navis  
John Pegelow  
Marcia Zimmer

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner

**Accident and Health Unit**

Diane Dambach  
Brian Baird  
Linda Low  
Nitza Pfaff  
Lynn Pink  
Kevin Zwart

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner

**Agent Licensing Section**

Laurna Landphier  
Laura Adkins  
Linda Goad  
Donald Peckham

Insurance Program Officer  
Office Operations Associate  
License Permit Program Associate  
Office Associate

**Office of the Commissioner of Insurance—Office Finances**  
**General Fund—Supervision of the Insurance Industry**  
**Fiscal Year 2008 (Amounts in \$000s)**

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds <sup>1</sup>
Premium Taxes	\$ 156,606	\$	\$ 156,606
Fire Department Dues	15,467		15,467
Liquidation Account Interest	2,802		2,802
Forfeitures	259		259
Insurance Company Examination Charges	6,628	5,965	663
Agent Initial Appointment Billing	2,347	2,112	235
Agent Appointment Renewal	9,005	8,104	901
Agent Continuing Education Fees	106	95	11
Producer License Issuance	1,731	1,558	173
Producer License Renewal	1,471	1,324	147
Other Licensing Fees	149	134	15
Company Licenses, Admissions, and Renewals	432	389	43
Miscellaneous <sup>2</sup>	456	450	6
<b>Total Revenue</b>	<b><u>\$197,459</u></b>	20,131	<b><u>\$177,328</u></b>
Less Total Operating Expenditures		<u>15,376</u>	
<b>Net Operating Revenue/(Loss)</b>		<b><u>\$ 4,756</u></b>	

<sup>1</sup> The Office of the Commissioner of Insurance retains 90% of licenses, services, and various other revenues. Taxes plus 10% of licenses, services, and various other revenues are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Liquidation Account Interest accrues to liquidation account bank balances. Forfeitures are remitted to the Common School Fund.

<sup>2</sup> Miscellaneous collections include: 1) photocopying, 2) service of process, 3) publications, and 4) segregated fund chargeback.

**Office of the Commissioner of Insurance—Office Finances**  
**Segregated Funds**  
**Fiscal Year 2008 (Amounts in \$000s)**

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue
Injured Patients and Families Compensation Fund	\$52,531	\$1,190	\$135,728	\$(84,387) <sup>1</sup>
Local Government Property Insurance Fund	19,190	1,509	21,001	(3,320) <sup>2</sup>
State Life Insurance Fund	7,924	530	5,598	1,796

<sup>1</sup> 2007 Wisconsin Act 20, included a transfer of \$200 million from the segregated fund to the general fund. The transfer consisted of \$71.5 million transferred in October 2007 and an additional \$128.5 million transferred in July 2008.

<sup>2</sup> The Local Government Property Insurance Fund experienced an underwriting loss of \$5.6 million in 2008 due to losses and loss adjustment expenses incurred exceeding premiums earned during the year. After taking into consideration investment income the net income loss was reduced to \$3.3 million. The fund continues to operate with adequate cash and fund reserves.

## **II. Executive Initiatives**



## Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the Legislature in 1871 and vested with broad powers to ensure that the insurance industry responsibly and adequately meet the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes that consumers and the marketplace are best served by efficient, market-oriented regulation of the business of insurance.

Wisconsin's competitive marketplace is reflective of the competitive environment that keeps insurers doing business in Wisconsin. The health and competitive nature of the insurance industry has helped to keep insurance rates in Wisconsin some of the lowest in the country. Both automobile and homeowner's insurance premiums are consistently among the lowest in the US.

OCI is responsible for regulation of all aspects of the insurance industry in Wisconsin. In regulating the private insurance market, OCI's major accomplishments for 2008 include:

- Examining 63 domestic insurance company financial operations and 9 domestic insurance company market conduct practices.
- Implementing a file-and-use system for insurance company policy form and rate filings.
- Licensing 21,882 new agents for a total of 112,434 licensed insurance agents.
- Responding to consumer inquiries and 8,814 written consumer complaints. OCI recovered more than \$5 million for consumers during 2008.
- Joining the Interstate Insurance Product Regulation Commission (IIPRC) that allows for a single point of filing for life, disability, long-term care and annuity products. Joining the IIPRC provides more efficient product filing and approval for companies and allows OCI to better use staff resources in developing national product approval standards.
- Issued new regulations to implement the Long-Term Care Insurance Partnership Program and new audit guidelines for insurers.

### *Educating and Informing the Insurance Consumer*

Consumer education is a critical element in maintaining a competitive based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. Consumer initiatives for 2008 include:

- Improving consumer awareness of insurance issues related to property and casualty insurance policies, insurance needs of college students, and tips for severe weather.
- Sponsoring an Insurance and Financial Fair as part of the third annual Money Smart Week Wisconsin. OCI continued active involvement with the Governor's Council on Financial Literacy as a proactive approach to improving financial literacy in the state.
- Completed a major rewrite of consumer brochures that explain various aspects of the Medicare program. The new material reflects recent changes to Medicare, including the creation of the Medicare Part D pharmacy benefit.

### *Using Technology for Insurance Regulation*

OCI continues to improve state regulation and service through the use of technology by implementing Web applications that enable our constituents to access information and transact business. The commitment to the use of technology is a key strategy in the agency's business plan. Technology accomplishments in 2008 include:

- Initiating a project to move all forms to Web-based applications.
- Initiating a major rewrite of the Injured Patients and Families Compensation Fund (IPFCF) data systems. This system will provide more readily accessible data on fund participation for staff, as well as offering Web-based access to health care providers.
- Continuing work on a system to convert historical rate and form filing information from microfilm to digital format that will be available on the Web.

We frequently reassess the value of the information provided on our Web site and strive to assure fresh content consistent with current issues. In 2008, 162 new Web pages were added and another 1,026 pages were updated.

### ***Coordination Among the States***

OCI continues its leading role in the National Association of Insurance Commissioners (NAIC). OCI serves on numerous committees, with leadership roles on life insurance, senior issues, Consumer Board to Trustees, market analysis, and regulatory framework. Commissioner Dilweg testified to Congressional committees on behalf of the NAIC numerous times during the year, addressing subjects such as mental health parity.

We plan to continue our active role with national issues. Given recent financial stresses in the market, both the NAIC and Congress will be looking at enhancements to state-based regulation.

### ***Emerging Trends***

OCI continues to receive inquiries from consumers, business and government leaders about ways to improve access and affordability of health insurance. We expect this issue to continue to be significant in the near future, especially as national leaders take up the issue. Governor

Doyle and other state leaders continue to look to us to provide data and insight into possible solutions to the health insurance questions.

Our population continues to age, presenting continuing issues for OCI. These range from expanding enforcement of marketing activities by both companies and agents, particularly annuities and Medicare products, to leading the NAIC Senior Issues task force, looking to address current market problems and heading off new ones. OCI views the senior population as a target market for our continuing efforts to assure a well-informed insurance purchaser. We also continue our consumer outreach efforts through advisory committees, presentations to interested groups, and one-on-one meetings with consumer advocates.

The problems in national and international financial markets that manifest themselves in late 2008 will affect OCI workload through 2009 and beyond. Inevitably, there will be a new consideration of transferring or sharing current state regulatory authority to a federal insurance oversight scheme. State regulators, including Wisconsin, have a good story to tell about regulatory success that will need to be often repeated for the foreseeable future.

Insurers continue to make up a significant employment base for the state of Wisconsin. We continue our efforts to assure a well-educated and sustainable workforce.

## Legislation

During 2008 Governor Doyle signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Wisconsin Legislative Council, One East Main Street, Suite 401, Madison, Wisconsin 53703-3382, or by calling (608) 266-1304.

Legislative material also can be found on the Internet at [www.legis.state.wi.us](http://www.legis.state.wi.us).

The list of new Wisconsin laws affecting the business of insurance follows:

**2007 Wisconsin Act 168—Interstate Insurance Product Regulation Compact, the Interstate Insurance Product Regulation Commission, filing insurance policy forms with the Commissioner of Insurance, suitability of annuity contracts, and granting rule-making authority**

*An act to repeal 612.51 (1) and 628.347 (1) (c); to renumber and amend 631.20 (6) (a); to amend 40.55 (1), 100.205 (6) (intro.), 605.03 (1) (a), 607.02 (1), 628.347 (title), 628.347 (1) (b), 628.347 (2) (a), 628.347 (2) (b) 1., 628.347 (2) (b) 2., 628.347 (2) (b) 3., 628.347 (2) (b) 4., 628.347 (2) (c) (intro.), 628.347 (3) (f) 2., 628.347 (5) (a), 628.347 (5) (b), 628.347 (5) (c), 628.347 (6) (b), 628.347 (6) (c), 628.347 (7), 628.347 (8) (a), 631.01 (4m), 631.20 (1) (a), 631.20 (2) (intro.), 631.20 (3), 631.20 (6) (title), 631.20 (6) (b), 631.21 (1) (intro.), 631.23 (1) (intro.), 631.36 (1) (a), 632.32 (4) (intro.), 632.45 (2), 646.35 (6) (bm) and 893.80 (8); and to create 14.82, 601.58, 631.20 (1) (c), 631.20 (1g), 631.20 (1m), 631.20 (6) (a) 2. and 631.20 (6) (c), Wis. Stat.*

*(See [www.legis.state.wi.us/2007/data/acts/07Act39.pdf](http://www.legis.state.wi.us/2007/data/acts/07Act39.pdf))*

2007 Wisconsin Act 168 enacts the Interstate Insurance Product Regulation Compact under which each compacting state has a member on the Interstate Insurance Product Regulation Commission (Commission). The Act includes provisions relating to the Commission. The Commission establishes uniform standards for annuity, life insurance, disability income, and long-term care insurance products. These standards have the force and effect of law in each compacting state. Before adopting a uniform standard, the Commission must give written notice to the legislative committees of the compacting states with jurisdiction over insurance matters. A process is established for a state to opt out of a uniform standard.

If voluntarily filed by an insurer seeking approval from the Commission, the Commission reviews: annuity, life insurance, disability income, and long-term care

insurance products; rate filings for disability income and long-term care insurance products; and advertisements relating to long-term care insurance products for which the Commission has developed uniform standards. If the insurance product is approved by the Commission, it may be sold in any of the compacting states. The Act includes other provisions regarding the Commission's role, including reviewing of advertisements relating to these insurance products and designating products and advertisements that may be self-certified without prior approval by the Commission.

Under prior law, with a few exceptions, no insurance policy or group certificate form could be used unless it had been filed with and approved by the Commissioner of Insurance (the Commissioner). Any form that had not been disapproved in 30 days after filing was deemed approved. The Commissioner could order, after a hearing, that the use of a form be discontinued.

Act 168 provides that, with a number of exceptions set forth in the Act, a form first used on or after July 1, 2008, that has not already been filed and approved before use may be used without the approval of the Commissioner. For the forms that no longer have to be filed and approved before use, the insurer must file the form before use and certify that the form complies with the statutes and administrative rules relating to insurance. As under prior law, the Commissioner may still order, after a hearing, that the use of a form be discontinued.

Prior law provided penalties, under certain circumstances, for using a form that does not comply with a statute or rule—depending on when the statute or rule took effect in relation to when the form was approved. The Act also provides that, if an insurer uses a form that was filed but not approved before use and that violates a statute or rule relating to insurance, the insurer is subject to penalties. The Act additionally provides that penalties may not be imposed against an insurer for the use of a form based solely on a finding of the Commissioner that the content of the form is misleading.

An insurance intermediary, or insurer if no intermediary is involved, is prohibited from making a recommendation about purchasing or exchanging an annuity unless the intermediary or insurer has reasonable grounds to believe that the recommendation is suitable for the consumer based on facts disclosed by the consumer. Before making a recommendation, the intermediary or insurer must make reasonable efforts to obtain information from the consumer about his or her financial status, tax status, and investment objectives.

Under prior law, these provisions applied only to consumers who are 65 years old or older. Act 168 makes these provisions applicable to all consumers.

The effective dates are as follows: (1) the general effective date, which applies to the Interstate Insurance Product Regulation Compact and the Commission, is March 28, 2008; (2) the effective date for the insurance form filing provisions is July 1, 2008; and (3) the effective date for the suitability of annuity contracts provisions is October 1, 2008.

**2007 Wisconsin Act 169—Changes to statutes relating to licensing of insurance intermediaries (commonly referred to as agents)**

*An Act to repeal 601.31 (1) (Lm), 601.31 (1) (u), 601.31 (1) (v) and 628.10 (4); to amend 628.10 (2) (a), 628.10 (2) (am), 628.10 (2) (c), 628.10 (2) (cm), 628.10 (3) and 628.11 (title); and to create 628.04 (1c), 628.10 (2) (e) and 628.10 (5), Wis. Stat.*  
(See [www.legis.state.wi.us/2007/data/acts/07Act39.pdf](http://www.legis.state.wi.us/2007/data/acts/07Act39.pdf))

Act 169 provides that failure to timely provide evidence of continuing education (CE) requirement compliance or to pay a fee when due results in automatic revocation, rather than suspension for 60 days before revocation as under prior law. At least 60 days before this automatic revocation is to occur, the Commissioner of Insurance (Commissioner) must notify the agent, by first-class mail, of the date the evidence of CE compliance must be provided or the fee paid and that revocation will occur if the evidence is not provided or fee paid by that date.

Under the Act, if a revocation occurs because of failure to timely provide evidence of CE compliance or to pay the fee or if revocation occurs because of delinquent taxes, the agent may have his or her license reinstated within 12 months after the revocation **without** having to satisfy any prelicensing education or examination requirements. However, the agent must satisfy the requirements for which the license was revoked, apply for reinstatement, and pay the application fee for original licensure.

If the license is not reinstated within 12 months, the agent may be relicensed only by satisfying the requirements that apply to initial licensure, including requirements that the Commissioner specifies by administrative rule.

The Act provides that a revocation order based on failure to comply with CE requirements or on delinquent taxes may no longer specify a time within which the agent

cannot reapply for a license. Reapplication can be immediate, as under the current law which permits immediate reapplication following revocation for failure to pay a fee.

Act 169 provides that if an agent's license is suspended because the agent is delinquent in court-ordered payments for child or family support, maintenance, birth expenses, medical expenses, or other expenses related to the support of a child or former spouse or because the agent failed to comply with a subpoena or warrant related to paternity or child support proceedings, the license may be reinstated by satisfying the requirement that led to the suspension, satisfactorily completing a reinstatement application, and paying the application fee for original licensure.

The Act also provides that, if an agent changes residency from one state to another, the license is revoked 60 days after the residency change. Relicensure is permitted only by satisfying the requirements that apply to initial licensure.

The Act eliminates fees for a duplicate agent's license, preparing and furnishing an agent's letter of certification, and preparing and furnishing an agent's letter of clearance.

Act 169 authorizes the Commissioner to require, by administrative rule, that if a natural person who is a state resident applies for a license to act as an agent, the person must provide fingerprints as an additional condition of granting that license. The Commissioner is authorized to use the fingerprints, if they are required, to conduct a state and national criminal history background investigation of the applicant.

Effective April 9, 2008

**2007 Wisconsin Act 170—Changes to statutes relating to the definition of a late enrollee, making group insurance certificates available electronically, prohibiting a lender from requiring property insurance in an amount that exceeds the replacement value of improvements, premium tax statute of limitations, miscellaneous changes to the insurance security fund, investments of the Local Government Property Insurance Fund by the State of Wisconsin Investment Board, other miscellaneous insurance-related modifications, and granting rule-making authority**

*An Act to repeal 646.35 (6) (c) 1. a. and 646.35 (6) (c) 2. a.; to renumber 646.33 (3), 646.35 (4) (a) and 646.35 (4) (b); to renumber and amend 601.465, 605.02, 631.61 (1) (c), 646.12 (1) (a) and 646.31 (11); to consolidate, renumber and amend 646.35 (6) (c) 1. (intro.) and b.*

and 646.35 (6) (c) 2. (intro.) and b.; to amend 25.17 (3) (a), 76.68 (2), 76.68 (4), 601.41 (8) (b), 605.21 (4), 611.26 (3) (a), 611.26 (4) (a), 611.26 (4) (b), 611.72 (2), 632.745 (18) (b), 646.01 (1) (b) 14., 646.11 (4), 646.11 (5), 646.12 (1) (b), 646.12 (2) (a), 646.51 (3) (am) (intro.) and 646.51 (4) (a); to create 25.14 (1) (a) 19., 600.03 (25) (a) 4., 601.465 (1m) (title), 601.465 (2m), 605.02 (2), 631.61 (1) (c) 1., 631.61 (1) (c) 2., 631.61 (1) (c) 3., 632.07, 646.12 (1) (a) 2., 646.12 (1) (a) 3., 646.13 (3) (d), 646.31 (11) (a), 646.31 (11) (c) and 646.51 (3) (b), Wis. Stat.  
(See [www.legis.state.wi.us/2007/data/acts/07Act39.pdf](http://www.legis.state.wi.us/2007/data/acts/07Act39.pdf))

2007 Wisconsin Act 170 contains a number of changes in insurance laws, as follows:

- Removes the Local Government Property Insurance Fund from the state investment fund and requires the State of Wisconsin Investment Board to invest in an authorized list of investments that includes both fixed income and equity securities.
- Provides that any action to recover any license fee, other required fee, or tax paid by an insurer must be brought by the Attorney General in Dane County Circuit Court, and further provides this is the exclusive remedy by which to recover the license fee, tax, or fee.
- Provides that stop-loss coverage of an employer self-funded health plan is considered to be insurance that is governed by the insurance statutes.
- Provides the Insurance Commissioner with discretion in setting up an appropriate advisory council or committee to advise the Commissioner in developing administrative rules governing the uniform employee application form used by small employers.
- Clarifies the Insurance Commissioner's privilege against disclosure of certain records, how the privilege may be waived, and what the privilege applies to.
- Sets forth the conditions under which the Local Government Property Insurance Fund may cover a building or structure.
- Modifies the laws relating to the investment of an insurance corporation's assets in a subsidiary.
- Removes the prohibition on submitting a proposed plan of merger, or other plan for acquisition or control, to shareholders prior to being approved by the Commissioner.
- Creates an alternative for providing group insurance certificates, by permitting insurers to make the certificate available electronically online. If made available electronically, the insurer must provide information to the policyholder on how to access the certificate information, must provide notice of any

subsequent changes in the certificate, and provide a paper copy of the certificate upon request.

- Prohibits a lender from requiring a borrower to insure property against risks to improvements on the real property in an amount that exceeds the replacement value or market value of improvements, whichever is less.
- Provides that an eligible enrollee to a group health benefit plan will not be considered a late enrollee if the person previously declined coverage under the plan due to enrollment in other group coverage.
- Makes several changes to the insurance security fund in ch. 646, Wis. Stat.

Effective April 9, 2008

## Administrative Rules

In 2008, OCI promulgated the following changes in the Wisconsin Administrative Code:

*Ins 6.50, 6.59, 26.04 and 28.04, Wis. Adm. Code—Relating to creating a limited line of authority for travel insurance, exempting an applicant for a managing general agent's license for examination, and clarifying the procedure for applying for a resident intermediary agent license*

A new limited line license is created for travel insurance. Wisconsin currently has four limited lines of insurance authority: credit, title, legal expense and miscellaneous limited lines insurance. Each limited line has requirements set by the Commissioner for testing, prelicensing education and continuing education.

In order to simplify multi-state licensing of insurance producers, Wisconsin and other states, through the National Association of Insurance Commissioners (NAIC), have committed to make licensing standards more uniform. The NAIC has adopted Uniform Resident Licensing Standards. Included in these standards is a definition for limited line travel insurance. This rule creates a new limited line for travel insurance, adopting the uniform definition approved by the NAIC.

The rule exempts persons holding a travel insurance license from prelicensing education, examination and continuing education requirements. These exemptions are consistent with the NAIC uniform standards.

In addition, the rule revises two sections to clearly state the current requirements regarding prelicensing education for Managing General Agents and when prelicensing must be taken.

A majority of states have adopted a limited line travel insurance license. The definition used in this rule is consistent with the recommended uniform definition. Without a limited line license in Wisconsin, Wisconsin residents who sell travel insurance in other states cannot obtain nonresident licenses in the other states. Therefore, these individuals are subjected to an additional regulatory burden in order to obtain these licenses in other states. Adoption of this rule will facilitate regulatory compliance in other states for Wisconsin residents.

Promulgation of this rule will facilitate Wisconsin-based businesses that offer travel insurance in obtaining nonresident insurance licenses in other states that provide limited line travel insurance licenses. The most efficient

method of obtaining a nonresident insurance producer license is to hold a license with the same authority in the producer's state of residence. This allows the producer to apply for nonresident licenses in other states and comply with the licensing requirements of the producer's state of residence.

Effective April 1, 2008

*Ins 17.01 (3) and 17.28 (6), Wis. Adm. Code—Relating to Fund fees and Mediation Panel fees for fiscal year 2009 and affecting small business*

This rule establishes the fees which participating health care providers must pay to the fund for the fiscal year beginning July 1, 2008. These fees represent a 0% change with fees paid for the 2007-08 fiscal year. The board approved these fees at its meeting on December 12, 2007, based on the recommendation of the board's actuarial and underwriting committee and reports of the fund's actuaries.

The board is also required to promulgate by rule the annual fees for the operation of the injured patients and families compensation mediation system, based on the recommendation of the director of state courts. The recommendation of the director of state courts was reviewed by the board's actuarial and underwriting committee. This rule implements the funding level approved by the board by establishing mediation panel fees for the next fiscal year at \$18.00 for physicians and \$2.50 per occupied bed for hospitals, representing an increase of \$1.00 per physician and \$1.50 per occupied bed for hospitals from 2007-08 fiscal year mediation panel fees.

This rule also clarifies the fees charged to employers for employed allied health care professionals. The fees charged are based upon the number of full-time equivalents (FTEs) as of the most recent survey completed by the employer and submitted to the fund.

Effective July 1, 2008

*Ins 3.455, 3.46 and 3.465—Relating to long-term care plans including the Long-Term Care Partnership Program*

The current administrative rule was last revised in 2001 and is not fully compliant with the NAIC Long-Term Care Model Act and NAIC Long-Term Care Model Law (NAIC Model Act and Model Law). When 2007 Wisconsin Act 20 created the Partnership Program, OCI was required to implement the NAIC Model Act and Model Law in

order for insurers to offer policies compliant with the Deficit Reduction Act of 2005 (DRA). Significant portions of the proposed rule update and expand definitions and require disclosure of these definitions to insureds so that they understand how the long-term care, home health care or nursing home insurance policy is able to be used and the limitations or exclusions that may be applied by insurers.

In s. Ins 3.455, Wis. Adm. Code, the modifications primarily address the conversion from a group long-term care insurance policy to an individual long-term care insurance policy. The expanded information is intended to both comply with the NAIC Model Act and Model Law and Wisconsin conversion and continuation law. The section also includes an expanded definition related to conversion of long-term care insurance policies.

Section Ins 3.46, Wis. Adm. Code, modifications begin with updated and revised definitions that are intended to provide consumers with greater specificity regarding terms used within long-term care, home health care and nursing home care insurance policies. Of note, the current NAIC Model Act and Model Law do not exempt group long-term care insurers and as such the exemption in s. Ins 3.46 (2), Wis. Adm. Code, has been struck. Consumer protection elements are introduced or existing protections expanded throughout this section. One tool to both provide a check on the industry and its intermediaries and better assist consumers with the purchase of long-term care, home health care or nursing home care insurance is through the consolidation and expansion of the marketing requirements. Intermediaries and insurers are required to report on their prior dealings with consumers and state that the policy being sold is an appropriate product for that person. Although similar tools are currently required, the expansion requires additional data reporting to OCI so that, as the regulator, OCI is provided a clearer picture of what sales are occurring and trends in the marketplace. The information will also highlight for both OCI and the insurers contracting with intermediaries information that may reveal unacceptable practices, including high pressure sales tactics or interactions with persons resulting in a higher rate of complaints than other intermediaries. Appropriateness of each sale is to be reviewed and must meet the insurer's guidelines.

Additionally, some of the modifications reflect changes in our society; for instance, the recognition and use of the internet or on-line completion of applications. Also, nonforfeiture of benefits provisions reflect the increasing cost of long-term care and the effect those increases have on the insureds. Some seniors, at a time

near to when the policy may be most useful are least able to afford premium increases. Nonforfeiture of benefits or contingent nonforfeiture provisions allow those who have paid premiums for many years benefits even after they are no longer able to keep their policy in force.

New paragraphs are also added regarding upgrade and downgrades of policies, and expanded disclosure requirements are included for various benefits including nonforfeiture benefits. These modifications reflect the marketplace and include oversight provisions. These types of benefits potentially give consumers greater control and options when faced with increasing premiums rather than just lapsing the policy due in part to financial constraints. Expanded notification to insureds of new benefits or changing access to providers is also contained in this proposed rule, a modification that allows insureds options that they may not previously have been informed of or had access to from within the same carrier. Requirements monitoring replacement of policies is also expanded to enhance oversight of actions by intermediaries and insurers.

Finally, s. Ins 3.46, Wis. Adm. Code, includes a new section related to initial and ongoing intermediary training for all long-term care insurance products. OCI is required to assure the Department of Health Services that the intermediaries dealing with Wisconsin consumers are aware of the unique programs available in Wisconsin. To achieve this requirement, the proposed rule contains a provision that delineates training requirements related to long-term care and the Wisconsin Partnership Program that is required for all intermediaries offering, selling or negotiating long-term care contracts. Insurers are required to verify compliance with this training to OCI.

Section Ins 3.465, Wis. Adm. Code, is newly created to implement the requirements of the Wisconsin Long-Term Care Insurance Partnership Program. This section contains minimum inflation protection percentage increases by age as outlined by the federal government in order for the policies offered by insurers to meet the requirements of the DRA and the Wisconsin Partnership Program. The section also delineates when and how insurers exchange existing long-term care insurance policies for policies that are intended to qualify for the Partnership Program in both the individual and group market. Appendices outline various notices that are to be provided to consumers at the time of solicitation and again at the point of sale. These are intended to educate the consumer so that the consumer may be better able to make informed decisions.

Effective January 1, 2009

*Ins 6.79 and 8.10, Wis. Adm. Code—Relating to advisory councils and committees*

The proposed rule implements s. 601.20, Wis. Stat., and establishes the structure, governance, duties and termination of councils or committees that the Commissioner of Insurance (Commissioner), determines will be of assistance to OCI in carrying out its duty of regulation. The proposed rule repeals s. Ins 8.10, Wis. Adm. Code, as the council on employee welfare plans no longer functions. Section Ins 6.79, Wis. Adm. Code, is repealed and recreated to more specifically define the structure of advisory councils and committees including duties, meetings, membership, officers and term of the council or committee. Although the listing of specific councils is repealed, the commissioner has continued to utilize councils and committees that focus on topics of life, health, and property and casualty insurance issues. The proposed rule provides the structure to continue existing councils and committees and to establish new committees or councils with a focus and composition reflecting the subjects that are being considered by OCI when needed.

Effective December 1, 2008

*Ins 50.01 to 50.19, Wis. Adm. Code—Relating to audit, control and financial reporting requirements and affecting small businesses*

The provisions of subch. I of ch. Ins 50, Wis. Adm. Code, establish the requirement to file an annual audited financial report (CPA audit) and the related standards including applicability, auditor qualification requirements and the auditor duty to report adverse financial conditions. The proposed rule is based upon a model regulation adopted by the National Association of Insurance Commissioners (NAIC) at the June 2006 national meeting.

The proposed rule updates and adds certain general requirements including those related to auditor independence, the scope of the audit and report, communication of internal control matters noted in the audit, an audit committee, and management's report of internal control over financial reporting.

With respect to auditor independence, the proposed rule provides that the lead auditor may not serve in that capacity for a period more than five years. The rule specifies various non-audit services that, if performed by the auditor, would impair the auditor's independence in relation to the insurer. Insurers with less than \$100 million in direct and assumed premium may request a waiver from the requirement based upon financial or organizational

hardship. Partners and senior managers of the audit engagement may not serve as a member of the board of directors, or officer, or controller, or similar position of the insurer if employed by the independent accounting firm that audited the insurer during the one-year period which preceded the most current statutory opinion.

With respect to corporate responsibility, the proposed rule provides that every insurer required to file an annual audited financial report shall also be required to have an audit committee that is directly responsible for the appointment, oversight and compensation of the auditor. Insurers with less than \$500 million in direct and assumed premium may apply for a waiver from this requirement based on hardship.

With respect to internal control by an insurer over financial reporting, the proposed rule requires that management of insurers with more than \$500 million in direct and assumed premium file a report with the Commissioner regarding its assessment of internal control over financial reporting, including a statement whether the controls are effective to provide reasonable assurance regarding the reliability of the statutory financial statements and disclosure of any unremediated material weaknesses in internal control over financial reporting.

Effective January 1, 2009

In 2008, OCI had the following emergency rule in effect:

*Ins 3.455, 3.46, 3.465, Wis. Adm. Code—Relating to long-term care plans including plans qualifying for the Wisconsin Long-Term Care Insurance Partnership Program and affecting small business*

The current administrative rule was last revised in 2001 and is not fully compliant with the NAIC Long-Term Care Model Act and NAIC Long-Term Care Model Law (NAIC Model Act and Model Law). When 2007 Wisconsin Act 20 created the Partnership Program, OCI was required to implement the NAIC Model Act and Model Law in order for insurers to offer policies compliant with the DRA. Significant portions of the proposed rule update and expand definitions and require disclosure of these definitions to insureds so that they understand how the long-term care, home health care or nursing home insurance policy is able to be used and the limitations or exclusions that may be applied by insurers.

In s. Ins 3.455, Wis. Adm. Code, the modifications primarily address the conversion from a group long-term care insurance policy to an individual long-term care insurance policy. The expanded information is intended

to both comply with the NAIC Model Act and Model Law and Wisconsin conversion and continuation law. The section also includes expanded definition related to conversion of long-term care insurance policies.

Section Ins 3.46, Wis. Adm. Code, modifications begin with updated and revised definitions that are intended to provide consumers with greater specificity regarding terms used within long-term care, home health care and nursing home care insurance policies. Of note, the current NAIC Model Act and Model Law do not exempt group long-term care insurers and as such the exemption in s. Ins 3.46 (2), Wis. Adm. Code, has been struck. Consumer protection elements are introduced or existing protections expanded throughout this section. One tool to both provide a check on the industry and its intermediaries and better assist consumers with the purchase of long-term care, home health care or nursing home care insurance is through the consolidation and expansion of the marketing requirements. Intermediaries and insurers are required to report on their prior dealings with consumers and state that the policy being sold is an appropriate product for that person. Although similar tools are currently required, the expansion requires additional data reporting to OCI so that, as the regulator, OCI is provided a clearer picture of what sales are occurring and trends in the marketplace. The information will also highlight for both OCI and the insurers contracting with intermediaries information that may reveal unacceptable practices, including high pressure sales tactics or interactions with persons resulting in a higher rate of complaints than other intermediaries. Appropriateness of each sale is to be reviewed and must meet the insurer's guidelines.

Additionally, some of the modifications reflect changes in our society; for instance, the recognition and use of the internet or on-line completion of applications. Also, nonforfeiture of benefits provisions reflect the increasing cost of long-term care and the effect those increases have on the insureds. Some seniors, at a time near to when the policy may be most useful are least able to afford premium increases. Nonforfeiture of benefits or contingent nonforfeiture provisions allow those who have paid premiums for many years benefits even after they are no longer able to keep their policy in force.

New paragraphs are also added regarding upgrade and downgrades of policies, and expanded disclosure requirements are included for various benefits including nonforfeiture benefits. These modifications reflect the marketplace and include oversight provisions. These types of benefits potentially give consumers greater control and options when faced with increasing premiums rather than just lapsing the policy due in part to financial

constraints. Expanded notification to insureds of new benefits or changing access to providers is also contained in this proposed rule, a modification that allows insureds options that they may not previously have been informed of or had access to from within the same carrier. Requirements monitoring replacement of policies is also expanded to enhance oversight of actions by intermediaries and insurers.

Finally, s. Ins 3.46, Wis. Adm. Code, includes a new section related to initial and ongoing intermediary training for all long-term care insurance products. OCI is required to assure the Department of Health Services that the intermediaries dealing with Wisconsin consumers are aware of the unique programs available in Wisconsin. To achieve this requirement, the proposed rule contains a provision that delineates training requirements related to long-term care and the Wisconsin Partnership Program that is required for all intermediaries offering, selling or negotiating long-term care contracts. Insurers are required to verify compliance with this training to OCI.

Section Ins 3.465, Wis. Adm. Code, is newly created to implement the requirements of the Wisconsin Long-Term Care Insurance Partnership Program. This section contains minimum inflation protection percentage increases by age as outlined by the federal government in order for the policies offered by insurers to meet the requirements of the DRA and the Wisconsin Partnership Program. The section also delineates when and how insurers exchange existing long-term care insurance policies for policies that are intended to qualify for the Partnership Program in both the individual and group market. Appendices outline various notices that are to be provided to consumers at the time of solicitation and again at the point of sale. These are intended to educate the consumer so that the consumer may be better able to make informed decisions.

Effective June 3, 2008

*The Wisconsin Administrative Code - Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available for purchase from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the internet at: [www.legis.state.wi.us/rsb/code/ins/ins.html](http://www.legis.state.wi.us/rsb/code/ins/ins.html). Information regarding the status and text of OCI rules pending or promulgated is available on the internet at: [oci.wi.gov/ocirules.htm](http://oci.wi.gov/ocirules.htm) and [adminrules.wisconsin.gov](http://adminrules.wisconsin.gov).*

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

OCI actively participates in the NAIC. During 2008 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

### Committees

Executive (EX) Committee

Information Resources Management (H) Committee

Life Insurance and Annuities (A) Committee (Vice-Chair)

Market Regulation and Consumer Affairs (D) Committee

NAIC/Consumer Liaison Committee

NAIC/Industry Liaison Committee

National Treatment & Coordination (E) Working Group

Risk Assessment (E) Working Group

### *Executive (EX) Committee*

Credit Default Swap (EX) Working Group

Consumer Protections (EX) Working Group

Operational Efficiencies (EX) Working Group

### Task Forces

Accounting Practices and Procedures (E) Task Force

Climate Change and Global Warming (EX) Task Force  
(Chair)

Examination Oversight (E) Task Force

Information Systems (H) Task Force

Regulatory Framework (B) Task Force (Chair)

Reinsurance (E) Task Force

Senior Issues (B) Task Force (Chair)

Speed to Market (EX) Task Force

Valuation of Securities Task Force

### *Government Relations Leadership Council*

### *Life Insurance and Annuities (A) Committee (Vice-Chair)*

Suitability of Annuity Sales (A) Working Group

Indexed Annuities Working Group

Annuity Disclosure Working Group

### *Market Regulation and Consumer Affairs (D) Committee*

Market Analysis (D) Working Group

Market Analysis Priorities (D) Working Group

Market Conduct Annual Statement Subgroup

Producer Licensing (D) Working Group

Consumer Complaint Coding Subgroup

Market Regulation Handbook Working Group

### NAIC Working Groups/Subgroups/Councils/Boards

#### *Accounting Practices and Procedures (E) Task Force*

Emerging Accounting Issues (E) Working Group

Property and Casualty Reinsurance (E) Study  
Group

Statutory Accounting Principles (E) Working Group

#### *Regulatory Framework (B) Task Force (Chair)*

ERISA (B) Subgroup (Chair)

#### *Senior Issues (B) Task Force (Chair)*

Medicare Private Plans Subgroup (Chair)

Long-Term Care Insurance Independent Review  
Subgroup (Chair)

#### *Climate Change and Global Warming (EX) Task Force (Chair)*

Climate Risk Disclosure (EX) Working Group

#### *SERFF Board of Directors, Ex-Officio member*

#### *Consumer Participation Board of Trustees (Chair)*

#### *Examination Oversight (E) Task Force (Vice Chair)*

Analyst Team System Oversight (E) Working  
Group

Audit Software (E) Working Group (Chair)

Financial Analysis (E) Working Group (Chair)

Financial Analysis Handbook (E) Working Group  
(Chair)

Financial Analysis Research and Development (E)  
Working Group (Chair)

Financial Examiners Handbook (E) Technical Group

International Solvency and Accounting (E)

Working Group

## Advisory Boards, Committees, and Councils

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

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

A description of the various boards, committees, and councils with which OCI is involved follows:

### **Annuity Sales Supervision Advisory Committee**

The Annuity Sales Supervision Advisory Committee is created under s. 15.04 (1) (c), Wis. Stat. Kim Shaul, Deputy Commissioner, serves as the committee chairperson. The committee met several times in 2008 and provided recommendations to the NAIC Suitability of Annuity Sales Working Group with regard to concepts that should be considered in revising the NAIC Suitability in Annuity Transactions Model Regulation. This committee will resume meetings after annuity suitability work at the NAIC progresses. The committee has two representatives from companies selling life insurance, one representative from the Wisconsin Council of Life Insurers (WCLI), two independent financial advisors, one member from the Department of Financial Institutions, one representative of securities dealers and two public members. The members during 2008 were:

Kim Shaul, Deputy Commissioner, Chair  
Scott Borchert, Financial Industry Regulatory  
Authority, St. Paul, Minnesota  
John Hendrick, Coalition of Wisconsin Aging  
Groups, Madison  
Martha Kendler, Northwestern Mutual Life  
Insurance Company, Milwaukee  
Duwayne Mews, Financial Strategies, Auburndale  
Connie O'Connell, Wisconsin Council of Life  
Insurers, Madison

Barbara Becker, Becker and Hickey, S.C.,  
Milwaukee  
Carla Strauch, Thrivent Financial for Lutherans,  
Appleton  
Patricia Struck, Department of Financial  
Institutions, Madison  
John Wheeler, John Patrick Planning Group,  
Green Bay

### **Birth to 3 Interagency Coordinating Council (ICC)**

The council was first established in Executive Order 17, June 26, 1987; recreated in Executive Order 334, May 21, 1998; and continued in Executive Order 17, July 23, 2004. Often called the "Birth to 3 ICC," it was created to comply with the federal Individuals With Disabilities Act of 1986 and recreated to comply with the federal Individuals With Disabilities Education Act of 1997. The council advises and assists with the Department of Health Services in the development and administration of early intervention services for infants and toddlers with developmental delays and their families. The council consists of at least 15 members and not more than 25 members. The council is directed by the Governor to include at least 4 parents of children aged 12 or younger with disabilities with at least 1 of these parents having a child age 6 years or younger; at least 4 private or public providers of early intervention services; at least 1 state legislator; at least 1 member involved in personnel training; at least 1 member from the Department of Public Instruction responsible for preschool services to children with disabilities; at least 1 member from the agency responsible for the state governance of health insurance (Commissioner of Insurance or the Commissioner's designee); at least 1 representative from the Wisconsin Council on Developmental Disabilities; at least 1 representative of a Head Start agency or program; and other members representing state agencies that provide services or payment for early intervention services to infants and toddlers and their families. Members, other than those serving ex officio, serve three-year terms.

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

In 1948, a Governor's Committee was established with one goal: to improve employment opportunities for people with disabilities. The group's mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor's

Committee for People with Disabilities (GCPD). The Governor's Committee is dedicated to enhancing the health and general well being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including 6 members appointed from specific statutory councils: Council on Blindness, Council for the Deaf and Hard of Hearing, Council on Developmental Disabilities, Council on Mental Health, Council on Alcohol and Other Drug Abuse, and Council on Physical Disabilities. The committee selects a representative and informs the GCPD afterwards. The selected person is then appointed by the Governor and remains part of the GCPD as long as they are serving on their respective council. The majority of members are people with disabilities.

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

This council was created in Executive Order 92, March 30, 2005. The council consists of 20 members or less. The council's mission is to measurably improve the financial literacy of Wisconsin citizens to ensure that resources are utilized in an efficient and meaningful manner. This will be accomplished by collaborating with existing state agencies (the Department of Financial Institutions, the Jump\$tart Coalition for Personal Financial Literacy, the State Superintendent, the Secretary of the Department of Workforce Development, the Commissioner of Insurance and the Secretary of the Department of Revenue), private entities, and non-profit associations. The council serves as a continuous sounding board for the Governor's office and the Department of Financial Institution's Office of Financial Literacy.

#### **Group Insurance Board (Board)**

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

#### **Health Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of health insurance. The Health Advisory Council meets quarterly. The members are appointed by the Commissioner and serve a three-year term. The council has four health insurance company members, two agent members, three members representing the business community, one member representing hospitals and two public members. The members during 2008 were:

Alice Torti, Great Big Pictures, Inc., Madison, Chair  
Mike Derdzinski, Johnson Insurance Services,  
Racine  
Karen E. Geiger, Blue Cross Blue Shield of  
Wisconsin, Milwaukee  
Roma Hanson, AIDS Resource Center of  
Wisconsin, Milwaukee  
Terry Murphy, East Town Insurance Services,  
Elm Grove  
Robert Palmer, Dean Health Plan, Madison  
Mary Ellen Powers, Metropolitan Milwaukee  
Association of Commerce, Milwaukee  
George Quinn, WI. Hospital Association, Madison  
Roberta Riportella, University of Wisconsin,  
Madison  
Kris Seymour, Humana, Milwaukee  
James Sykes, University of Wisconsin, Madison  
Marilyn Windschiegel, WEA Trust, Madison

#### **Health Insurance Risk-Sharing Plan Authority**

The Health Insurance Risk-Sharing Plan Authority (HIRSP Authority) was created for the primary purpose of assuming the administration of HIRSP, beginning on July 1, 2006.

The board of directors of the HIRSP Authority consists of the Commissioner of Insurance (Commissioner) or the Commissioner's designee, as a nonvoting member, and 13 other members who are appointed by the Governor, with the advice and consent of the senate, for staggered three-year terms. The members include: 4 insurers; 4 health care providers (a representative of the State Medical Society, a representative of the Wisconsin Hospital Association, a representative of the State Pharmacy Society, and a representative of health care plans); 2 policyholders; a small business representative that purchases private health insurance; a professional consumer advocate; and a representative of the public.

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

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, 2 members named by the Wisconsin Medical Society, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2008, were:

Sean Dilweg, Commissioner of Insurance  
Marilu Bintz, M.D., Wisconsin Hospital Association  
Randy Blumer, Industry Representative  
Dennis Conta, Public Member  
Stan Davis, Public Member  
Scott Froehlke, Public Member  
Erik Huth, Industry Representative  
Robert Jaeger, M.D., Wisconsin Medical Society  
James Jansen, Wisconsin Association for Justice  
Reid Olson, M.D., Public Member  
Christopher Spencer, Industry Representative  
Susan Turney, M.D., Wisconsin Medical Society  
John Walsh, State Bar of Wisconsin

### **Insurance Security Fund Board (Board)**

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

### **Interagency Council on Transportation Coordination (ICTC)**

This council was created on October 4, 2005, by Governor Jim Doyle. Major goals of the council are to eliminate administrative barriers in state agencies to human services transportation (HST) coordination, and through the work of a consultant develop a Wisconsin model of HST coordination with implementation strategies. The model will enhance coordination and mobility for individuals through service duplication, increased efficiency of services provided, and broader sharing of transportation services.

The Wisconsin state agencies represented on the council are: Department of Veterans Affairs, Department of Health and Family Services (includes Medicaid, Family Care and Aging), Department of Workforce Development (includes the Division of Vocational Rehabilitation and the Wisconsin Employment Transportation Assistance Program), Office of the Commissioner of Insurance, and Department of Transportation.

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

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

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

### **Life Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of life insurance. The council has three life insurance company members, two agent members and three consumer members. The members during 2008 were:

Steve Stribling, Northwestern Mutual Life  
Insurance Company, Milwaukee, Chair  
Barbara Becker, Becker & Hickey, S.C., Milwaukee  
Sharon Brosnan, Thrivent Financial for Lutherans,  
Appleton  
Dave Larson, American Family Insurance, Madison  
Grant Nyhammer, Coalition of WI. Aging Groups,  
Madison  
Martin O'Brien, Principal Financial Group, Neenah  
Sarah Orr, UW Law School, Madison  
Jill Shilbauer, WEA Trust, Madison

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

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2008 were:

James Thomas, Society Insurance a Mutual Company,  
Fond du Lac, Chair  
Brad Bodden, Brad Bodden Insurance Agency,  
Madison  
John Duwell, West Bend Mutual Insurance Company,  
West Bend  
Lemuel Eaton, Metro Milwaukee Fair Housing  
Council, Milwaukee  
Maryelyn Geisler, American Family Mutual  
Insurance Company, Madison  
Mary Kaiser, Spectrum Insurance Group, LLC,  
Eau Claire  
Brian Peacy, Employers Insurance Company of  
Wausau, Wausau  
Bill Smith, National Federation of Independent  
Business, Madison  
Steve Tauke, Marshall & Ilsley Corporation,  
Milwaukee

### **Retirement Research Committee**

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

### **Title Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of title insurance. The council has three title company members, one realtor member, four financial members and one public member. The members during 2008 were:

Thomas Rostad, Dane County Title, Madison,  
Chair  
Lemuel Eaton, Metropolitan Milwaukee Fair  
Housing Council, Milwaukee  
Linda Marincel, Royal Credit Union, Eau Claire  
Sona V. Olson, Olson Realty, Deerfield  
Jean Plale, Department of Financial Institutions,  
Madison  
David Silberman, Stewart Title, Milwaukee  
Ron Steinhofner, Mortgage Banking Group,  
Madison  
Joe Theisen, Fairway Independent Mortgage,  
Sun Prairie  
Michael Turney, Langlade Abstract and Title Co.,  
Antigo

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

The Wisconsin Insurance Plan is a risk-sharing plan for property insurance companies created by s. Ins 4.10, Wis. Adm. Code. The purpose of the plan is to help qualified property owners to obtain insurance coverage if they are unable to find adequate coverage in the private market. The plan is overseen by a Governing Committee subject to the supervision of the Commissioner of Insurance. The Governing Committee consists of eight insurer representatives, two insurance agents, and five public members. The Commissioner of Insurance appoints the agents and the public members and selects a liaison to attend meetings. Seven of the insurer representatives are selected by trade associations. One is elected by insurers that are not members of these trade associations.

### **Wisconsin Retirement Board (Board)**

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

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

The State Council on Alcohol and Other Drug Abuse was created in the Office of the Governor in August 1970 to provide leadership and coordination regarding alcohol

and other drug abuse (AODA) issues confronting the state. Wisconsin Act 210 was enacted on April 6, 1994, merging the Citizens Council on Alcohol and Other Drug Abuse with the State Council. The bill expanded the duties and the membership of the State Council. The State Council on Alcohol and Other Drug Abuse recommends, coordinates, and reviews the efforts of state agencies to control and prevent alcohol and drug abuse. It evaluates program effectiveness, recommends improved programming, issues reports to educate people about the dangers of drug abuse, and allocates responsibility for various legislation. The 22-member council consists of the Governor, the Attorney General, the state Superintendent of the Department of Public Instruction, the Secretary of Health Services, the Commissioner of Insurance, the Secretary of the Department of Corrections, the Secretary of the Department of Transportation and the chairperson of the Pharmacy Examining Board, or their designees; a representative of the controlled substances board; a representative of any Governor's committee or commission created under subch. I of ch. 14 to study law enforcement issues; 6 members (1 of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that association; and 2 members of each house of the legislature, representing the majority party and the minority party in each house, chosen as are the members of standing committees in their respective houses.

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

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

## Bulletins to Insurers

**February 5, 2008:** To all Wisconsin-domiciled insurance companies regarding amendment of the annual audited financial reports rule, regarding indemnification provisions in engagement letters with certified public accounting firms. Section Ins 50.08 (1), Wis. Adm. Code, defines the standards under which the Commissioner will find an accountant or accounting firm as not qualified for the purposes of expressing an opinion on an insurer's financial statements in the required annual audited financial report. The newly created paragraphs create additional criterion for disqualification related to the existence of an indemnification agreement between the insurer and the accountant or accounting firm.

**February 7, 2008:** To all insurers licensed to write health insurance in Wisconsin regarding clarification of the requirements of s. 609.24, Wis. Stat., and s. Ins 9.35 (1), Wis. Adm. Code, continuity of care. Defined network plans are required to provide in-network covered benefits to an enrollee for services received from a provider regardless of whether the provider is a participating provider at the time the services are provided if the defined network plan represented in marketing materials made available to enrollees that the provider was or would be a participating provider.

**February 7, 2008:** To all property and casualty insurers writing commercial lines insurance products regarding filing procedures for compliance with the provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2007. Certain provisions of the Act, as extended, may require insurers to submit a filing in this state of the disclosure notices, policy language, and the applicable rates as a result of the Act.

**February 29, 2008:** To all insurers and agents regarding the solicitation of travel insurance in Wisconsin. Effective April 1, 2008, all individuals selling travel insurance in Wisconsin are required to obtain an insurance agent license.

**April 28, 2008:** To all insurers authorized to do business in Wisconsin regarding newly enacted legislation—2007 Wisconsin Acts 168, 169, 170, 185 and 189 regarding the Interstate Insurance Product Regulation Compact, insurance agent suspensions and revocations, numerous changes to insurance law, various clarifications and changes to the Worker's Compensation Act, and professional employer organizations operating in Wisconsin being required to be registered with the Department of Regulation and Licensing and must demonstrate certain financial capability.

**May 5, 2008:** To insurers selling life insurance or annuities and insurance producers doing business in Wisconsin regarding improper use of certain designations/titles targeting senior purchasers. Insurance companies are responsible for all advertising for their products whether the advertisement is prepared by the company or the producer. The inclusion of designations in an advertisement is considered part of the advertising of the product.

**May 5, 2008:** To all property and casualty insurers and agents regarding the use of property and casualty certificates of insurance. To ensure that consumers, as well as those requesting certificates of insurance, are aware that the certificate does not expand or restrict coverage, an insurer or agent should include on the certificate a statement such as: "This certificate of insurance neither affirmatively nor negatively amends, extends, or alters the coverage afforded by the policies described herein."

**June 17, 2008:** To all property and casualty insurers regarding renewal and nonrenewal procedures. If one or more of the requirements for nonrenewals is not met, i.e., less than 60 days notice, reason not reasonably precise, or no risk-sharing plan notice, then the nonrenewal notice is not effective. That means the insurer must offer renewal and, dependent upon the timing, the insurer must renew the policy on the old terms and rates unless proper renewal notice could be sent prior to the renewal/expiration date.

**September 18, 2008:** To life and annuity insurers and intermediaries regarding AIG life and annuity insurers. AIG insurance subsidiaries are protected by, and continue to report compliance with, state insurance solvency regulations. The AIG insurance subsidiaries, including life and annuity insurers, continue to function as viable insurance operations. The Office will be carefully monitoring the replacement activity affecting the AIG life and annuity insurers.

**October 1, 2008:** To all insurers authorized to write credit life and/or credit accident and sickness insurance regarding revised prima facie credit life and credit accident and sickness insurance rates. This bulletin is written notice of the new basic loss ratio of 43% for credit life insurance and the new prima facie rates for credit life and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2009.

**November 14, 2008:** To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin regarding resident and nonresident annual

billing reminder. Invoices for filing the required annual initial and renewal billings will be mailed on or shortly after January 15, 2009. All payments must be completed by Electronic Funds Transfer (EFT) at our Web site.

**November 19, 2008:** To health and life insurance writers marketing long-term care insurance regarding amendments to Wisconsin's long-term care insurance regulation, agent training requirements, and long-term care partnership program. The amendments apply to policies or certificates offered or issued on or after January 1, 2009, or on the first renewal date on or after January 1, 2009, but no later than January 1, 2010, for collectively bargained policies or certificates.

**November 21, 2008:** To all life and health insurers writing long-term care business in Wisconsin and all licensed agents selling, soliciting, or negotiating long-term care insurance in Wisconsin regarding insurance agent training requirements for long-term care insurance policies, certificates, and riders. After January 1, 2009, it will be a violation of Wisconsin law for an insurance intermediary to sell, solicit, or negotiate a long-term care insurance policy without having completed the initial training and the ongoing training requirements in s. Ins 3.46 (26), Wis. Adm. Code.

Copies of the bulletins are available on OCI's Web site at [oci.wi.gov/bulletin.htm](http://oci.wi.gov/bulletin.htm).

## Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken. Copies of administrative actions taken by the OCI on insurance companies and agents starting in the year 1964 can be viewed and printed from OCI's Web site in pdf format at [oci.wi.gov/admact/admact.htm](http://oci.wi.gov/admact/admact.htm).

### *Allegations and Actions Against Agents:*

David C. Ackerman  
2947 S. 11th St. #2, Milwaukee, WI 53215  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2008

James Hillard Adger  
5806 Lady Bug Ct., Tampa, FL 33625  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Florida on an insurance license application. August 2008

Adam Kenneth Aeschlimann  
4457 Blue Mounds Tr., Black Earth, WI 53515  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. August 2008

Sara J. Aide  
618 State Hwy. 23, Mineral Point, WI 53565  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Najla N. Alwan  
377 N. First St., Council Bluffs, IA 51503  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Oklahoma on an insurance license application. November 2008

Christopher M. Anderson  
1812 W. First St., Merrill, WI 54452  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. February 2008

Stephen Ray Arnold  
6813 Graham Dr., Rowlett, TX 75089  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2008

Claude W. Baker  
2204 Denver Dr., Rockford, IL 61108  
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. July 2008

Riccardo Bambi  
4901 Bayfield Ter., Madison, WI 53705  
Was ordered to respond promptly to inquiries from OCI and has had his license denied for 60 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding an application for an insurance license. November 2008

Robin J. Barry  
796 Quinell Ave. N. #A, Lakeland, MN 55043  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Minnesota on an insurance license application. April 2008

Timothy T. Beasley  
113 Silver Rd., Madison, WI 53714  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. January 2008

Frederic Wayne Beede  
W24 County Rd. F, P.O. Box 250, Pewaukee, WI 53019  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

David B. Bellrichard  
6845 S. 68th St. #207, Franklin, WI 53132  
Was ordered to make restitution in the amount of \$10,000.00 not later than April 30, 2008, and until June 30, 2009, the date of the surrender of his insurance intermediary licenses, be subject to supervisory review for any recommendation for sale or exchange of an annuity to a senior consumer to assure strict compliance

with the suitability requirements of s. 628.347 (2), Wis. Stat., and to certify the same to OCI. This action was based on allegations of violating ss. Ins 2.07 and 2.16 (6), Wis. Adm. Code, and s. 628.10 (2) (b), Wis. Stat., in the marketing and sale of annuity products. March 2008

Jasen M. Benton  
2151 Shady Ln., Green Bay, WI 54313  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Gerald Dale Beranek  
27010 Longwood Ln., Lone Rock, WI 53556  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to pay worker's compensation penalty warrants, and failing to pay Wisconsin delinquent taxes due. September 2008

Alys Joy Bernstein  
22575 Esplanada Cir. W., Boca Raton, FL 33433  
Has had her insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Florida on an insurance license application. December 2008

Ronald Lee Bertke  
18324 Clark St. #313, Tarzana, CA 91356  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. March 2008

Mark A. Bichanich  
S67 W29095 Southridge Pass, Mukwonago, WI 53149  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of violating Wisconsin insurance laws and failing to properly consider suitability in selling annuities to senior citizens. December 2008

Elizabeth A. Bieniek  
3755 E. Mallory Ave., Cudahy, WI 53110  
Agreed to be subject to one year of supervision by a licensed agent when she starts insurance activities. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2008

Donna M. Bischel  
1525 Cty. Line Rd., New Auburn, WI 54757  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Frank L. Block  
N13781 Cty. Rd. G, Minong, WI 54859  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Melissa Anne Boersma  
5005 S. MacArthur Ln. #303, Sioux Falls, SD 51108  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2008

Edgar Bolden  
926 Jana Ln. #3, Madison, WI 53704  
Has had his license suspended. This action was based on allegations of failing to pay past child support due. May 2008

Lawrence D. Bollom  
5211 270th St., Cadott, WI 54727  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Ellen A. Bosetski  
3461 Pine Forest Dr., Green Bay, WI 54313  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous Wisconsin administrative action on an insurance license application. November 2008

Sonelay Boualouang  
N7474 690th St., Beldenville, WI 54003  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Sonelay Boualouang  
N7474 690th St., Beldenville, WI 54003  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. July 2008

Brett J. Bradley  
W6705 School Rd., Greenville, WI 54942  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Michael Brian Brewer  
805 Maple St., Hutchinson, MN 55350  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Taylor Wilson Bridgman  
1516 20th St. NW, Canton, OH 44709  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2008

Robert W. Brinckerhoff  
2065 Futana Way, Wellington, FL 33414  
Has had his license denied for 31 days. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Wisconsin and Vermont on an insurance license application. June 2008

Mark D. Brown  
3429 Midway St., Eau Claire, WI 54703  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board. January 2008

Lucas Jason Brunmeier  
2425 N. 61st St., Milwaukee, WI 53213  
Paid a forfeiture of \$5,000.00, was ordered to make restitution of \$2,276.67 to the consumer, and has had his insurance license revoked. This action was based on allegations of making unsuitable replacement and sales recommendations and misrepresenting insurance transactions to Wisconsin consumers. March 2008

Arthur Burks  
4719 N. 21st St., Milwaukee, WI 53209  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. April 2008

Gary E. Burnham  
3989 S. Camrose Ave., New Berlin, WI 53151  
Paid a forfeiture of \$10,000.00 and surrendered his insurance agent's license. This action was based on allegations of making false and misleading statements to consumers regarding the sale of annuity products, making unsuitable recommendations and sales of annuities to seniors, and failing to properly consider suitability in selling life insurance. November 2008

Michael Nolan Burns  
3340 N. 58th St., Milwaukee, WI 53216  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Jacqueline Marie Cain  
3612 Hamilton Ave., Altoona, WI 54720  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. October 2008

Ryan Raymond Callaway  
5620 E. 43rd Ave., Anchorage, AK 99504  
Agreed to respond promptly to all inquiries from OCI and agreed to a suspension of his license for 31 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding an insurance application. July 2008

Gail E. Campbell  
921 Tony Dr., Madison, WI 53704  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Breyen T. Canfield  
930 Partridge St. #108, Duluth, MN 55811  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2008

Kyle W. Carson  
N7335 Cty. Hwy. Y, Chili, WI 54420  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Brian Keith Carthran  
7939 N. 64th Ct., Milwaukee, WI 53223  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Billie Jo CasaDecalvo

1616 Stonepine Bay, Hudson, WI 54016

Has had her insurance license revoked and was ordered to never reapply for an insurance intermediary license. This action was based on allegations of failing to remit premiums for property and casualty insurance products between January 2006 and October 2007, misrepresenting and falsifying insurance coverage for additional cargo coverage, and misrepresenting and falsifying insurance coverage for auto insurance documents. September 2008

Crystal J. Chapman

2511 Caddy Ln., Joliet, IL 60435

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Colorado and Illinois on an insurance license application. January 2008

Geana Monet Christian

3904 N. 77th St., Milwaukee, WI 53222

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Lissa M. Clem

6724 23rd Ave. Apt. Upper, Kenosha, WI 53143

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Graham McMurray Clement

5938 Flambeau Rd., Rancho Palos Verdes, CA 90275

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Nevada on an insurance license application. November 2008

David M. Cleveland

1830 Lake Breeze Rd., Oshkosh, WI 54904

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2008

David D. Coenen

4524 N. Marshall Heights Ave., Appleton, WI 54913

Was ordered to pay a forfeiture of \$25,000.00, to undergo five years of supervision regarding annuity sales, to submit yearly reports to OCI, and to facilitate restitution

to consumers. These actions were based on allegations of making unsuitable sales of insurance products to consumers and making false and misleading statements regarding insurance contracts. January 2008

Joel E. Cole

616 Peters Dr., Waukesha, WI 53188

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Lisa A. Coleman

3020 17th Ave. Ct. W. #A, Gig Harbor, WA 98335

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Washington on an insurance license application. January 2008

Reuben Edward Collier

2411 N. Jackson, Waukegan, IL 60087

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Owen G. Costanza

199 Edson St., Poplar Grove, IL 61065

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and failing to disclose a company termination for allegations of misconduct. November 2008

James W. Crystal

875 Park Ave. #7B, New York, NY 10021

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. July 2008

Mark R. Cummisford

6980 S. Crane Dr., Oak Creek, WI 53154

Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. September 2008

Sean Richard Dahl

907 S. Comanche Ln., Waukesha, WI 53188

Paid a forfeiture of \$250.00, was ordered to respond truthfully to all inquiries from OCI, and has had his license denied for 30 days. This action was based on allegations

of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on his insurance license application. November 2008

Jeffery B. Dehler

1015 S. Westfield St., Oshkosh, WI 54902

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Tommy L. Dellamuth

207 E. State St., Mauston, WI 53948

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Shaun M. Derby

S7850 Redwood Dr., Eau Claire, WI 54701

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Paul J. Derezinski

6871 Coon Rock Rd., Arena, WI 53503

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

David A. Didier

1832 Terrace Dr., Port Washington, WI 53074

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Merle Lee Dillman

7047 S. Harmony Rd., Bloomington, IN 47403

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction which may be substantially related to insurance marketing type conduct, an administrative action taken by another state, and company termination with allegations of misconduct. March 2008

Michael D. Dillon

2130 Plover Springs Dr., Plover, WI 54467

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose an administrative action taken by the state of West Virginia and a termination for cause by Old Republic Surety Company on an insurance license application, as well as allegations of failing to respond promptly to inquiries from OCI. October 2008

Dragan Djordjevic

1715 Oakwood Rd., Northbrook, IL 60062

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. September 2008

Tom B. Drehfal

1234 W. Baldwin Ct., Mequon, WI 53092

Surrendered his insurance agent's license. This action was based on allegations of repeated misrepresentations in the course of the sale of health insurance. February 2008

Janice L. Duben

602 Spruce, Atlantic, IA 50022

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2008

Kurt Allen Dunlop

330 W. Evelyn, Hazel Park, MI 48030

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. March 2008

Brian Donald Eck

10706 Minnetonka Blvd., Hopkins, MN 55305

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding involvement in the enrollment of groups after his Wisconsin license was cancelled. March 2008

Justin M. Ellenbecker

303A S. Fifth St., Colby, WI 54421

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2008

Cheyenne Erdmann

704 1/2 First St., Menasha, WI 54952

Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Corey J. Erickson  
1721 Woodland Ave., Duluth, MN 55803  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. January 2008

Lynne M. Erickson  
48 Riverview Ct., Oswego, IL 60543  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. March 2008

Patrick Lee Fahrenkrug  
N7973 Pigeon Rd., Sherwood, WI 54169  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. November 2008

Lee D. Falk  
847 Hemlock Dr., Verona, WI 53593  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

James Carl Faustmann  
2447 N. 69th St., Wauwatosa, WI 53213  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of prelicensing education. January 2008

James Carl Faustmann  
136 N. Humphrey Ave. #15, Oak Park, IL 60302  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

Lori Lynn Feia  
640 Seventh St. N., Hudson, WI 54016  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Christopher Lee Flores  
1618 N. Second St., Sheboygan, WI 53081  
Has had his application for an insurance license denied. This action was based on allegations of a number of criminal convictions which may be substantially related to

insurance marketing type conduct. Mr. Flores did not appear at the hearing or prehearing. July 2008

Lisa R. Folta  
11801 Alamo St. NE, Blaine, MN 55449  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Minnesota and failing to disclose previous criminal convictions on an insurance license application. March 2008

Patrick Alan Fortune  
1610 US Hwy. 6E, Geneseo, IL 61254  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose two administrative actions taken by the state of Illinois on an insurance license application and the basis of the Illinois administrative actions, falsely answering an application question regarding termination for cause, and not disclosing termination for cause by Conseco. February 2008

Peter Gahagan  
W4658 Cty. J, Plymouth, WI 53073  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2008

William T. Gaskins  
10032 Oak Brook Dr. #C, Charlotte, NC 28210  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Wisconsin on an insurance license application. January 2008

Angela S. Gibbs  
1702 Chumas Dr., Eau Claire, WI 54701  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Thomas A. Gibson  
1327 218th Ave., New Richmond, WI 54017  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Mark A. Gindlin  
2350 W. Good Hope Rd. #357, Milwaukee, WI 53209  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and a

criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Glen R. Giroux

713 Finch Ct., Chesterfield, MO 63017

Has had his license denied for 31 days. This action was based on allegations of failing to disclose two previous administrative actions taken by the state of Wisconsin on an insurance license application. January 2008

Shontina Montrice Gladney

N61 W14357 Brookside Dr., Menomonee Falls, WI 53051

Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2008

Richard David Glogg

7025 Ridge Forest Walk, Cumming, GA 30040

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Georgia on an insurance license application. July 2008

Harvey J. Goldstein

230 W. Suburban Ct., Fox Point, WI 53217

Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. March 2008

Ralph Ustin Goodman

5790 Dogwood Dr., Urbana, OH 43078

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Jeffrey G. Grams

648 W. Mallwood Rd., Edgerton, WI 53534

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Todd C. Grove

30 Crestwood Rd., Cumberland Center, ME 04021

Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Maine on an insurance license application. September 2008

Pete Turner Gunn

211 Country Club Ln., Benton, KY 42025

Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Kentucky on an insurance license application. September 2008

Amy Melissa Hamilton

801 Bradbury Cir., Jordan, MN 55352

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2008

John L. Hammer

7968 N. 107th, Unit #4, Milwaukee, WI 53224

Was ordered to pay a forfeiture of \$20,000.00, was ordered to make restitution to consumers for surrender penalties and other fees incurred due to Mr. Hammer's unsuitable recommendations, and has had his insurance license revoked. This action was based on allegations of making false and misleading statements to consumers regarding insurance transactions and failing to make the necessary inquiries of consumers in order to make suitable replacement recommendations. May 2008

Thomas A. Hampel

2323 S. 55th St., West Allis, WI 53219

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Merideth Lee Haney

4945 Canyon Dr., Amarillo, TX 79110

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. October 2008

James Willie Harris

1184 Sapphire Ln., Shakopee, MN 55379

Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. July 2008

Radcliffe Franklyn Haughton

6604 Glenbrook Rd., Brown Deer, WI 53223

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

James Hauschild  
19560 Waterford Ct., Shorewood, MN 55331  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Minnesota on an insurance license application and failing to disclose bankruptcy. May 2008

Donald A. Haworth  
871 Klondike Ave., Hillsboro, WI 54634  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. November 2008

Gabriel Martin Hayden  
E9396 290th Ave., Elk Mound, WI 54739  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Samuel Hazleton  
4220 Lakeshore Dr., Diamond Point, NY 12824  
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2008

Kenneth Paul Hecker  
15165 W. Harmony Dr., New Berlin, WI 53151  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2008

Jared Owen Hefti  
203 16th St. S. #202, La Crosse, WI 54601  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. March 2008

Terry L. Heinemeier  
4525 W. Auer Ave., Milwaukee, WI 53216  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Brian L. Hicks  
2727 E. Shore Dr., Green Bay, WI 54302  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Thomas A. Hinneberg  
1508 Meadow Ct., Port Washington, WI 53074  
Agreed to pay a forfeiture of \$15,000.00 and agreed to a revocation of his insurance license. This action was based on allegations of making false and misleading statements to consumers regarding the insurance business and failing to form a reasonable basis to ensure that the recommendations he made to consumers regarding the sale of insurance products were not unreasonable. April 2008

Brad J. Hofmeyer  
853 Lawton Ter., Manitowoc, WI 54220  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Iowa and Wisconsin on an insurance license application. April 2008

Kim Ray Holzberger  
6423 N. 40th St., Milwaukee, WI 53209  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. November 2008

Jeffrey C. Horkman  
429 Susan Ct., Hartford, WI 53027  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Jeffery A. Hosking  
1914 La Sierra Way, Madison, WI 53716  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Doreen L. Hudon  
23408 81st Pl., Salem, WI 53168  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Andrew J. Hughes  
1033 S. Sunnyvale Ln. #D, Madison, WI 53713  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Bruce Allan Hughes  
7629 Grinde Rd., Windsor Township, WI 53532  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Jason C. Hutter  
204 Bogert St., P.O. Box 844, Beaver Dam, WI 53916  
Has had his application for an insurance license denied. This action was based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct. March 2008

Robert J. Hynes  
1528 Crimson Ln. Apt. 2B, Palatine, IL 60031  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Illinois on an insurance license application. September 2008

Sarah Jane Jensen  
6609A W. Fairview Ave., Milwaukee, WI 53213  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Diane J. Jerdee  
E8371 Hwy. H, Wisconsin Dells, WI 53965  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Donald C. Johnson  
2309 Pebble Valley Rd., Waukesha, WI 53188  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous Wisconsin administrative actions and a criminal conviction on an insurance license application. December 2008

Trent A. Johnson  
6886 Thomas Pky., Rockford, IL 61114  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. March 2008

Van E. Johnson  
7900 W. Denver Ave., Milwaukee, WI 53223  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous felony conviction on an insurance license application. August 2008

Dennis Allan Julius  
824 N. Lewis St., Columbus, WI 53925  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Kevin James Kabacinski  
2215 S. 61st St., Milwaukee, WI 53219  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy that involved funds held on behalf of others and failing to pay Wisconsin delinquent taxes due. November 2008

Steven A. Kanner  
6646 NW 25th Ter., Boca Raton, FL 33496  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding lawsuits and an administrative action taken by the state of Maryland Securities Division. November 2008

Melissa Marie Kapla  
422 Harvest Hill Dr., Denmark, WI 54208  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the Oneida Tribe of Indians of Wisconsin, Oneida Gaming Commission on two out of three applications. January 2008

Zach D. Kass  
14941 Kass Rd., Dubuque, IA 52002  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Kelly Kearns  
10920 Harvest Ln., Milwaukee, WI 53052  
Agreed to pay a forfeiture of \$2,000.00 and agreed to pay that forfeiture before she can reapply for a new Wisconsin intermediary license. Ms. Kearns is also prohibited from renewing her current intermediary license. This action was based on allegations of making false and misleading communications to consumers regarding the solicitation and sale of annuities and making unsuitable recommendations to consumers to solicit the sale of an annuity. August 2008

Sharyn Ann Kedrowski  
3041 Monica Ct., Plover, WI 54467  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Andrea M. Kempen (Palas)  
1299 Mary Ln., Eau Claire, WI 54703  
Agreed to respond promptly to all inquiries from OCI and agreed to surrender her insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2008

Vincent John Kleszcz  
4529 Butterfly Way, Keller, TX 76248  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Delaware and Kansas on an insurance license application. November 2008

Kevin Gary Klug  
N4988 Advent Rd., De Pere, WI 54115  
Agreed to pay a forfeiture of \$2,500.00 and agreed to pay restitution to the consumers involved in the case for losses they incurred. Klug also agreed to submit quarterly reports to OCI regarding the suitability of his annuity sales for one year, to attend continuing education classes pertaining to seniors and annuity sales, and to comply with Wisconsin insurance laws. This action was based on allegations of making false and misleading communications to consumers regarding the sale of annuities and making unsuitable recommendations that consumers purchase annuities. September 2008

Tracy Marie Kramer  
912 Tanglewood Ct., Oconomowoc, WI 53066  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Justine C. Krause  
607 Michigan St., Omro, WI 54963  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Eugene L. Krueger  
14 Sandstone Ct., LeClaire, IA 52753  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Iowa on an insurance license application. June 2008

Michael E. Lambert  
379 W. Main St., Waukesha, WI 53186  
Was ordered to cease and desist from making any communication relating to an insurance contract which contains false or misleading information. This action was based on allegations of signing a signature on document without proper authority. November 2008

Chad A. Larson  
W204 N17261 Jackson Dr., Jackson, WI 53037  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Lucas Gary Larson  
1609 Tenth St. E, Menomonie, WI 54751  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2008

Lyla J. Larson  
971 Moonlight Dr., Woodbury, MN 55125  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. January 2008

Robert Vaughn Lester  
5050 N. 40th St. #100, Phoenix, AZ 85018  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Nevada on an insurance license application. September 2008

Ron C. Lestevé  
1810 W. Wisconsin Ave. #307A, Milwaukee, WI 53233  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2008

Donnie Earl Leverette  
644 S. 44th Ave., Wausau, WI 54401  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. July 2008

Mark Allen Ligman  
1913 Second Lake Dr., Junction City, WI 54443  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2008

Clint D. Loback  
1221 Bouchard Ave., Janesville, WI 53546  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI on applications dated May 22, 2007, and August 9, 2007, failing to disclose Wisconsin administrative actions on an insurance license application, and a criminal conviction substantially related to insurance marketing type conduct. April 2008

Michael M. Lockwood  
7717 Westwood Dr., Elmwood Park, IL 60707  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by another state. March 2008

Michael M. Lockwood  
5542 W. Leland Ave., Chicago, IL 60630  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

Umar I. Mannan  
3536 S. 84th St., Milwaukee, WI 53228  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and previous criminal convictions which may be substantially related to insurance marketing type conduct. December 2008

Stephanie C. Martinson  
582 Meadow Trace, Deerfield, WI 53531  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Paul N. Marx  
502 Dorn Dr., Waunakee, WI 53597  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Matthew George Mascal  
N61 W27319 Trappers Run, Sussex, WI 53089  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and failing to disclose previous criminal convictions on a 1996 insurance license application. November 2008

Francis A. Mathy  
3144 Cty. Rd. S, Little Suamico, WI 54141  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

James M. Mawhinney  
N7421 Lost Nation Rd., Elkhorn, WI 53121  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Richard A. Mayer  
N26 W24030 Riverpark Dr. Apt. E, Pewaukee, WI 53072  
Has had his insurance license revoked. This action was based on allegations of failing to pay a previous forfeiture when due. Agent Mayer did not appear at the hearing or prehearing. October 2008

Timothy Patrick McAvoy  
7090 Leeward St., Carlsbad, CA 92011  
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquires from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2008

John Michael McCarthy  
2738 Moraine Valley Rd., Wauconda, IL 60084  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Wisconsin and Illinois on an insurance license application. August 2008

Mary Ruth McChesney  
N8611 Comorn Rd., Ripon, WI 54971  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Charles E. McCumber  
3012 West Ridge Dr., Eau Claire, WI 54703  
Paid a forfeiture of \$500.00. This action was based on allegations of mailing 350 advertisement letters to Medicare eligible persons that failed to contain necessary disclosures and without filing the advertisement prior to use. May 2008

Brian A. McMahon  
10300 Stone Falls Ln., Frisco, TX 75035  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Christena A. McMullen  
21787 CTH DD, Richland Center, WI 53581  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Daniel K. Mennemeyer  
2720 Central St. #1E, Evanston, IL 60201  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy, failing to disclose previous criminal convictions on an insurance license application, and misrepresenting information to OCI regarding termination from insurance companies for cause. July 2008

Ernest Mesa  
1704 E. 26th Pl., Yuma, AZ 85365  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose previous criminal convictions on an insurance license application, and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2008

Dennis F. Miller  
2137 First Ave., Grafton, WI 53024  
Agreed to pay a forfeiture of \$1,000.00 and agreed to submit letters from insurers with whom he is listed to OCI acknowledging the stipulation and supervision requirements. This action was based on allegations of failing to properly consider suitability in selling annuity insurance. April 2008

Edward G. Miller  
1027 N. 22nd St., Milwaukee, WI 53233  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. November 2008

Gary L. Miller  
1329 Hwy. 75N, Breckenridge, MN 56520  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. July 2008

Lori J. Miller  
1745 Frank St., Green Bay, WI 54304  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Debra K. Molle-Grunsted  
6212 Deer Ln., Panora, IA 50216  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application and failing to respond promptly to inquiries from OCI. January 2008

Terrence Regan Moore  
515 E. Cedar Ln., Mequon, WI 53092  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Andrew E. Morse  
518 Seventh St. SE, Minneapolis, MN 55414  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Minnesota and Wisconsin on an insurance license application. January 2008

William J. Morton  
1404 Jackson St., Rockford, IL 61107  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose two administrative actions taken by the state of Illinois on an insurance license application. January 2008

Robert Mugnaini  
1510 N. Rock Run Dr. #2C, Crest Hill, IL 60435  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. January 2008

Melissa A. Mytinger-Schnitzler  
625 S. Shore Dr., Madison, WI 53715  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Christopher Andrew Nash  
210 Acorn Ln., Somerset, WI 54025  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. September 2008

Michele Ann Nelson  
101 Royce Rd., Bolingbrook, IL 60440  
Was ordered to pay a forfeiture of \$2,000.00 and to cease and desist from conducting Wisconsin insurance business or attempting to conduct Wisconsin insurance business without proper authority. This action was based on allegations of conducting an insurance business without proper authority, misrepresenting insurance products, and failing to respond promptly to inquiries from OCI. December 2008

Stephanie Regina Nevels  
2400 Galway, Mansfield, TX 76063  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Alabama and Georgia on an insurance license application. July 2008

Erwin Norwood  
8710 Charming Knoll Ct., Tampa, FL 33635  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, an administrative action taken by another state, and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Mark J. O'Leary  
44 Hickory Corner Rd., Milford, NJ 08848  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Precious A. Owens  
138 Woltz Ave., Buffalo, NY 14212  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction

which may be substantially related to insurance marketing type conduct. July 2008

David A. Paczocha  
W4480 County Rd. ES, Elkhorn, WI 53121  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous unpaid unemployment compensation judgment, an administrative action taken by the state of Wisconsin, and pending criminal charges which may be substantially related to insurance marketing type conduct. December 2008

Jessica Christel Parker  
155 E. Godfrey Ave. #705, Philadelphia, PA 19120  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. April 2008

Justin A. Pascale  
1701 Venus Cir., Racine, WI 53404  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Sunny L. Peete  
1670 S. 11th St. Apt. 322, Milwaukee, WI 53204  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Richard T. Pepe  
1801 Milwaukee Ave., South Milwaukee, WI 53172  
Paid a forfeiture of \$1,000.00 and has had his license suspended for 60 days. This action was based on allegations of entering an unauthorized signature on a document without proper authority. February 2008

Sally Jo Perkins  
1329 Vista Campo, Jefferson City, MO 65109  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Missouri on an insurance license application. November 2008

Charles Francis Perks  
12160 NE Tenth Ter., Ocala, FL 34479  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative

actions taken by the state of Florida on an insurance license application. July 2008

Kirk P. Peterson

1407 Canyon Dr. Apt. 1, Janesville, WI 53546

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Michael G. Peterson

827 N. 19th St., Manitowoc, WI 54220

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Steven Arthur Pfeffer

4545 Baxter Rd., Cottage Grove, WI 53527

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2008

Jeff E. Pope

3073 Secretariat Ct., Aurora, IL 60502

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on an insurance license application. March 2008

Christine L. Potter

425 Christian Ave., Eau Claire, WI 54703

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Stephen F. Rabach

5100 Moore Rd., Sturgeon Bay, WI 54235

Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2008

Royce J. Raymond

432 First St., Baraboo, WI 53913

Was ordered to make restitution to specified individual insurance customers and has had his insurance license revoked. This action was based on allegations of misrepresenting the suitability of exchange of annuities for an investment scheme, participating in prohibited personal financial transactions, and failing to report formal administrative actions taken against the licensee. August 2008

Jeffrey Alva Rehberg

348 S. 21st St., La Crosse, WI 54601

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Mary L. Reid

4265 N. 48th St., Milwaukee, WI 53216

Was ordered to cease and desist from issuing insufficient fund checks from any account related to the business of insurance. This action was based on allegations of issuing an insufficient funds check to an insurer. September 2008

Jeremy Jay Reilly

931 Dreifuerst Rd., Plymouth, WI 53073

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Randall E. Reimann

6134 Nagel Rd., Valders, WI 54245

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

David J. Reiske

S83 W32660 Maggi Ln., Mukwonago, WI 53149

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

John Paul Rindfleisch

714 Eighth Ave., Baraboo, WI 53913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Donna M. Roberson

2028 N. Palmer St. #1, Milwaukee, WI 53212

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Derrick Robinson

7731 W. Glenbrook Rd., Milwaukee, WI 53223

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

John J. Roscioli  
11545 14th Ave., Pleasant Prairie, WI 53158  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. August 2008

Hudson Lohn Rouse  
670 Ora Ave., Atlanta, GA 30316  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Georgia on an insurance license application and failing to disclose previous criminal convictions on an insurance license application. August 2008

Lee A. Roznak  
3646 Glenwood Dr., Beloit, WI 53511  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Curtis Mark Rutten  
314 W. Atlantic St., Appleton, WI 54911  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. July 2008

Jacy Jeffrey Ryan  
2660 Babcock Rd., Green Bay, WI 54313  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Claire Anne Rydzik  
3130A N. Dousman St., Milwaukee, WI 53212  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Eric E. Schneider  
W5120 Blue Heron Ct., Sherwood, WI 54169  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Alan Timothy Schroeder  
2064 Allouez Ave., Green Bay, WI 54311  
Paid a forfeiture of \$250.00 and was ordered to respond promptly to all inquires from OCI in the future and has had his license denied for 30 days. These actions were based on allegations of failing to respond promptly to inquiries from OCI regarding his application for an insurance license. February 2008

Cindy Lee Schuhmacher  
6109 Lake Church Rd., Belgium, WI 53004  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2008

David Arnold Schultz  
1447 Shoreland Ln., Hubertus, WI 53033  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Pamela Schwab  
3390 Cozy Camp Rd., Moraine, OH 45439  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. January 2008

Jessica H. Schwarzenberger  
1426 Grove St., Bloomer, WI 54724  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Alan Segrera  
7271 SW 54th Ave., Miami, FL 33143  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. November 2008

Adam Sell  
2422 Orleans Ave., Niagara Falls, NY 14303  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Alfred Imad Shuaibe  
10017 W. Crown King Rd., Tolleson, AZ 85353  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Wisconsin and Illinois on an insurance license application. July 2008

Amy Lou Sikora  
200 E. Park St., New Auburn, WI 54757  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction which may be substantially related to insurance marketing type conduct, and bankruptcy or judgment. March 2008

Scott E. H. Smith  
4154 Towne Green Cir., Addison, TX 75001  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. July 2008

Matthew John Stenberg  
5050 S. Jonathan Ln., New Berlin, WI 53151  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a previous criminal conviction on an insurance license application, and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Daniel Drew Straughan  
3184 Newcastle Dr., Mobile, AL 36695  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. September 2008

Romero Q. Sumpter  
8200 W. Bender Ave., Milwaukee, WI 53218  
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. July 2008

Bradley David Sunderland  
4750 Rose Creek Pky., Fargo, ND 58104  
Agreed to pay a forfeiture of \$1,500.00 and agreed to cease and desist from signing applications and other documents that indicate his presence at a sale when he was not actually present. This action was based on allegations of signing his name as the selling agent when he was not present for the sale. May 2008

Scott D. Sutrick  
6018 S. Pennsylvania Ave., Cudahy, WI 53110  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2008

William H. Tarrolly  
7108 Sauk Cir., Mequon, WI 53092  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2008

Michael Thomas Teigen  
N5608 Albany N., Mondovi, WI 54755  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2008

Tanjya L. Thomas  
1430 Cemetery Rd. #104, River Falls, WI 54022  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Deborah Anne Threadgill  
6400 NW Expressway #825, Oklahoma City, OK 73132  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. August 2008

Kari Anna Tikal  
8734 Cty. 21, La Crescent, MN 55947  
Agreed to surrender her insurance agent's license. This action was based on allegations of making false and misleading statements to consumers regarding insurance transactions and failing to make suitable recommendations regarding replacements of annuity policies to a senior citizen. May 2008

Radovan Tirnanich  
20365 Tennyson Dr., Brookfield, WI 53045  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Courtney Lynn Townsend  
N440 Ten Mile Rd., Chetek, WI 54728  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. August 2008

James S. Turner  
2299 Sunshine Ln., Beloit, WI 53511  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. January 2008

Darren T. Ulatowski  
3063 Yarmouth Greenway Dr., Fitchburg, WI 53711  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Vong Vang  
711 S. Oakland Ave., Green Bay, WI 54303  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and a number of convictions. January 2008

Fred W. Vannice  
28082 N. Gale Cir., Waterford, WI 53185  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Gilbert James Verdin  
6353 N. 103rd St., Milwaukee, WI 53225  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Andrew George Vidal IV  
9527 Maidenstone, San Antonio, TX 78250  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Indiana, South Dakota, and Washington on an insurance license application. November 2008

Eric Jonathan Wales  
6704 Schroeder Rd. #4, Madison, WI 53711  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay Wisconsin delinquent taxes due. January 2008

Lee A. Wandsnider  
34632 Bartlett Rd., Oconomowoc, WI 53066  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Michael A. Wankowski  
3151 S. Delaware Ave., Milwaukee, WI 53207  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Jason R. Waters  
514 E. South St., Lisbon, IA 52253  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2008

Loren A. Weister  
10877 Main St., Hewitt, WI 54441  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2008

Keith B. Wenberg  
628 Second Ave. S., Onalaska, WI 54650  
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violations of ss. Ins 6.57 and 6.66, Wis. Adm. Code. These actions were based on allegations of completing an application for insurance without being appointed as a listed agent and forwarding an application to another agent for signing, without also signing. March 2008

Douglas A. Wheeler  
323 S. Dearborn, Bradley, IL 60915  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. February 2008

Teryl E. Williamson  
N48 W27950 Jerilane Ct., Pewaukee, WI 53072  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2008

Brenda Faye Wilson  
323 Cedar Ln., Anniston, AL 36206  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama on an insurance license application. July 2008

Donald P. Wissing  
435 Watson St., Ripon, WI 54971  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2008

Ward W. Wittmeyer  
3 Bemay Ct., Cary, IL 60013  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2008

J. Scott Woodin  
4028 N. Richland Ct., Shorewood, WI 53211  
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violation of s. Ins 6.66 (3) and (4), Wis. Adm. Code. This action was based on allegations of receiving a life insurance application completed by another agent which he signed and submitted to the insurer as the writing agent, knowing at the time the other agent was not listed with the insurer and had not signed the application. April 2008

Andrew Richard Zalewski  
3011 Patty Ln., Middleton, WI 53562  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. January 2008

Chad J. Zambarda  
131 Helen St., P.O. Box 10991, Green Bay, WI 54307  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

***Allegations and Actions Against Companies:***

Acclaris Inc.  
1511 N. West Shore Blvd. Ste. 350, Tampa, FL 33607  
Agreed to pay a forfeiture of \$1,000.00 and agreed to promptly respond to OCI inquiries and comply with employee benefit plan administrator licensing requirements. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to timely submit its renewal application and fee. May 2008

Aetna Health Insurance Company  
980 Jolly Rd., Blue Belle, PA 19422  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI and failing to respond promptly to inquiries from OCI. November 2008

Air Sure Ltd. of Colorado, Inc.  
25548 Genesee Trail Rd., Golden, CO 80401  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Delaware on an insurance license application. June 2008

American Dental Plan of Wisconsin, Inc.  
1221 John Q. Hammons Dr., Madison, WI 53717  
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. April 2008

American Heritage Life Insurance Company  
1776 American Heritage Life Dr., Jacksonville, FL 32224  
Paid a forfeiture of \$500.00, was ordered to provide the information requested within ten days of receipt of this order, and to promptly reply to all future inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2008

American Home Warranty Company  
212 Market St., P.O. Box 10, New Richmond, OH 45157  
Was ordered to pay a forfeiture of \$500.00 and to supply a complete list of all Wisconsin warranty holders to include names, addresses, and dollar amounts derived from the sale of each of these contracts. This action was based on allegations of doing an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2008

Americas TPA, Inc.  
7201 W. 78th St., Bloomington, MN 55439  
Agreed to pay a forfeiture of \$5,500.00 and agreed to promptly respond to notices and inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to submit an employee benefit plan administrator renewal license application and fee on a timely basis, and failing to respond and appear in compliance with a Notice of Hearing. May 2008

Ashland County Town Insurance Company  
112 E. Main St., Butternut, WI 54514  
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2008

Auto Repair Warranty, Inc.  
21300 Lorain Rd., Cleveland, OH 44126  
Agreed to pay a forfeiture of \$2,000.00, to respond to OCI's requests for information, and to not do Wisconsin

business until it obtains the proper authority. It also agreed to not provide price quotes to Wisconsin residents from its Web site and to have a disclaimer or footnote on its Web site stating that its warranties are not available to Wisconsin residents. This action was based on allegations of failing to pay a previous forfeiture when due, failing to respond promptly to inquiries from OCI, and conducting an insurance business without proper authority. October 2008

Badger Mutual Insurance Company  
1635 W. National Ave., Milwaukee, WI 53204  
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing improper nonrenewals to policyholders when an intermediary's contract is terminated. This action was based on allegations of issuing two improper nonrenewal notices for insurance policies. January 2008

Berry & Roxbury Mutual Insurance Company  
4766 Hwy. KP, Cross Plains, WI 53528  
Paid a forfeiture of \$300.00. This action was based on allegations of failing to comply with a previous examination order. June 2008

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis, WI 53214  
Paid a forfeiture of \$1,500.00 and was ordered to provide the requested information within ten days of receipt of order, to reply promptly in writing, and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2008

Blue Cross Blue Shield of Wisconsin  
401 W. Michigan St., Milwaukee, WI 53203  
Paid a forfeiture of \$1,000.00. This action was based on allegations of a compliance order issued for an examination report. March 2008

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis, WI 53214  
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information within ten days of receipt of order, to reply promptly in writing, and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2008

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis, WI 53214  
Paid a forfeiture of \$2,500.00 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2008

Cameron M. Wilson & Associates, Inc.  
5988 Venture Park Dr., Kalamazoo, MI 49009  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Capitol Indemnity Corporation  
1600 Aspen Commons, Middleton, WI 53562  
Paid a forfeiture of \$2,500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. This action was based on allegations of issuing improper nonrenewal notices for six insurance policies. January 2008

The Chesapeake Life Insurance Company  
9151 Blvd. 26, North Richland Hills, TX 76180  
Paid a forfeiture of \$25,285.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. This action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

Chrysler Motors LLC  
1000 Chrysler Dr., CIMS 485-15-60, Auburn Hills, MI 48326  
Agreed to pay a forfeiture of \$75,000.00 and to conduct a warranty insurance business only with proper authority. This action was based on allegations of doing an insurance business without proper authority. October 2008

Clarendon National Insurance Company  
601 Ewing St. Ste. C-8, Princeton NJ 09650  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required agent appointment fee to OCI and failing to respond promptly to inquiries from OCI. November 2008

Compcare Health Services Insurance Corporation  
6775 W. Washington St., West Allis, WI 53214  
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Connecticut General Life Insurance Company  
900 Cottage Grove Rd., Hartford, CT 06152  
Was ordered to pay identified fees and a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay required agent licensing fees to OCI. December 2008

Conseco Senior Health Insurance Company  
11815 N. Pennsylvania St., Carmel, IN 46032  
Paid a forfeiture of \$100,000.00 and was ordered to comply with the terms of the stipulation agreement. This action was based on allegations of failing to timely pay and pay interest on long-term care claims, failing to comply with the terms of its policies, and making misleading statements. January 2008

Constitution Life Insurance Company  
4888 Loop Central Dr. Ste. 700, Houston TX 77081  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI. November 2008

DaimlerChrysler Insurance Company  
27777 Inkster Rd., Farmington Hills, MI 48334  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required fee to OCI. November 2008

Doral Dental Plan of Wisconsin, Inc.  
12121 N. Corporate Pky., Mequon, WI 53092  
Paid a forfeiture of \$500.00 and was ordered to provide the requested information within ten days of the order, to promptly reply in writing, and to provide all information requested in response to inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2008

Encompass Indemnity Company  
3075 Sanders Rd. Ste. H1A, Northbrook, IL 60062  
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improperly rescinding policies in violations of s. 631.11 (1), Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. May 2008

Exclusive Settlement Services, Inc.  
1000 Cliff Mine Rd. #250, Pittsburgh, PA 15275  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kansas on an insurance license application. July 2008

Financial Pacific Insurance Company  
3850 Atherton Rd., Rocklin, CA 95765  
Agreed to pay a forfeiture of \$2,000.00, agreed to cease and desist from issuing improper nonrenewal notices, agreed to cease and desist from improper midterm cancellations, and agreed to include the effective date and time for all nonrenewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. September 2008

First Commonwealth Limited Health Service Corporation  
100 N. Corporate Dr., Brookfield, WI 53045  
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Frank Gates Service Company  
5353 N. 16th St. Ste. 250, Phoenix, AZ 85016  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Louisiana and Nevada on an insurance license application. June 2008

Franklin Farmers Mutual Insurance Company  
146 W. Jefferson St., Spring Green, WI 53588  
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Freedom Tax Advisors, Inc.  
6012 Audubon Manor Blvd., Lithia, FL 33547  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Florida on an insurance license application. June 2008

Guarantee Trust Life Insurance Company  
1275 Milwaukee Ave., Glenview, IL 60025  
Paid a forfeiture of \$75,000.00 and was ordered to demonstrate compliance with the Illinois Consent Decree for affected Wisconsin insureds and not violate Wisconsin insurance laws. This action was based on allegations of misrepresenting the terms of long-term care policies by increasing premiums during a five-year rate guarantee period. July 2008

Health Tradition Health Plan  
1808 E. Main St., Onalaska, WI 54650  
Paid a forfeiture of \$20,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2008

Healthscope Benefits, Inc.

27 Corporate Hill Dr., Little Rock, AR 72205

Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Nevada on an insurance license application. July 2008

Homestead Mutual Insurance Company

7093 Cty. Rd. T, Oshkosh, WI 54904

Paid a forfeiture of \$500.00 and was ordered to cease and desist from charging a short rate fee when failing to provide a separate written notice of the fee. This action was based on allegations of improperly using a short rate cancellation fee. August 2008

Household Life Insurance Company

200 Somerset Corp. Blvd. Ste. 100, Bridgewater, NJ 08807

Paid a forfeiture of \$500.00 and was ordered to provide the requested information promptly in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2008

Humana Insurance Company

1100 Employers Blvd., Green Bay, WI 54115

Paid a forfeiture of \$750,000.00, agreed to comply with market conduct examination report recommendations, and agreed to comply with Wisconsin insurance laws. See the individual press release at <http://oci.wi.gov/pressrel/0908humana.htm> for details. September 2008

Humana Wisconsin Health Organization Ins. Corporation

P.O. Box 740036, Louisville, KY 40201

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. April 2008

International Fellowship of Christians and Jews, Inc.

30 N. LaSalle St., Chicago, IL 60602

Paid a forfeiture of \$1,000.00 and was ordered to timely file all required reports, including financial statements. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2008

J. P. Turner & Company, L.L.C.

One Buckhead Plaza Ste. 11, Atlanta, GA 30305

Has had its application for an insurance license denied. This action was based on allegations of administrative actions taken by the National Association of Security Dealers and lawsuits involving misrepresentation. January 2008

Life Insurance Company of North America

Two Liberty Pl., TL14A, 1601 Chestnut St., Philadelphia, PA 19192

Was ordered to pay identified fees and a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay required agent licensing fees to OCI and failing to respond promptly to inquiries from OCI. December 2008

Malloy Imrie & Vasconi Insurance Services, LLC

899 Adams St., P.O. Box 725, St. Helena, CA 94574

Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Manitowoc Mutual Insurance Company

100 Mill St., Reedsville, WI 54230

Paid a forfeiture of \$250.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Medco Health LLC

100 Parsons Pond Dr. F3-22, Franklin Lakes, NJ 07417

Was ordered to pay a forfeiture of \$1,000.00 and was ordered to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2008

Medica Insurance Company

401 Carlson Pky., Minnetonka, MN 55305

Was ordered to pay a forfeiture of \$500.00, to pay previously ordered fees, and to promptly respond to all inquiries from OCI. This action was based on allegations of failing to pay agent appointment fees to OCI and failing to respond promptly to inquiries from OCI. October 2008

The Mega Life and Health Insurance Company

9151 Blvd. 26, North Richland Hills, TX 76180

Paid a forfeiture of \$314,847.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. The action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

MHA Insurance Company  
6215 W. St. Joseph Hwy., Lansing, MI 48917  
Was ordered to pay a forfeiture of \$500.00, to pay previously ordered fees, and to respond promptly to all inquires from OCI. This action was based on allegations of failing to pay agent appointment fees to OCI and failing to respond promptly to inquiries from OCI. October 2008

Midwest National Life Insurance Company of Tennessee  
9151 Blvd. 26, North Richland Hills, TX 76180  
Paid a forfeiture of \$93,310.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. This action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

New Hampshire Insurance Company  
70 Pine St., New York, NY 10270  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from improper renewals, and to cease and desist from improper renewals with altered terms. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. October 2008

New York Marine and General Insurance Company  
919 Third Ave. 10th Fl., New York, NY 10022  
Was ordered to pay a forfeiture of \$500.00, to pay previously assessed fees, and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay an appointment fee to OCI and failing to respond promptly to inquiries from OCI. October 2008

Pennsylvania Life Insurance Company  
P.O. Box 958465, Lake Mary, FL 32795  
Paid a forfeiture of \$925,000.00 and was ordered to properly supervise agents and to not sell annuities for four years. This action was based on allegations of failure to supervise agent sales practice to ensure compliance with the law and failing to properly consider suitability in selling life insurance. August 2008

Premium Title Group, LLC  
S142 McKay Ave., P.O. Box 188, Spring Valley, WI 54767  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Pro-Guard International, Inc.  
26061 Merit Cir. #103, Laguna Hills, CA 92653  
Was ordered to pay a forfeiture of \$1,000.00 and to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. April 2008

Progressive Closing & Escrow Company LLC  
515 Rockway Ave., Valley Stream, NY 11581  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. May 2008

Rural Mutual Insurance Company  
1241 John Q. Hammons Dr. Ste. 200, Madison, WI 53717  
Paid a forfeiture of \$1,000.00, was ordered to cease and desist from issuing notices of cancellation which do not state with reasonable precision the facts upon which the insurer's decision is based, and to cease and desist from midterm cancellation of insurance policies without permissible grounds. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. September 2008

Sears Protection Company  
3333 Beverly Rd. B5-207A, Hoffman Estates, IL 60179  
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested within ten days of the receipt of this order and to reply promptly in writing to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2008

Sears Protection Company  
3333 Beverly Rd. B5-207A, Hoffman Estates, IL 60179  
Paid a forfeiture of \$500.00 and was ordered to provide the requested information within ten days of the receipt of this order and to promptly reply in writing to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2008

Security Insurance Agency, Inc.  
131 E. Wisconsin Ave. Ste. 102, Pewaukee, WI 53072  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Arizona against Frank Kaylor on a business entity license application. September 2008

Seneca, Sigel Mutual Insurance Company  
P.O. Box 27, Vesper, WI 54489  
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper midterm cancellations. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. September 2008

Service Contract Solutions NA, LLC  
4550 River Green Pky. Ste. 220, Duluth, GA 30096  
Agreed to pay a forfeiture of \$15,500.00 and agreed to cease and desist from acting as a warranty plan administrator unless and until it has obtained authority to do so. This action was based on allegations of acting as an insurance business without proper authority. September 2008

Signal Service Solutions, LLC  
151 S. Warner Rd. Ste. 200, Wayne, PA 19087  
Agreed to pay a forfeiture of \$50,000.00 and agreed to use only contract forms approved by OCI. This action was based on allegations of conducting an insurance business without proper authority and using unapproved contract forms. September 2008

Southeast Mutual Insurance Company  
26530 Washington Ave., Waterford, WI 53185  
Paid a forfeiture of \$250.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Southern Insurance Company  
5525 Lyndon B. Johnson Fwy., Dallas, TX 75420  
Was ordered to pay a forfeiture of \$500.00, to pay previously required fees, and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI and failing to respond promptly to inquiries from OCI. October 2008

TCC Insurance Agency, Inc.  
2121 San Jacinto Ste. 400, Dallas, TX 75201  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. July 2008

Travelers Casualty and Surety Company of America  
One Tower Square, Hartford, CT 06183  
Paid a forfeiture of \$30,000.00 and was ordered to cease and desist from sending nonrenewal notices less than

60 days prior to the expiration date. This action was based on allegations of issuing improper nonrenewals of insurance policies. February 2008

Unimerica Insurance Company  
6300 Olson Memorial Hwy., Golden Valley, MN 55427  
Paid a forfeiture of \$16,000.00. This action was based on allegations of failing to file a required financial statement by the due date. November 2008

Unimerica Insurance Company  
10701 W. Research Dr., Milwaukee, WI 53226  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI. November 2008

Universal Underwriters Service Corporation  
7045 College Blvd., Overland Park, KS 66211  
Paid a forfeiture of \$10,000.00 and was ordered to file required forms and financial statements. This action was based on allegations of failing to file a required financial statement by the due date and failing to comply with an order. August 2008

US Insurances Services, Inc.  
2000 Art Museum Dr., P.O. Box 47000,  
Jacksonville, FL 32247  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Verex Assurance, Inc.  
6601 Six Forks Rd, Raleigh, NC 27615  
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. March 2008

Vision Financial Corporation  
17 Church St., P.O. Box 506, Keene, NH 03431  
Has had its employee benefit plan administrator's license revoked. This action was based on allegations of failing to submit renewal application, failing to respond promptly to inquiries from OCI, and failing to answer and appear for hearing. February 2008

Wellcare Health Insurance of Illinois, Inc.  
P.O. Box 31391, Tampa, FL 33631  
Was ordered to pay a forfeiture of \$15,000.00. This action was based on allegations of failing to file required financial statements by the due date. October 2008

Wellcare Prescription Insurance, Inc.  
8735 Henderson Ren 2, Tampa, FL 33634  
Paid a forfeiture of \$500.00 and was ordered to respond promptly to all inquires from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2008

Wellcare Prescription Insurance, Inc.  
8735 Henderson Ren 2, Tampa, FL 33634,  
Was ordered to pay a forfeiture of \$15,000.00. This action was based on allegations of failing to file required financial statements by the due date. October 2008

Wells Fargo Third Party Administrators, Inc.  
602 Virginia St. E. 5th Fl., Charleston, WV 25301  
Paid a forfeiture of \$500.00. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2008

West Bend Mutual Insurance Company  
1900 S. 18th Ave., West Bend, WI 53095  
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. April 2008

Wisconsin Compensation Rating Bureau (WCRB) vs. Ridgway LLC  
10910 W. Lapham Ave., West Allis, WI 53214  
Was ordered to uphold the rating classification by the Wisconsin Compensation Rating Bureau. This action was based on allegations of an incorrect rating classification by the Wisconsin Compensation Rating Bureau. March 2008

Wisconsin Compensation Rating Bureau (WCRB) vs. Schmidt Custom Floors, Inc.  
N8 W22590 Johnson Dr., Waukesha, WI 53188  
WCRB was ordered to reverse its previous decision and use the employer worker's compensation classification code according to the plain language of the class code filed by the WCRB and approved by the Commissioner. This action was based on allegations of the insured appealing the decision by the WCRB. June 2008

Xpert Insurance Agency, Inc.  
7374 N. Clark St., Chicago, IL 60626  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken against Bruce Brody by the states of Wisconsin and Illinois on an insurance license application. September 2008

Zimmermann Lori Agency, Inc.  
9900 Valley Creek Rd. Ste. 135, Woodbury, MN 55125  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Zurich American Insurance Company  
1400 American Ln. Tower 1 19th Fl., Schaumburg, IL 60196  
Paid a forfeiture of \$500.00 and was ordered to provide the requested information within ten days of the receipt of this order and to reply promptly in writing to all inquiries from the Commissioner. These actions were based on allegations of failing to respond promptly to inquiries from OCI. March 2008



### **III. Health Funds and Communications**



The administrator of Health Funds and Communications is responsible for providing advice on executive matters affecting the office's goals and initiatives and directs the office's legislative initiatives, communication activities, and provides advice on technical insurance-related issues. This unit also has administrative responsibilities for the Injured Patients and Families Compensation Fund.

## **Public Information and Communications**

The Public Information and Communications Section has primary responsibility in developing and maintaining the office's consumer publications, providing information and materials on the office's Web site, and provides basic and essential services including records management, forms management, printing and service of process.

The office is required by statute to administer and maintain a Forms Management program. All office forms and brochures, regardless of format or method of delivery, are reviewed for statutory requirements and agency standards. An inventory and history file is kept for each form, brochure, and special report. This material is composed using a variety of specialized tools and is then distributed and made available via digital and paper means. The forms manager is a liaison with office staff, the agency Printing Coordinator, and other state agencies.

The OCI Web sites are managed within Public Information and Communications in accordance with the group's Communication Plan. Web management issues are addressed in a committee with representatives of all agency areas. Industry and constituents readily utilize information and support available via this interface. We frequently reassess the value of the information provided on our site and strive to assure fresh content consistent with current issues. There were 162 new Web pages added in 2008. Another 1,026 pages were updated.

### **2008 Major Accomplishments**

- Published the *Wisconsin Insurance Update*. In an ongoing effort to keep policymakers informed of what's going on at OCI, the agency produced a monthly newsletter to the legislature and other interested parties.
- Published the OCI quarterly newsletter, the *Wisconsin Insurance News* (WIN). The WIN provides information to agents, insurers, regulators and the public about Wisconsin's insurance market and its regulation.
- Staffed several new and existing OCI advisory councils and committees. The expert advice provided the Commissioner through these councils and committees results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.
- Published to OCI's Web site information on OCI's advisory councils and committees including committee members, agendas, minutes and presentation materials.
- Participated in the third annual statewide Money Smart Week Wisconsin<sup>SM</sup> by sponsoring an Insurance and Financial Fair. Money Smart Week Wisconsin<sup>SM</sup> was created by the Governor's Council on Financial Literacy which Governor Jim Doyle formed to improve financial literacy in Wisconsin.
- Continued to extend our consumer education outreach to Spanish-speaking consumers by increasing the number of Spanish publications and consumer alerts available on OCI's Web site.
- Coordinated the office's Latino and urban outreach activities by meeting with leaders in the Latino and urban communities to discuss the consumer services that OCI can provide to the community. Provided consumer publications and fact sheets for community training and informational programs.
- Continued a microfilm to digital format copy project in order to bring company rates and forms previously only available on microfilm into a format which will be made available online via the agency Web site.
- Participated in meetings of the Governor's Council on Financial Literacy, the Governor's Committee for People with Disabilities, the Group Insurance Board, the Health Insurance Risk-Sharing Plan Authority, the Wisconsin State Council on Alcohol and Other Drug Abuse and the Inter-Agency Financial Literacy Committee.

- Participated in NAIC task forces and working groups, including: the Consumer Protection Working Group, the Consumer Liaison Committee, and the Health Insurance (B) Committee.
- Initiated a redesign of the agency Senior Issues Web page.
- Developed more efficient process for issuing press releases and other public documents.
- Redesigned the agency Intranet using Dreamweaver.
- Assisted with the development of on-line forms for insurers and consumers to use when contacting OCI.

## Consumer Publications

The following consumer publications are available from OCI. Copies of all brochures are available on-line on OCI's Web site: [oci.wi.gov/pub\\_list.htm](http://oci.wi.gov/pub_list.htm).

### Auto

- **Consejos para ahorrar en los seguros de automóvil (PI-318)**
- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, collision damage waiver coverage for rental cars, and contains premiums for five hypothetical examples.
- **Guía del Consumidor para Seguros de Automóvil (PI-157)**—Explica los tipos de cobertura que se brindan en las pólizas de seguro de automóvil, cómo contratar un seguro, la cobertura por daños en caso de choque para automóviles de alquiler, e incluye las primas para cinco casos hipotéticos.
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Tips for Saving on Auto Insurance (PI-218)**

### Health

#### Long-Term Care

- **Guía para los Cuidados a Largo Plazo (PI-147)**—Explica los diferentes tipos de seguro de cuidado a largo plazo y los tipos de pólizas vendidas en Wisconsin para cubrir gastos decuidado a largo plazo.
- **Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.
- **Long-Term Care Insurance Policies Approved in Wisconsin (PI-046)**—Lists individual, group and tax-qualified long-term care insurance policies, nursing home policies, and home health care policies including information regarding benefits and sample premiums.

#### Medicare Supplement

- **12 Things to Know Before Signing up for Medicare Part D (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Advantage Plans in Wisconsin (PI-099)**—Explains new options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible

disabled individuals under age 65, who are looking for information about the Medicare Advantage program.

- **Medicare Supplement Insurance Approved Policies (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

#### General

- **ANSI Codes (OCI 17-007)**—American National Standards Institute (ANSI) claim disposition codes that must be used by providers and their narrative explanation.
- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.
- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Wisconsin Insurance Laws (PI-096)**—Provides a general overview of the new federal law as well as the changes made to state health insurance laws.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all HMO and Limited Service Health Organization Plans in Wisconsin.
- **Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)**—Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue or convert group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**—Describes a consumer's right to appeal a health plan's decision to an independent medical expert.
- **Fact Sheet on Managed Care Consumer Protections in Wisconsin (PI-102)**—Describes consumer protections available to Wisconsin residents enrolled in managed care plans.

- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
  - **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders, Alcoholism and Other Drug Abuse (PI-008)**— Summarizes required coverages in group health insurance policies.
  - **Group Health Insurance Index (July PI-081 and January PI-080)**—Survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
  - **Guía del consumidor para presentar reclamos y quejas (PI-317)**—Se ofrece información acerca de cómo resolver disputas con su plan de salud.
  - **Health Insurance Coverage in Wisconsin (PI-094)**—Survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service Plan and traditional health insurance in Wisconsin.
  - **Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly premiums for three hypothetical groups.
  - **Insurance Coverage and AIDS (PI-064)**—Summarizes rules regarding health and life insurance underwriting and coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
  - **Mammograms: Mandated Insurance Coverage (PI-056)**—Summarizes required coverage for mammograms under health insurance policies.
  - **Resumen informativo sobre el proceso de revisión independiente en Wisconsin (PI-303)**—Describe los derechos del consumidor a apelar una decisión del plan de salud mediante una revisión de un médico experto independiente.
  - **Resumen informativo sobre los derechos de continuación y conversión de las pólizas de seguros de salud (PI-123)**—Describe los derechos del consumidor según las leyes de Wisconsin y la ley federal COBRA, a seguir o cambiar su cobertura de seguro médico después de perder la elegibilidad previa para la cobertura de seguro médico.
  - **Seguro de Salud para Pequeños Empleadores y sus Empleados (PI-306)**—Analiza la Ley de Seguros de Salud para Pequeños Empleadores y publica primas de tres ejemplos hipotéticos.
- ## Homeowner's
- **A Brief Guide to Renter's Insurance (PI-017)**—Explains the basic coverages included in a renter's insurance policy and gives tips on how to purchase renter's insurance.
  - **Buying a Home and Your Insurance Needs (PI-100)**—Provides information on title, homeowner's, flood and private mortgage insurance and discusses other insurance options to consider when buying a home.
  - **Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)**
  - **Condominium Insurance (PI-068)**—Explains the basic coverages included in a condominium unit owner's policy.
  - **Consejos para ahorrar en seguros para propietarios de viviendas (PI-319)**
  - **Consumer's Guide to Homeowner's Insurance (PI-015)**—Explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, the Wisconsin Insurance Plan, and contains premium tables for four hypothetical examples.
  - **Guía del Consumidor para Seguros de Vivienda (PI-115)**—Explica las coberturas básicas incluidas en las pólizas de seguros de propietarios de viviendas e inquilinos, los tipos de pólizas, qué debe hacer en caso de pérdida, el plan de seguros de Wisconsin y contiene tablas de tarifas para cuatro ejemplos hipotéticos.
  - **La compra de una vivienda: términos sobre seguros para recordar al comprar una vivienda (PI-321)**
  - **Mobile Home Insurance (PI-066)**—Explains the basic coverages included in a mobile home insurance policy.
  - **Personal Property Home Inventory (PI-224)**—A personal property home inventory guide to list all the items that you have in your home.
  - **Seguro de condominio (PI-168)**—Explica las coberturas básicas contenidas en una póliza de seguro del condominio.
  - **Seguro de vivienda móvil (PI-166)**—Explica las coberturas básicas contenidas en una póliza de seguro del vivienda móvil.
  - **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.

- **Tips for Saving on Homeowner's Insurance (PI-219)**
- **Una Breve Guía Sobre el Seguro del Arrendatario (PI-117)**—Explica las coberturas básicas contenidas en una póliza de seguro del arrendatario y aconseja cómo contratar un seguro del arrendatario.

## Liability

- **Consumer's Guide to Commercial Liability Insurance (PI-045)**—Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- **Consumer's Guide to Day Care Liability Insurance (PI-054)**—Answers questions about liability insurance coverage for day care facilities.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Fact Sheet on Foster Parent Liability Insurance (PI-048)**—Answers questions about liability insurance coverage for foster children.
- **Guía del Consumidor de Seguros para Propietarios de Negocios Pequeños (PI-185)**—Proporciona información sobre seguros de negocios, de indemnizaciones a los trabajadores, de salud y del automóvil.
- **Information Sheet on Surplus Lines Insurers and Agents (PI-026)**—Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- **Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

## Life Insurance and Annuities

- **NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling 1-800-236-8517 (bulk copies may be obtained by calling the NAIC Office at 816-783-8301).

- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- **Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

## Other

- **Consejos para comprar seguros por Internet (PI-320)**
- **Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- **Documents and Records (PI-223)**—Provides information on whom to contact for a list of documents that will need to be replaced if they have been destroyed.
- **Fact Sheet on Credit Insurance (PI-205)**—Provides information on credit insurance.
- **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
- **Fact Sheet on Standard Health Insurance Forms (PI-083)**—Describes the requirements for billing formats to be used by providers and explanation of benefits and remittance advice forms used by insurers to explain claim payments.
- **Frequently Asked Questions About C.L.U.E. (PI-207)**—Tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
- **Guía del Consumidor Seguros (PI-151)**—Brinda información general sobre los seguros de salud, de vida, del automóvil, de propietarios de vivienda y de indemnización laboral.
- **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.

- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report listing companies with an above-average number of complaints in individual and group health, life and annuities, automobile, and homeowner's and tenant's insurance.
- **Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)**—Provides a list of the information that is available on OCI's Web site.
- **OCI (Oficina del Comisionado de Seguros) en Internet — En Español (PI-211)**—Brinda información sobre lo disponible en el sitio de Internet en español de la Oficina del Comisionado de Seguros.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Otras fuentes de ayuda (OCI 51-251)**—Brinda información sobre los juzgados de reclamos de menor cuantía.
- **Quejas de seguros y acciones administrativas (PI-130)**—Informe anual que enumera las compañías con un número de reclamaciones superiores a la media en los seguros del automóvil, de propietario de vivienda e inquilino, accidentes y salud individual y colectivo y seguros de vida y de renta.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—Tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
- **The Wisconsin Office of the Commissioner of Insurance — An Overview (PI-059)**—Summarizes OCI's main functions, discusses employment opportunities, the civil service system, and pay and employee benefits.

## Managed Care Specialist

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to the Health Funds and Communications unit. The managed care specialist investigates complex managed care complaints received by OCI and educates consumers on their rights under managed care plans. Administering the state's independent review program is the responsibility of the managed care specialist.

adverse determination or an experimental treatment determination by an insurer. These reviews are carried out by Independent Review Organizations (IROs) registered with OCI. Every year, IROs certified to do reviews in Wisconsin are required to submit to OCI a report for the prior calendar year's experience. The independent review process allows a consumer to appeal some health insurance claims denials to an independent third party. The results from the reports for calendar year 2008 are summarized below.

### Independent Review Process

According to state insurance law, health insurance claimants have a right to an independent review of an

For more information on the independent review process, see the consumer brochure "Fact Sheet on the Independent Review Process in Wisconsin" available on OCI's Web site at [oci.wi.gov/pub\\_list/pi-203.htm](http://oci.wi.gov/pub_list/pi-203.htm).

IRO	Total Received	Total Declined*	Number Adverse Determinations	Number Experimental Treatment Determinations	Number Both Adverse Experimental Treatment	Number (%) Reversed	Number (%) Partially Reversed	Number (%) Upheld
IPRO	35	1	17	13	4	13 (38%)	5 (15%)	16 (47%)
Maximus	11	2	8	1	0	5 (56%)	2 (22%)	2 (22%)
MCMC	11	0	9	2	0	4 (36%)	0	7 (64%)
Med Rev Institute of America	21	1	15	4	1	1 (5%)	0	19 (95%)
Permedion	27	1	18	5	3	6 (23%)	0	20 (77%)
Prest & Assoc.	5	5	0	0	0	0	0	0
<b>TOTALS</b>	<b>110</b>	<b>10</b>	<b>67</b>	<b>25</b>	<b>8</b>	<b>29 (29%)</b>	<b>7 (7%)</b>	<b>64 (64%)</b>

\* An IRO may decline a case if it determines that the dispute is not eligible for an independent review, the request was received directly from the consumer, or the IRO has a potential conflict of interest.

The independent review program began in 2002. The chart below summarizes the total percent of insurers' decisions that were upheld and the total reversed in whole or in part by the IROs.

	Upheld	Reversed
2002	57.8%	42.2%
2003	65.3	34.7
2004	61.5	38.5
2005	66.9	33.1
2006	73.4	26.6
2007	66.7	33.3
2008	64.0	36.0

In order to be certified, an IRO must demonstrate that it is unbiased and that its clinical peer reviewers are qualified and independent. IROs must be recertified by OCI biennially.

IROs Newly Certified	IROs Recertified
None	MAXIMUS
	MCMC, LLC
	Medical Review Institute of Am.
	Permedion

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

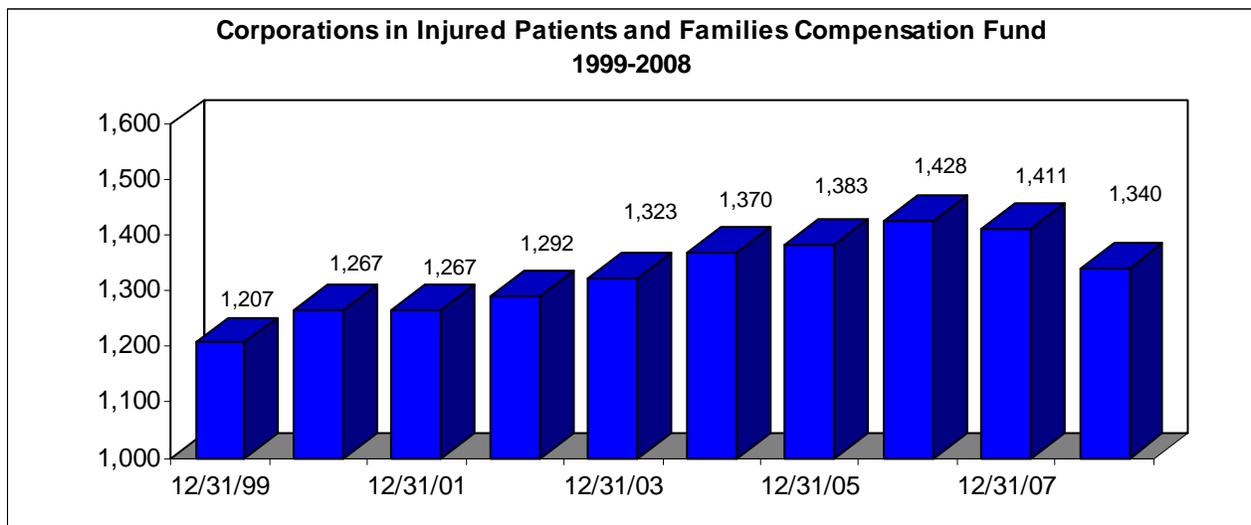
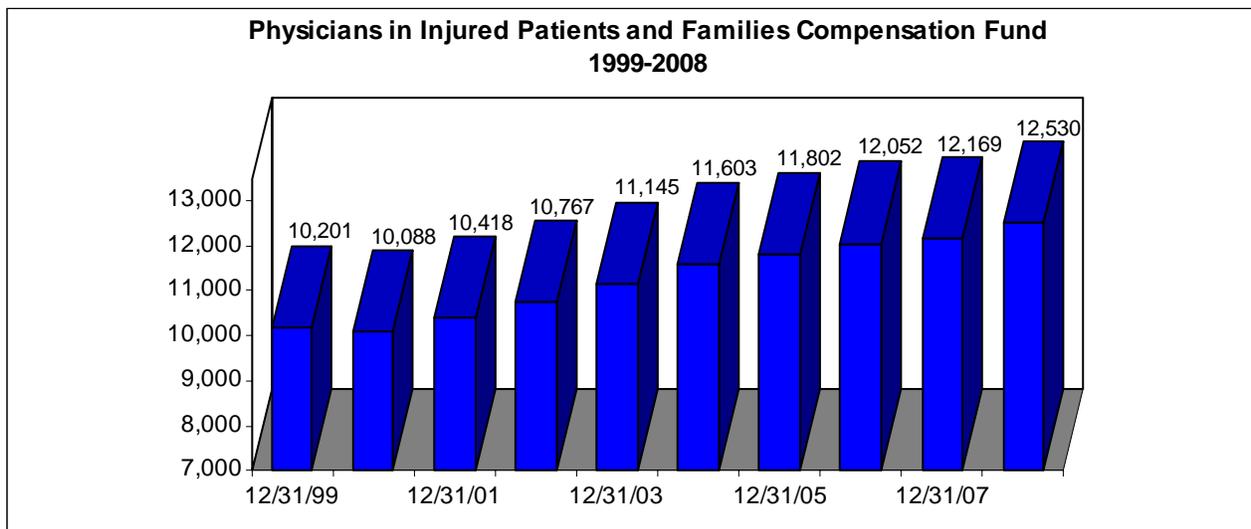
The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) that pursuant to Wisconsin Statutes consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, 2 members named by the Wisconsin Medical Society, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner of Insurance who serves as the chair. The Fund's administrative staff is provided by OCI.

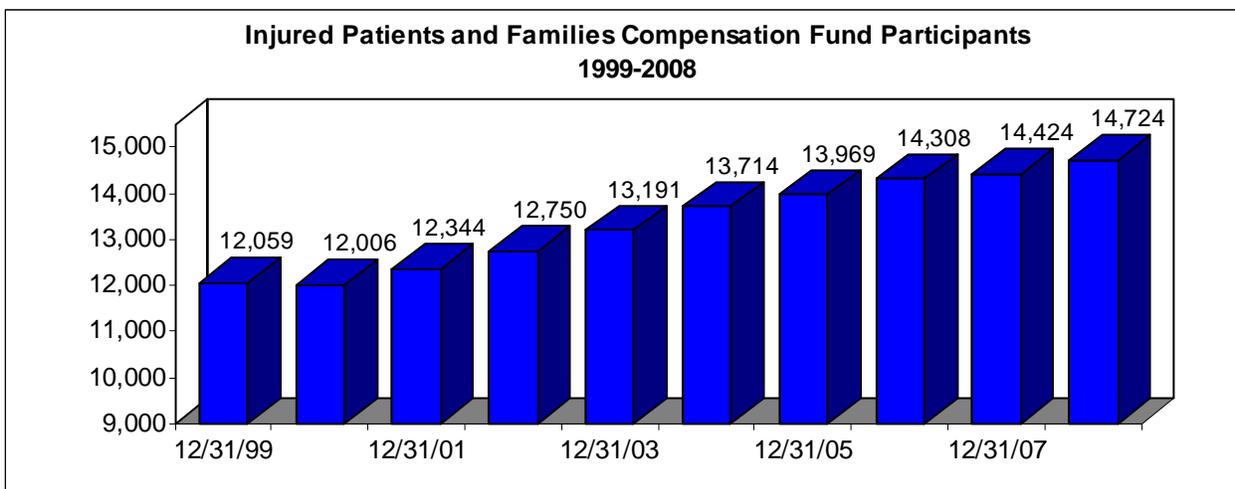
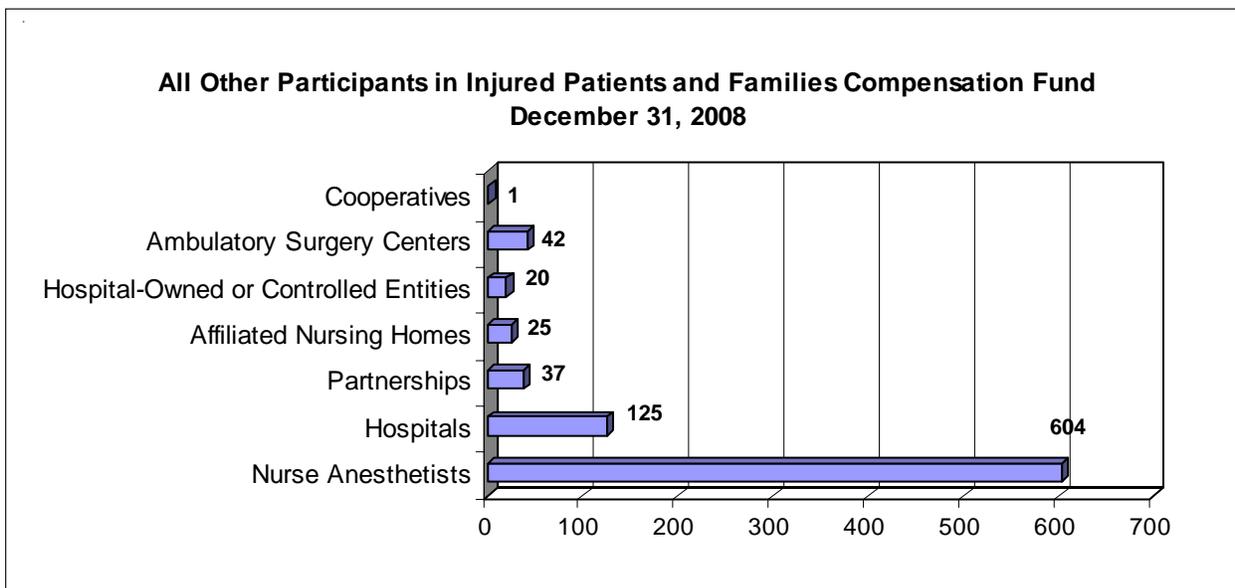
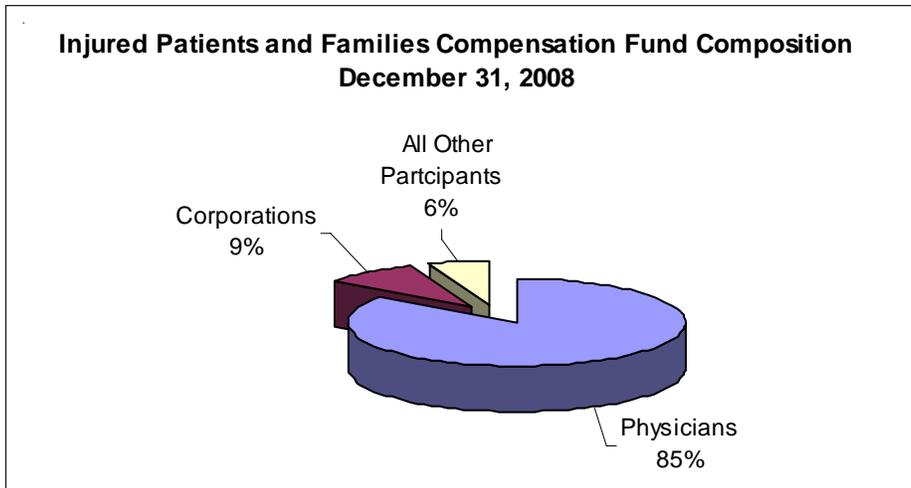
The Board is assisted by an Underwriting and Actuarial Committee, a Legal Committee, a Claims Committee, an Investment/Finance and Audit Committee, a Special Advisory Committee, and a Risk Management

and Patient Safety Committee, and a Peer Review Council. The Board and its committees meet quarterly.

The Fund operates on a fiscal year basis—July 1 through June 30. Administrative costs, operating costs, and claim payments are funded through assessments on participating health care providers.

As of December 31, 2008, the vast majority of Fund participants were physicians at 85% with corporations comprising another 9% and the remaining 6% comprised of various other participant types, as illustrated in the charts below. At year-end 2008, Fund participants totaled 14,724 comprised of 12,530 physicians, 1,340 corporations, 604 nurse anesthetists, 125 hospitals with 25 affiliated nursing homes, 37 partnerships, 42 ambulatory surgery centers, 20 hospital-owned or controlled entities, and one cooperative.





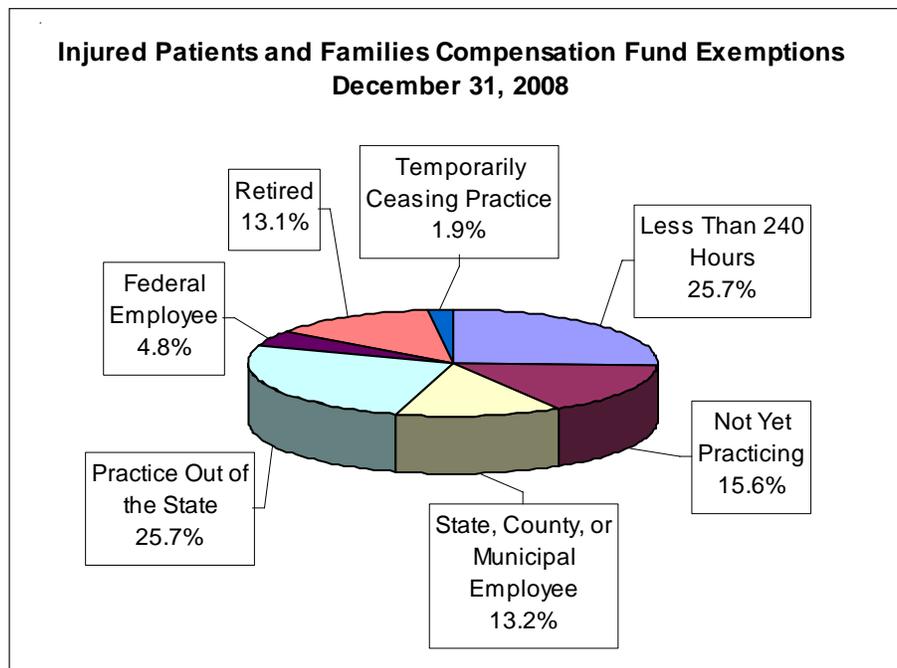
From July 1, 1975, through December 31, 2008, 5,549 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims was 655, totaling \$731,930,683. Of the total number of claims in which the Fund has been named, 4,708 claims have been closed with no indemnity payment.

### 2008 Major Activities

- The Fund is currently in the process of developing a replacement automated operating system. The Fund is a unique operation in that there are no other patient compensation funds like the Wisconsin Fund; therefore, no off-the-shelf application software was available. The development process was nearly complete by December 31, 2008, and it is expected that the new system will be in production by spring of 2009.
- Fund administration closely monitors the use of outside counsel. Pursuant to a court decision in 2000, the Fund hires separate defense counsel on each claim. Fund staff monitors the claims and the use of

this outside counsel to ensure that, while the Fund receives the necessary representation, legal fees are controlled.

- Fund administration is monitoring the lawsuit filed by the Wisconsin Medical Society challenging the constitutionality of the provision in 2007 Wisconsin Act 20 which transferred monies from the Fund to the Medicaid Trust Account. The circuit court ruled in December 2007 in the state's favor and dismissed the Medical Society's claim.
- Extensive work continued during 2008 to verify and process up-to-date exemption status for providers that held a license to practice in Wisconsin but for which a current exemption or certificate was not on file with the Fund. Providers that remain in noncompliance are referred to their respective licensing boards for appropriate enforcement action by that board. As of December 31, 2008, 10,731 providers claimed an exemption from the Fund. The various bases for the exemptions are illustrated in the chart below:



*Wisconsin Insurance Report Business of 2008*  
*Health Funds and Communications, Injured Patients and Families Compensation Fund*

Following are financial statements—statement of net assets and statement of revenues, expenses and changes in Fund equity—for the Fund for the fiscal year ending June 30, 2008. The figures reported are on an unaudited basis.

**Injured Patients and Families Compensation Fund**  
**Statement of Net Equity**  
**June 30, 2008, Unaudited**

<b>Assets</b>		<b>Liabilities</b>	
<b>Current Assets</b>		<b>Current Liabilities</b>	
Cash	\$ 253	Future Benefits and Loss Liabilities -	
State Investment Fund Shares (market value)	0	Short-term	\$108,676,661
Short-term Investments (market value)	74,473,775	Unearned Assessments Levied	3,591
Bond Investment Income Receivable	9,778,279	Provider Refunds Payable	227,436
State Shares Interest Receivable	(212)	Medical Mediation Panels Payable	4,128
Securities Lending Receivable	14,722	General & Administrative Expense Payable	470,344
Assessments Receivable	82,615	Interfund Payables	35,338,194
Less: Allowance for Uncollectible Accounts	(170)	Compensated Absences	<u>9,876</u>
Prepaid Items	6,759	<b>Total Current Liabilities</b>	<b><u>144,730,229</u></b>
Office Supplies	1,267	<b>Noncurrent Liabilities</b>	
Other Receivables	<u>29,465</u>	Loss Liabilities:	
<b>Total Current Assets</b>	<b><u>84,386,753</u></b>	Liability for IBNR	738,591,094
<b>Noncurrent Assets</b>		Liability for Reported Losses	49,633,822
Long-term Investments (market value)	686,685,486	Liability for LAE	<u>164,922,511</u>
Capital Assets, Net of Accumulated		Estimated Loss Liabilities	953,147,427
Depreciation	<u>0</u>	Less: Amount Representing Interest	<u>181,098,011</u>
<b>Total Noncurrent Assets</b>	<b><u>686,685,486</u></b>	Discounted Loss Liabilities	772,049,416
<b>Total Assets</b>	<b><u>\$771,072,238</u></b>	Liabilities for Future Medical Expenses	23,415,191
		Contributions Being Held	<u>1,000,000</u>
		Total Loss Liabilities	796,464,607
		Less: Short-term Future Benefits &	
		Loss Liabilities	<u>108,676,661</u>
		Noncurrent Loss Liabilities	687,787,946
		Premium Deficiency Reserve	0
		Compensated Absences - Long-term	30,167
		Other Post-employment Benefits	<u>13,556</u>
		<b>Total Noncurrent Liabilities</b>	<b><u>687,831,669</u></b>
		<b>Total Liabilities</b>	<b><u>832,561,898</u></b>
		<b>Net Equity</b>	
		Invested in Capital Assets, Net of	
		Related Debt	0
		Restricted for Injured Patients and Families	<u>(61,489,660)</u>
		<b>Total Net Equity</b>	<b>(61,489,660)</b>
		<b>Total Liabilities and Net Equity</b>	<b><u>\$771,072,238</u></b>

**Injured Patients and Families Compensation Fund**  
**Statement of Revenues, Expenses**  
**and Changes in Fund Net Equity for the**  
**Fiscal Year Ended June 30, 2008, Unaudited**

**Operating Revenues:**

Assessment Interest Income (Charges for Goods and Services)	\$ 204,748
Assessment Administrative Fee (Charges for Goods and Services)	43,119
Assessment (Charges for Goods and Services)	<u>25,442,565</u>
<b>Total Operating Revenues</b>	<u>25,690,431</u>

**Operating Expenses:**

Underwriting Expenses:	
Net Losses Paid	39,749,385
Risk Management Expenses	85,911
Medical Expenses Paid	426,543
Change in Liability for IBNR	24,627,870
Change in Liability for Premium Deficiency Reserve	0
Change in Liability for Reported Losses	514,671
Change in Liability for Loss Adjustment Expense	8,133,612
Change in Amount Representing Interest	45,701,637
Change in Liability for Future Med Exp	<u>16,488,121</u>
<b>Total Underwriting Expenses</b>	<u>135,727,751</u>
General and Administrative Expenses	<u>1,189,940</u>
<b>Total Operating Expenses</b>	<u>136,917,690</u>

Operating Income (Loss) (111,227,259)

**Nonoperating Revenues (Expenses):**

Investment Income	27,667,671
Miscellaneous Revenue	0
Interest Expense	<u>826,331</u>
<b>Total Nonoperating Revenues (Expenses)</b>	<u>26,841,340</u>

Net Income (Loss)	(84,385,919)
Transfers Out - Impending	0
Transfers Out	<u>(71,512,266)</u>

Net Change in Fund Equity (155,898,185)

**Net Assets**

Net Assets - Beginning of Period	<u>94,408,525</u>
Net Assets - End of Period	<u>\$ (61,489,660)</u>

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



## Information Services Section

The Information Services Section provides new applications project management, architecture, design work and programming; network and database operations and security; maintenance support for all in-house computer applications and interfaces for all external applications; hardware and software testing and acquisitions; and help desk support for desktop and laptop PCs, printers, faxes, scanners and copiers. The section strives for 99.9% uptime of the database and network. Agency telecommunications services are also provided or coordinated through this section.

### Applications

On the applications side of the Information Services Section, the following work was accomplished in support of user business applications:

- Completed work on the SAMS Phase 1C enhancement, a set of on-demand reports used to view employee information for personnel and IT administration.
- Continued development of an Injured Patients and Families Compensation Fund business management application to replace the existing legacy system.
- Completed development of the Internet Filing (Fillable Forms) project for the Financial Bureau to convert legacy Web forms to more user-friendly, interactive forms that save data to a centralized database.
- Started development on the Market Regulation Internet forms.
- Continued to work on the process of digitizing older rate and form documents that OCI maintains on microfilm to create a database to capture data identifying the documents to enable viewing them on-line.
- Provided support for and maintenance of existing OCI systems:
  - ◆ OCI Enterprise - put out several new builds of the OCI Enterprise system to incorporate periodic improvements in applications, such as Complaints and Legal.
  - ◆ Financial databases and applications.
  - ◆ Performed system improvements or maintenance work for the Injured Patients and Families Compensation Fund business management application to improve reliability and stability of the application and facilitate the development of a replacement system
- Completed the e-payment system for Companies' Appointment Billings and Annual Assessments.
- Started work on Agent License Renewals e-payments.
- Started work on Electronic Complaint Web Filing.

### Technical

On the technical side of the Information Services Section, the following work was accomplished to improve business users' computing environment:

- Completed deployment of new workstation and laptop images.
- Proactively addressed issues and implemented patches and programs to address daylight saving time change from April 1 to March 11.
- Started server migration project.
- Provided telecom systems administration, maintenance, and support for the agency:
  - ◆ Telephone hardware and network.
  - ◆ Cell phone hardware.
  - ◆ CallCenterAnywhere call center application.
  - ◆ Automated call distribution (ACD) system.
- Provided IT infrastructure administration and support services for the agency:
  - ◆ IT Help Desk services.
  - ◆ E-mail system software and hardware.
  - ◆ Hardware [servers, routers, switches, storage area network (SAN), racks, uninterruptible power supplies (UPS), etc.].
  - ◆ Operating systems and administration software.
  - ◆ Desktop and laptop computer and software administration, management, and support.

### Management

On the management side of the Information Services Section, the following work was accomplished to improve overall IT program management:

- Started a Continuous Improvement project to improve IT processes for development and technical services.
  - ◆ Developed new document templates and procedures.
  - ◆ Provided training related to Business Analysis and Capability Maturity Model Integration.
  - ◆ Started Enterprise Business Architecture Project.

- Completed NAIC technology surveys including a survey on the status of the state's technology environments.
- Continued work to update the agency's disaster recovery plan including specific pandemic planning efforts.

### **Project Management**

In 2006, Executive Management gave direction and support to define and implement procedures and standards that would facilitate more rigorous project management, oversight, and communication with the goal of improving organizational efficiency and project performance.

The Project Management Program is designed to ensure business process and information technology projects that are aligned with OCI's Strategic Business Plan, facilitate the Project Governance Board meetings, provide project status reports to the Project Governance Board, and ensure consistency between projects and project managers for performance metrics, documentation, and communication.

Project management activities in 2008 included:

- The Project Governance Board reviewed the list of agency projects and, based on OCI's business goals, reprioritized the projects.
- Continued improvements to the project management process.
- Closing of the following projects in 2008:
  - ◆ SAMS - Phase 1C
  - ◆ Reconversion of Web rates and forms

### **Staff Development**

Training activities in 2008 included:

- Utilizing all available NAIC grant/zone funds to support our regulatory training needs.
- Specialized industry training in-house, including NAIC I-Site and ACL training.
- Introduction to CMMI training for project managers and IS staff.
- Business Analysis Theory and Practice training for project managers and IS Staff.
- Microsoft Project training for project managers.
- Dreamweaver training for agency staff.
- E-mail training for agency staff.

## **Management Analysis and Planning**

The Management Analysis and Planning Section (MAPS) supports the mission of the Office of the Commissioner of Insurance (OCI) through oversight of the agency's business planning processes in the areas of financial management, project management, staff development and office management. This section is responsible for the agency's budget, accounting, and fiscal responsibilities and administers the agency-wide project management program, staff development, continuity of operations planning, and office management services, including risk management, health and safety, mail and reception functions. MAPS staff also serves as liaison between the agency and the Department of Administration for human resources, training and procurement services.

### **Financial Management**

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

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

Some of the accomplishments in this area during the past year include:

- Vice-chaired the State Agency Purchasing Council.
- Continued meeting requirements for obtaining IT contract services through the vendor managed IT services contract.
- Participated and attended training as subject matter experts and business analysts on the finance and purchasing committees for the Integrated Business Information System (IBIS) regarding the implementation of the state's new Enterprise Resource Planning (ERP) system.

- Updated the agency's strategic business plan.
- Updated the agency's Continuity of Operations Plan/Continuity of Government Plan to guide agency business resumption activities in the event a disaster interrupts business operations.
- Conducted an exercise of the agency pandemic plan, as well as provided training to assigned staff.
- Completed Phase 1 of the electronic receipting project which could have potential savings to the agency.

### **Office Management**

The Office Management area provides essential office leadership and services in an effort to achieve a quality workforce and environment in support of the mission of the agency. This area is responsible for monitoring and maintaining agency policies and procedures, managing administrative matters affecting the business operation of the agency, and serving as liaison with the Department of Administration-Human Resources. In an effort to strive to achieve physical accommodations for maximum comfort, security, and safety for staff and visitors alike, this area is responsible for the management of building maintenance and security, along with provision of health and safety oversight. The Office Management area is also responsible for providing the agency's mail, reception and publication distribution services.

Some of this area's major accomplishments for 2008 were:

- Continued the agency's ongoing supported work efforts by renewing the employment of disabled individuals through the organization Community Work Services, Inc.
- Responded to requests for both individual and bulk publication orders.
- Maintained the development of a publication inventory system database.
- Responded to employees' ergonomic needs.
- Implemented three training sessions for employees based on a prior agency cultural survey.
- Implemented contractor confidentiality agreements.
- Revised the agency's Health and Safety Action Plan.
- Reconfigured office space to accommodate organizational changes.

## **Alternative Work Patterns**

OCI is cognizant of the need to offer a flexible work environment in order to maximize the employment options available to existing and potential state employees and to meet the needs of our constituents. OCI encourages the utilization of alternative work patterns such as flex time, part-time, and shared-time schedules to increase productivity, extend services, reduce absenteeism, improve employee morale, allow for employee development, and maximize energy conservation through ridesharing and use of mass transit systems. Currently our staff includes two job-share arrangements and four part-time permanent

employees. Ninety-one percent of the agency's staff has some form of nonstandard work schedule. The agency also reviews requests, on a case-by-case basis, from staff who wish to temporarily work from their home. The agency recognizes that alternative work pattern schedules may provide opportunities for individuals to productively utilize their skills, talents, and abilities. It recognizes that a traditional, full-time, work schedule may not meet the needs of individuals who, due to age, health, or family circumstances, find such a schedule in conflict with responsibilities outside of work.

### Local Government Property Insurance Fund (Fund)

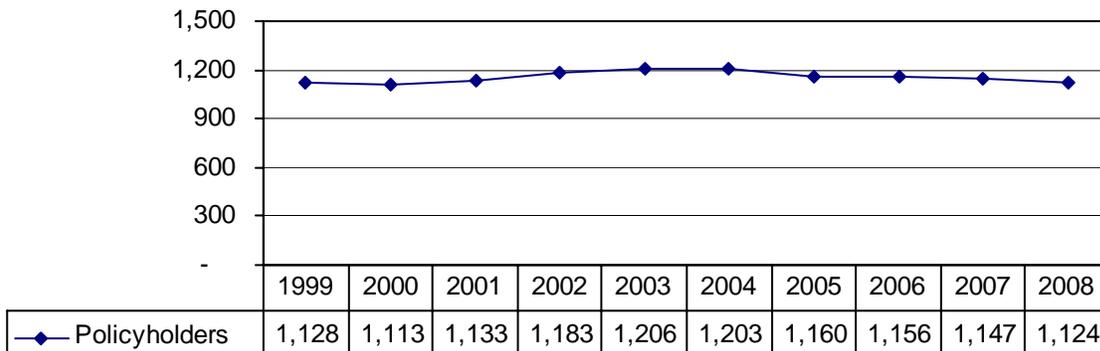
The purpose of the Fund is to make reasonably priced property insurance available for tax-supported local government property such as government buildings, schools, libraries, and motor vehicles. The Commissioner of Insurance by law is designated as the Fund's manager. The Fund has one state employee who supervises day-to-day operations of the Fund by contracting for specialized services, such as claims and policy administration which are performed by The ASU Group located in Madison, Wisconsin.

export their statement of values to Excel spreadsheet format and sort by that entity's own department codes. The Fund also obtained statutory authority expanding its ability to invest its assets in more than just the state's short-term cash investment fund. The change grants the State of Wisconsin Investment Board (SWIB) the authority to invest Fund assets in higher yielding, longer term investment securities consistent with the Fund's cash flow needs and has the potential to produce additional investment income that could be used to moderate premium rates.

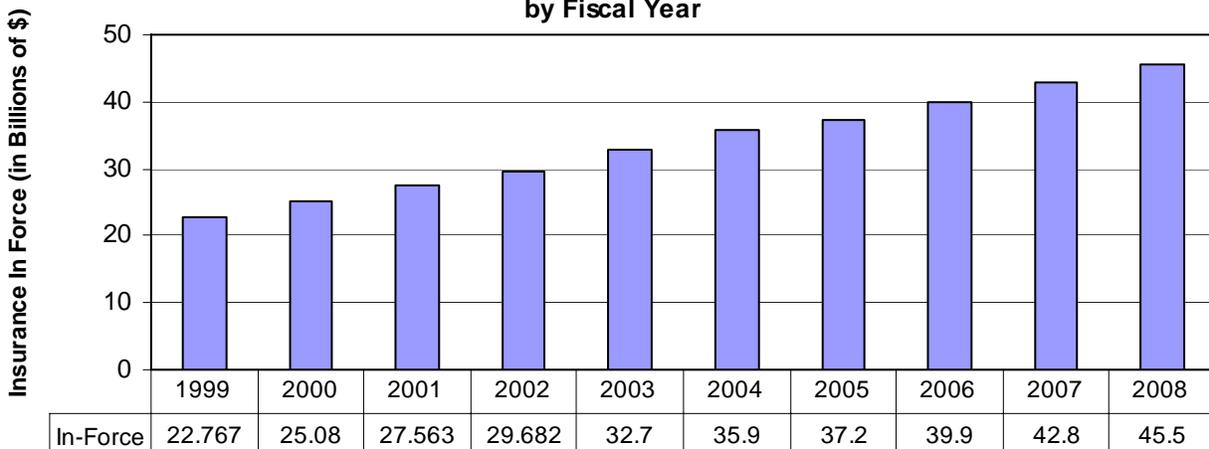
During fiscal year 2008 the Fund continued to enhance program and administrative operations relating to its policy processing and computer system and also to its investment authority. Major enhancements to policy processing including renewals and all policy changes continued to be implemented in 2008 relating to the Electronic Statement of Values (ESOV) project which is a Web-based software program that allows policyholders to make all of their policy changes on line. Functionality within ESOV also gives the policyholder the option to

As of June 30, 2008, the Fund insured 1,124 policyholders: 62 counties, 319 schools, 158 cities, 191 towns, 274 villages, and 120 miscellaneous (libraries, etc.). Combining new business and terminations, the overall number of policyholders decreased by 23 since the previous fiscal year-end. Two graphs are included that reflect changes in the Fund's policyholder base and growth in its insurance coverage in force.

**Number of Policyholders  
Fiscal Years 1999- 2008**



**Local Government Property Insurance Fund  
Growth of Coverage In Force  
by Fiscal Year**



The Fund's insurance in force represents property that is insured against loss. The more property insured, the greater the potential for a loss. The total amount of insurance in force as of June 30, 2008, was \$45.5 billion, up from \$42.8 billion as of the previous fiscal year-end. The Fund's total insurance in force increased \$2.7 billion over the prior year, while its surplus (total assets minus total liabilities) decreased approximately \$3.3 million over the same time period.

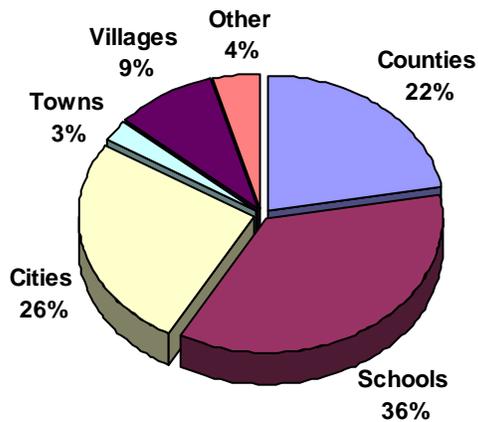
Three pie charts are included in this report reflecting the premium earned and the percent of policies by type of policyholder entity and a breakdown of the type of policy purchased. The majority of the Fund's insureds are using the valuation project service that began in 1988. This method of valuing buildings, contents, property in the open and contractor's equipment was developed to promote equity in premiums and the proper reporting of values. Valuation participants not only have broader coverage than those insureds that purchase a coinsurance policy but also enjoy the benefits of automatic computer-

generated statements of value. The coinsurance policy requires the insured to establish the insurance value for the property, which caps the maximum recovery in the event of a total loss and can also impose limitations when paying partial losses if the property is not insured to full value.

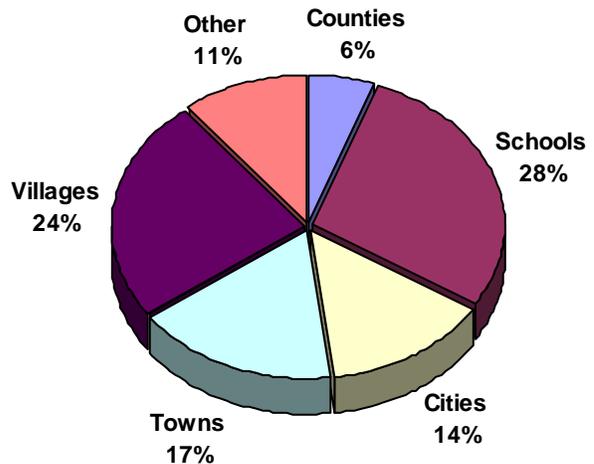
The Fund's balance sheet and income statement for the fiscal year ending June 30, 2008, are included with this report. The Fund experienced an underwriting loss of approximately \$6.6 million due to a combination of premium rate reductions and higher claims losses, but realized a smaller net loss of almost \$4.3 million after investment income was taken into consideration.

Fund management will continue to monitor insurance in force, claims trends and Fund surplus when evaluating the Fund's rating structure. Claims costs coupled with higher self-insured Fund reinsurance retention levels and reinsurance premium will continue to be factors considered in the rate-setting analysis.

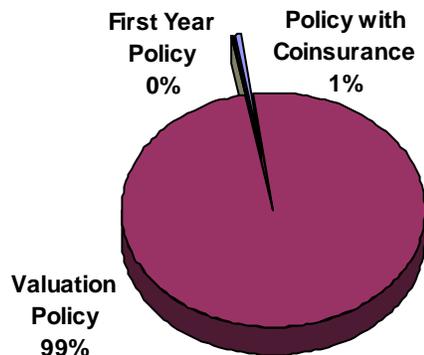
**Direct Premium Earned by Entity Type  
Fiscal Year Ending June 30, 2008**



**Percent of Policies by Entity Type  
Fiscal Year Ending June 30, 2008**



**Percent of Policies by Policy Type  
Fiscal Year Ending June 30, 2008**



*Wisconsin Insurance Report Business of 2008*  
*Funds and Program Management, Local Government Property Insurance Fund*

Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2008.

<b>Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2008</b>	
<b>Assets</b>	
Investment Fund	\$53,099,000
Cash at Treasury	75,245
Premiums Receivable	323,731
Reinsurance Recoverable	2,550,805
Interest Receivable	<u>105,631</u>
<b>Total Assets</b>	<u><u>\$56,154,412</u></u>
<b>Liabilities and Surplus</b>	
<b>Liabilities</b>	
Net Loss Reserves	\$12,658,934
Loss Adjustment Expenses Payable	370,569
Net Unearned Premiums	5,245,798
Reinsurance Payable	532,070
Premium Received in Advance	235,122
Other Expenses Payable	<u>417,861</u>
<b>Total Liabilities</b>	\$19,460,354
<b>Surplus</b>	
Surplus - Beginning of Year	40,956,710
Net Income (Loss)	<u>(4,262,652)</u>
<b>Surplus - End of Year</b>	<u>36,694,058</u>
<b>Total Liabilities and Surplus</b>	<u><u>\$56,154,412</u></u>

<b>Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2008</b>	
<b>Premiums Earned</b>	
Direct Premium Earned	\$21,594,902
Reinsurance Ceded	<u>(4,738,753)</u>
<b>Net Premium Earned</b>	\$16,856,149
<b>Losses Incurred</b>	
Direct Losses Incurred	23,205,698
Reinsurance Loss Recoveries	<u>(2,020,275)</u>
<b>Net Losses Incurred</b>	21,185,423
<b>Loss Adjustment Expenses</b>	752,503
<b>Other Underwriting Expenses</b>	<u>1,514,430</u>
<b>Total Net Losses and Expenses</b>	<u>23,452,356</u>
<b>Underwriting Income</b>	(6,596,207)
<b>Investment &amp; Other Income</b>	
Investment Fund Earnings	<u>2,333,555</u>
<b>Net Investment Income</b>	<u>2,333,555</u>
<b>Net Loss</b>	<u><u>\$(4,262,652)</u></u>

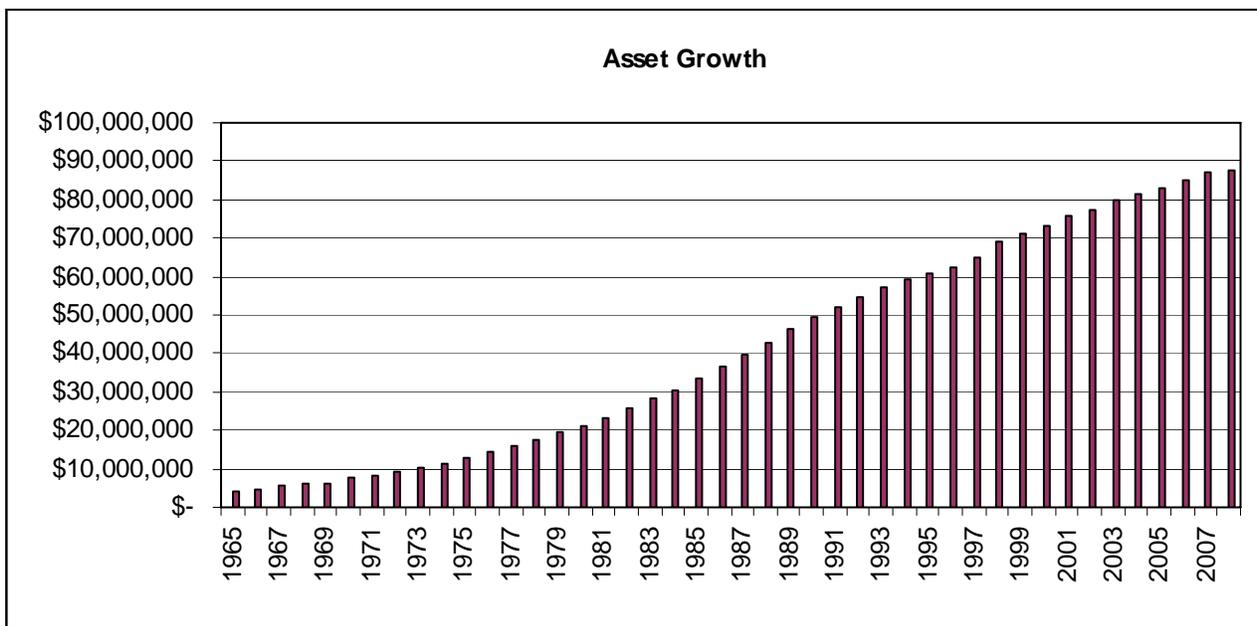
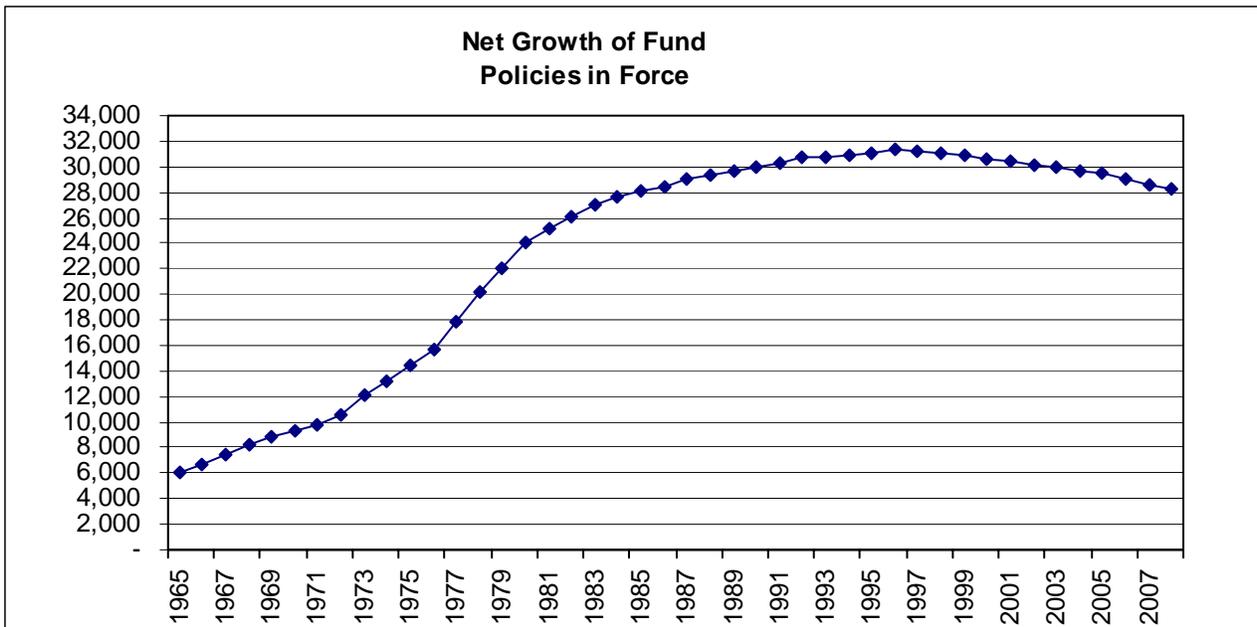
### State Life Insurance Fund (Fund)

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

Section 607.15, Wis. Stat., requires the Fund to distribute annually among the policyholders its net profits and to the extent practicably possible, maintain a ratio of

surplus to assets between 7% and 10%. In 2008, a distribution of \$2.9 million was paid to policyholders in the form of dividends.

Wisconsin is the only state in the nation that offers a life insurance program to residents. All policies issued are participating and there is no marketing of the Fund. The lapse rate on Fund policies is a low 1.0%. As of December 31, 2008, there were 28,195 policies in force.



*Wisconsin Insurance Report Business of 2008  
Funds and Program Management, State Life Insurance Fund*

Following are financial statements—balance sheet and income statements—for the Fund for the year ending December 31, 2008.

<b>State Life Insurance Fund Balance Sheet December 31, 2008</b>	
<b>Assets</b>	
Bonds	\$80,996,310
Policy Loans	3,789,015
Cash and Bank Deposits	1,530,235
Premiums Deferred & Uncollected	103,661
Investment Income Due & Accrued	1,428,188
Recoverable Reins.	<u>0</u>
<b>Total Assets</b>	<b><u>\$87,847,409</u></b>
<b>Liabilities and Surplus</b>	
Reserves for Life Policies & Contracts	\$60,952,196
Interest Maintenance Reserve	421,997
Policy Claims	228,000
Dividends Due and Unpaid (2008)	15,105
Dividends - Provision for 2009	2,110,184
Deposit Type Contracts	17,404,750
Unclaimed Property	41,976
Taxes, Licenses, Fees Accrued	385
Suspense and CANC Drafts	132,001
Expenses Due & Accrued	46,833
Back Up Withholding	2
Premiums Received in Advance	53,143
Asset Valuation Reserve	<u>0</u>
<b>Total Liabilities</b>	<b>\$81,406,572</b>
Surplus	<u>6,440,837</u>
<b>Total Liabilities and Surplus</b>	<b><u>\$87,847,409</u></b>

<b>State Life Insurance Fund Income Statement December 31, 2008</b>	
<b>Income</b>	
Premiums	\$1,896,325
Investment Income	5,154,672
Amortization of Interest Maintenance Reserve	285,216
Miscellaneous Income	<u>681</u>
<b>Total Income</b>	<b>\$7,336,894</b>
<b>Expenses</b>	
Death Benefits	1,069,077
Matured Endowments	252,500
Other Policy Benefits	1,089,150
Increase in Reserve	909,539
General Operating Expense	<u>601,097</u>
<b>Expenses before Dividends</b>	<b><u>3,921,363</u></b>
Net Gain before Dividends	<u>3,415,531</u>
Dividends to Policyholders	<u>2,875,985</u>
<b>Net Gain (Loss) from Operations</b>	<b><u>\$ 539,546</u></b>



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



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

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

The principal function of the Bureau of Financial Analysis and Examinations is to monitor the financial condition of all insurers licensed to do business in Wisconsin and determine whether their financial condition meets the minimum requirements for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of insurance companies organized under Wisconsin law and the analysis of financial statements of all insurers licensed to do business in the state of Wisconsin, the review of CPA audit reports, and updates to the company profile database.

The Bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, reviews financial reports for surplus lines insurers, administers insurer applications for admission to Wisconsin, and processes merger and acquisition plans. The Bureau also collects and processes all premium taxes submitted by insurers.

#### **2008 Major Accomplishments**

- Accredited by the National Association of Insurance Commissioners for the maximum five-year term.
- Examined 63 domestic insurers.
- Analyzed the financial statements of over 2,000 insurers.
- Placed 1 domestic insurer into rehabilitation.
- Closed liquidation proceedings on 2 domestic insurers.
- Reviewed and approved the conversion of 1 domestic insurer from a mutual to a stock corporation.
- Licensed 14 nondomestic insurers, 20 gift annuities, and 5 warranty plans.

- Permitted 8 licensed entities to withdraw from Wisconsin.
- Reviewed 1 change of control involving a domestic insurer, pursuant to holding company regulations.
- Reviewed and approved 2 mergers involving domestic insurers.
- Reviewed and enhanced the procedures for financial analysis and monitoring of licensed insurers.
- Enhanced the process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Continued the development of automated applications used in financial analysis and examinations.
- Made available insurer financial and demographic data on the OCI Internet Web site.
- Continued participation in the IT Strategic Planning Committee charged with the development of comprehensive plans and standards for the agency and Bureau.
- Participated in the office's Web Committee in order to continually update the office's Web site pertaining to Bureau processes and procedures.
- Participated in NAIC task forces and working groups, including: Accounting Practices and Procedures Task Force, Examination Oversight Task Force, Reinsurance Task Force, Analyst Team System Oversight, Audit Software, Emerging Accounting Issues, Financial Analysis Handbook (Chair), Financial Analysis Working Group (Chair), Financial Analysis Research and Development (Chair), Financial Examiners Handbook, International Solvency and Accounting, National Treatment, Statutory Accounting Principles, Risk Assessment, and Valuation of Securities Task Force.

### **Companies Examined in 2008**

All-Star Mutual Ins. Co.	MGIC Reinsurance Corp. of WI
Artisan and Truckers Casualty Co.	MGIC Residential Reinsurance Corp.
Baraboo Mutual Ins. Co.	Millers Classified Ins. Co.
Care Wisconsin Health Plan, Inc.	Mortgage Guaranty Ins. Corp.
Childrens Community Health Plan, Inc.	Mt. Morris Mutual Ins. Co.
Clarno Mutual Ins. Co.	New Hope Mutual Ins. Co.
CMG Mortgage Assurance Co.	Newark Mutual Ins. Co.
CMG Mortgage Ins. Co.	North American Ins. Co.
CMG Mortgage Reinsurance Corp.	Northwestern Long Term Care Ins. Co.
Commercial Loan Ins. Corp.	Northwestern Mutual Life Ins. Co.
Dean Health Ins., Inc.	Northwestern Natl. Ins. Co. of Milwaukee, WI
Dean Health Plan, Inc.	Old Republic Surety Co.
Dental Com Ins. Plan	Paris Mutual Fire Ins. Co.
Doral Dental Plan of WI, Inc.	Partnership Health Plan, Inc.
Esurance Ins. Co.	Progressive Classic Ins. Co.
Esurance Ins. Co. of New Jersey	Progressive Northern Ins. Co.
Fidelity & Guaranty Ins. Underwriters, Inc.	Progressive Universal Ins. Co.
Flyway Mutual Ins. Co.	Sheboygan Falls Mutual Ins. Co.
Green County Mutual Ins. Co.	Southern Life & Health Ins. Co.
Group Health Coop. of Eau Claire	Spring Grove Mutual Ins. Co.
Group Health Coop. of South Central WI	St. Paul Fire & Casualty Ins. Co.
LaPrairie Mutual Ins. Co.	SU Ins. Co.
League of Wis. Municipalities Mutual Ins.	Trade Lake Mutual Ins. Co.
Luck Mutual Ins. Co.	Unimerica Ins. Co.
Madison National Life Ins. Co., Inc.	United National Specialty Ins. Co.
Maple Valley Mutual Ins. Co.	Unitedhealthcare of Wisconsin, Inc.
Medical Associates Clinic Health Plan of WI	Watertown Mutual Ins. Co.
MGIC Assurance Corp.	West Central Mutual Ins. Co.
MGIC Credit Assurance Corp.	Wisconsin Auto and Truck Dealers Ins. Corp.
MGIC Indemnity Corp.	Wisconsin Lawyers Mutual Ins. Co.
MGIC Mortgage Reinsurance Corp.	WMAC Credit Ins. Corp.
MGIC Reinsurance Corp.	

**Wisconsin Insurance Corporations Organized and Licensed**

January 1, 2008 - December 31, 2008

SeniorDent Dental Plan, Inc.	Chicago, IL
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**Insurance Corporations Domiciled in Other States Admitted**

January 1, 2008 - December 31, 2008

American Public Life Ins. Co	Oklahoma City, OK
Berkshire Hathaway Assurance Corp.	Omaha, NE
Envision Ins. Co.	Twinsburg, OH
Gramercy Ins. Co.	Dallas, TX
Hallmark Ins. Co.	Fort Worth, TX
Healthsprings Life & Health Ins. Co., Inc.	Houston, TX
Midwest Ins. Co.	Springfield, IL
North Star Mutual Ins. Co.	Cottonwood, MN
Northeast Investors Title Ins. Co.	Chapel Hill, NC
Savings Bank Life Ins. Co. of Massachusetts, The	Woburn, MA
Traders Ins. Co.	Kansas City, MO
Universal Underwriters of Texas Ins. Co.	Overland Park, KS
Western Ins. Co.	Reno, NV
Work First Casualty Co.	Wilmington, DE

**Organizations Licensed to Issue Gift Annuities**

January 1, 2008 - December 31, 2008

B'nai B'rith Foundation of the United States	Washington, DC
Boys & Girls Clubs of America	Atlanta, GA
Camp Manito-wish YMCA, Inc.	Boulder Junction, WI
Carleton College	Northfield, MN
Center for Science in the Public Interest	Washington, DC
Concordia College	Moorhead, WI
Doctors Without Borders U.S.A., Inc.	New York, NY
First Church of Christ, Scientist, in Boston, MA	Boston, MA
Foundation Fighting Blindness, Inc.	Owings Mills, MD
Greenpeace Fund, Inc.	Washington, DC
Jane Goodall Institute for Wildlife Research, Education and Conservation, The	Arlington, VA
Marian University	Oconomowoc, WI
Marine Corps Heritage Foundation	Quantico, VA
Muscular Dystrophy Association, Inc.	Tucson, AZ
National Geographic Society	Washington, DC
National Parks Conservation Association	Washington, DC
Swarthmore College	Chicago, IL
Trustees of the University of Pennsylvania	Philadelphia, PA
United Negro College Fund, Inc.	Fairfax, VA

**Organizations Licensed to Issue Warranty Plans**

January 1, 2008 - December 31, 2008

Dent Wizard International Corporation	Bridgeton, MO
National Automotive Protection Plan, Inc.	Pompano Beach, FL
Safe-Guard Products International, LLC	Atlanta, GA

**Organizations Licensed as a Continuing Care Retirement Center**

January 1, 2008 - December 31, 2008

Lutheran Home of Oconomowoc, Inc.	Oconomowoc, WI
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**Insurance Corporation Mergers, Consolidations, Dissolutions,  
Withdrawals, Rehabilitations, Liquidations, or Redomestications**

January 1, 2008 - December 31, 2008

**Conversions from Mutual to Stock**

Sheboygan Falls Ins. Co.	12/01/2008
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**Withdrawals**

Alfa Mutual Ins. Co.	10/27/2008
Balboa Warranty Services Corp.	03/10/2008
Ducks Unlimited, Inc.	05/08/2008
Fidelity Mutual Life Ins. Co.	04/14/2008
Hillsboro Development Co., LLC	02/20/2008
Maximus, Inc.	11/05/2008
MRP Service Agreement Corp.	02/15/2008
Philips Consumer Electronics Co.	01/02/2008
Revios Reinsurance Canada, Ltd.	01/25/2008
Southern-Owners Ins. Co.	08/29/2008

**Rehabilitations**

Commonwealth Land Title Ins. Co.	12/01/2008
Lawyers Title Ins. Corp.	11/26/2008

**Liquidations**

Health Plan for Community Living	04/29/2008
Lincoln Memorial Life Ins. Co.	09/22/2008

### Mergers

Company Name	Merged Into	Date
Aviva Life Ins. Co.	Aviva Life and Annuity Co.	10/01/2008
Courtland-Springvale Town Ins. Co.	Marcellon-Courtland-Springvale Mutual Ins. Co.	01/01/2008
Forethought Life Assurance Co.	Forethought Life Ins. Co.	10/06/2008
Indianapolis Life Ins. Co.	Aviva Life and Annuity Co.	10/01/2008
Key Life Ins. Co.	Settlers Life Ins. Co.	10/01/2008
Life Investors Ins. Co. of America	Transamerica Life Ins. Co.	10/02/2008
Lodi Mutual Ins. Co.	Merrimac Mutual Ins. Co.	10/01/2008
Transamerica Occidental Life Ins. Co.	Transamerica Life Ins. Co.	10/01/2008
Transnation Title Ins. Co.	Lawyers Title Ins. Corp.	08/31/2008
Voyager Property & Casualty Ins. Co.	American Bankers Ins. Co. of FL	11/01/2008
Voyager Service Programs, Inc.	Federal Warranty Service Corp.	03/31/2008
Westport Ins. Corp.	Employers Reinsurance Corp.	01/01/2008

### Redomestications

Company Name	From	To	Effective Date
American Ins. Co., The	NE	OH	12/17/2007
American Merchants Casualty Co.	OH	DE	03/28/2008
Berkley Life and Health Ins. Co.	CA	IA	03/07/2008
General Casualty Ins. Co.	IL	WI	12/31/2007
Globe Life and Accident Ins. Co.	DE	NE	12/12/2007
HealthMarkets Ins. Co.	PA	OK	05/12/2008
Heritage Union Life Ins. Co.	CT	AZ	07/16/2008
Maxum Casualty Ins. Co.	GA	DE	12/04/2007
Selective Ins. Co. of South Carolina	SC	IN	06/30/2008
Selective Ins. Co. of the Southeast	NC	IN	06/30/2008
United American Ins. Co.	DE	NE	12/12/2007
United General Title Ins. Co.	CO	CA	12/19/2007
Universal Surety of America	TX	SD	01/01/2008
Washington International Ins. Co.	AZ	NH	09/30/2008

**Insurance Corporations Which Changed Their Names**

January 1, 2008 - December 31, 2008

<b>Previous Name</b>	<b>New Name</b>
All Nation Ins. Co.	First Mercury Casualty Co.
Alliance Assurance Co. of America	WRM America Indemnity Co., Inc.
American Skandia Life Assurance Corp.	Prudential Annuities Life Assur. Corp.
AMT Service Corp.	AMT Warranty Corp.
Annuity & Life Reassurance America, Inc.	Heritage Union Life Ins. Co.
AXA Corporate Solutions Reinsurance Co.	Coliseum Reinsurance Co.
AXA Life and Annuity Co.	AXA Equitable Life and Annuity Co.
Buyers Home Warranty Co.	LandAmerica Home Warranty Co.
Commercial Guaranty Casualty Ins. Co.	Max America Ins. Co.
Connie Lee Ins. Co.	Everspan Financial Guarantee Corp.
Conseco Senior Health Ins. Co.	Senior Health Ins. Co. of Pennsylvania
Converium Insurance (North America), Inc.	Allied World Reinsurance Co.
Corporate Health Ins. Co.	Aetna Health Ins. Co.
Employers Reinsurance Corp.	Westport Ins. Corp.
Excess Reinsurance Co.	KnightBrook Ins. Co.
Fidelity Life Ins. Co.	HealthMarkets Ins. Co.
Folksamerica Reinsurance Co.	White Mountains Reins. Co. of America
GE Capital Administrative Services, Inc.	Wachovia Administrative Services, Inc.
General Fire & Casualty Co.	American Farmers & Ranchers Ins. Co.
International Bible Society Foundation	IBS-STL Ministries Foundation
Investors Guaranty Life Ins. Co.	Berkley Life and Health Ins. Co.
Manulife Ins. Co.	John Hancock Life & Health Ins. Co.
Masonic Village on the Square, Inc.	Village on the Square, Inc.
Meriter Retirement Services, Inc.	Capitol Lakes, Inc.
Merrimac Mutual Ins. Co.	Merrimac-Lodi Mutual Ins. Co.
Michigan Construction Industry Mutual Ins. Co.	Michigan Commercial Ins. Mutual
Milwaukee Safeguard Ins. Co.	Unitrin Safeguard Ins. Co.
Physicians Ins. Co. of Wisconsin, Inc.	ProAssurance Wisconsin Ins. Co.
Principal Health Ins. Co.	Principal National Life Ins. Co.
Republic Ins. Co.	Starr Indemnity & Liability Co.
SCOR Life Ins. Co.	Longevity Ins. Co.
SCOR Life U. S. Re Ins. Co.	SCOR Global Life U.S. Re Ins. Co.
Sheboygan Falls Mutual Ins. Co.	Sheboygan Falls Ins. Co.
United Family Life Ins. Co.	IA American Life Ins. Co.
Western Diversified Casualty Ins. Co.	Arch Indemnity Ins. Co.
XL Capital Assurance, Inc.	Syncora Guarantee, Inc.

## **Companies in Liquidation or Rehabilitation**

### **American Star Insurance Company, In Liquidation**

American Star Insurance Company was placed into liquidation on November 16, 1992. Matthew C. Mandt was appointed as special deputy liquidator.

American Star had business in force mainly in Arizona, California, Idaho, Nevada, Oregon, and Washington State. There was no business in force in Wisconsin. American Star wrote commercial multi-peril, property, auto, liability, and surety business.

American Star filed a September 30, 1992, quarterly financial statement indicating capital and surplus of approximately \$5.5 million. A preliminary review of American Star's reserves for losses and loss adjustment expenses showed them to be deficient by about \$15.9 million, implying a negative net worth of about \$10.4 million. Furthermore, American Star had not obtained reinsurance coverage for policies it had written or renewed for December 1, 1992. Due to the foregoing factors, further transaction of business was hazardous to its policyholders and the general public, and American Star's owners consented to the liquidation.

Under the liquidation order, policies in force were terminated the earliest of: December 1, 1992, the date the policy expired, or the date new coverage was obtained by the agent. Certain guaranty funds extended the period of coverage for residents of their respective states, if such extension was required by law or administrative action. Ancillary liquidation proceedings were established in California, Idaho, Oregon, and New Mexico, but have all now been closed.

On January 28, 1994, the liquidation court approved a plan to provide state guaranty funds with early access payments to be used for the return of unexpired premiums to policyholders and payment of claims. Altogether, the estate advanced \$34,256,799.62 to participating guaranty funds under four early access agreements, all of which have been converted into nonrefundable dividends.

The liquidation court has approved dividends for full and partial payment of various class 1, 3, 4, 5, 7 and 8 claims filed with state guaranty funds and directly with

the estate, as recommended by the liquidator. Such dividends aggregated to \$55,796,604 as of December 31, 2007.

On December 3, 2003, the estate made a distribution of \$11,606,892.07, representing full payment of principal and interest on the Class 10 surplus note claim.

On December 19, 2006, the liquidation court approved a motion to establish a segregated account, a petition to establish a rehabilitation proceeding, and a motion for approval of a rehabilitation plan and termination of the rehabilitation estate. Under the terms of the motions and petition, the liquidator established a segregated account for satisfaction of any and all remaining known claims against the liquidation estate and for subsequent administrative expenses, including wind-up costs, with the remainder of funds to be reallocated to American Star's general account for the benefit of its sole shareholder upon termination of the segregated account. In a parallel rehabilitation proceeding, the liquidator contributed \$17,934,039 to the general account from the segregated account and assigned to it American Star's corporate charter. Since no further administration of the general account appeared necessary, the general account of American Star Insurance Company was released from rehabilitation to the control of its sole shareholder, TPB Holdings, Inc., a wholly owned subsidiary of City National Bank. The general account of American Star Insurance Company was dissolved on September 24, 2007.

On November 20, 2007, the liquidation court issued the final order and discharge. In December 2007 the liquidator distributed \$5,702,646.05 to TPB Holdings, Inc., as payment of a Class 11 proprietary claim.

During 2008 the segregated account paid \$27,340.45 on a claim, consisting of a Class 4 unearned premium claim in the amount of \$18,152.45 and a Class 7 claim for interest in the amount of \$9,188.00. On October 17, 2008, the segregated account distributed the last of its assets to TPB Holdings, Inc., as a Class 11 proprietary claim in the amount of \$37,144.43.

### **Family Health Plan Cooperative, In Liquidation**

Family Health Plan Cooperative was placed into liquidation on October 16, 2000. Matthew C. Mandt was appointed as special deputy liquidator.

Family Health Plan was headquartered in Brookfield, Wisconsin, and had business in force only in Wisconsin. Family Health Plan wrote health maintenance organization business and had just over 72,000 enrollees.

Under the liquidation order, policies in force were terminated the earliest of November 1, 2000, the date the policy expired, or the date new coverage was obtained by the enrollee. The liquidator assumed an Omnibus Agreement by and among Family Health Plan, Aurora Health Care (Aurora), United Wisconsin Services, Inc. (UWS), and Family Health Systems, Inc. The provisions of the Omnibus Agreement were approved by the court and the liquidator proceeded to:

- Convey the assets of Family Health Plan to Aurora and UWS as set forth in the agreement;
- Assign certain liabilities to Aurora and UWS as set forth in the agreement;
- Retain certain designated excluded liabilities of the estate of Family Health Plan; and
- Establish claims procedures and other liquidation processes.

On October 31, 2000, 6,958 notices were mailed to creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was May 1, 2001.

Pre-liquidation claims for benefits under Family Health Plan policies, with the exception of Medicare select policies, were assumed by Compcare Health Services Insurance Corporation. Medicare select policies were assumed by Blue Cross Blue Shield of Wisconsin. Virtually all these claims have been settled.

Forty-nine claims were filed relating to potential liabilities not related to insurance policy benefits. Twenty-two claims were approved by the court for payment, three claims were approved in part and the remaining claims were denied. Seven claimants filed objections to the court's denial. One of the denied claims has been settled and the court has dismissed four other denied claims. Three other actions are currently proceeding outside of the liquidation court relating to medical malpractice claims. Hearings will be held to resolve the remaining claims to which objections have been received.

On Friday, October 31, 2008, the Dane County Circuit Court issued a Final Order and Discharge in the matter of Family Health Plan Cooperative. Per the Omnibus Agreement, Aurora and Crossroads Acquisition Corporation (f/k/a United Wisconsin Services Inc.) paid approved claims in full plus five percent interest from the time of filing.

### **Health Plan for Community Living, Inc., In Liquidation**

Health Plan for Community Living, Inc., was placed into liquidation on April 29, 2008. Roger A. Peterson was appointed as special deputy liquidator.

Health Plan for Community Living, Inc., was headquartered in Madison, Wisconsin, and had business in force only in Wisconsin. Health Plan for Community Living, Inc., contracted with the Department of Health Services to provide managed health and long-term care support to participants in the Family Care Partnership Program, a comprehensive program of services for older

adults and people with physical disabilities. The 369 members were transitioned into another partnership program prior to May 1, 2008.

On May 13, 2008, 797 notices were mailed to members, creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was November 20, 2008. On February 19, 2009, 51 additional notices were sent out to creditors that were not included on the May 13, 2008, mailing. These creditors have until August 31, 2009, to file a claim.

### **Master Plumbers' Limited Mutual Liability Company, In Rehabilitation**

Master Plumbers' Limited Mutual Liability Company was placed in rehabilitation on March 29, 1994, by the Circuit Court for Dane County, Wisconsin. Roger A. Peterson was appointed as special deputy rehabilitator. Society Insurance, a Mutual Company, performs claim adjustment and administrative services for the rehabilitator pursuant to a contract approved by the court.

Master Plumbers' issued assessable policies and was licensed only in Wisconsin. The company wrote worker's compensation, other liability, and auto liability coverage for plumbers. All policies were written on an annual basis with January 1 effective dates.

In December 1993, pursuant to an order issued by the Commissioner, the company levied an assessment upon its policyholders equal to one additional annual premium. Collection of this assessment has been deferred until such time as funds may be needed. To date, it has not been necessary to collect this assessment.

As of December 31, 2008, Master Plumbers' reported assets of \$1,109,642, liabilities of \$918,406, and surplus of \$191,236.

### **Northwestern National Insurance Company of Milwaukee, Wisconsin, In Rehabilitation**

Northwestern National Insurance Company of Milwaukee, Wisconsin (NNIC) was placed in rehabilitation on March 12, 2007. Roger A. Peterson was appointed as special deputy rehabilitator.

NNIC was incorporated as a Wisconsin domestic stock property and casualty insurance corporation on February 20, 1869. NNIC wrote both direct insurance and reinsurance. In 1986, the company began a run-off operation. Since that time, except for mandatory writings, including guaranteed renewable accident and health insurance policies, assignments, and retroactive adjustments and endorsements to prior year policies, NNIC has written no new business.

Affiliates, Universal Reinsurance Corporation and Bellefonte Underwriters Insurance Company, were merged with and into NNIC effective January 1, 1991, and June 30, 1991, respectively. These affiliated insurers were also in run-off prior to the mergers.

By a stipulation and order dated May 13, 2004, the Commissioner and NNIC agreed that, pursuant to a restructuring plan, NNIC would establish a segregated account from which it would satisfy its obligations to its direct policyholders and certain other obligations. All other obligations of NNIC, including reinsurance obligations, would be satisfied from NNIC's remaining funds in its general account.

As part of the restructuring plan, NNIC offered reinsureds an opportunity to voluntarily commute all business ceded by the reinsureds to its general account. Approximately 81% of the reinsureds representing approximately 82% of the total liabilities of the general account have entered into commutation agreements with NNIC or have otherwise disclaimed the need for any payment.

On or about April 18, 2007, a Notice of Appeal was filed with the Wisconsin Court of Appeals raising certain challenges to the rehabilitation order and plan of rehabilitation. On August 30, 2007, the Wisconsin Court of Appeals entered an order dismissing the appeal, thereby enabling the rehabilitator and his delegates to proceed in implementing the rehabilitation plan. Due to the delay occasioned by the appeals process, the rehabilitation court amended the effective date of the plan from March 12, 2007, to September 1, 2007, and set October 31, 2007, as the deadline for the distribution of discounted liability calculations to reinsureds that had not voluntarily commuted all business they had ceded to NNIC's general account. The rehabilitation completed distribution of initial commutation payments under the terms of the rehabilitation plan in December 2008.

As of December 31, 2008, the general account of NNIC reported assets of \$60,070,880, liabilities of \$55,570,345, and surplus of \$4,500,535. As of December 31, 2008, the segregated account of NNIC reported assets of \$58,468,640, liabilities of \$53,968,105, and surplus of \$4,500,535.

## **Bureau of Market Regulation (Bureau)**

In 2008, the Bureau of Market Regulation consisted of five sections: Complaints and Central Services, Accident and Health Insurance, Health and Life Insurance, Property and Casualty Insurance, and Agent Licensing. Agent licensing activities are described in a separate section.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to complete its duties, the Bureau conducts market analysis and targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; and policyholder services and grievances. The Bureau investigated and resolved 8,818 written consumer complaints and inquiries and answered 35,000 telephone inquiries during 2008. The Bureau also processed 3,438 rate and rule filings and received 7,597 policy form filings during 2008.

There were two major changes that affected policy form filings in 2008. On March 26, 2008, Wisconsin became the 33<sup>rd</sup> state to join the Interstate Insurance Product Regulation Commission (IIPRC). Once the product standards are approved, insurers can file life, annuity, disability income and long-term care insurance products with the IIPRC for use in Wisconsin. The second change occurred on July 1, 2008, when Wisconsin changed from prior approval of policy forms to file and use for most policy forms.

The Bureau also worked to implement the Long-Term Care Partnership Program in Wisconsin. The Wisconsin Legislature adopted legislation that required the state of Wisconsin Department of Health Services (DHS) to file with the U.S. Department of Health and Human Services (DHSS) amendments to the state Medicaid program. Once approved, the Bureau and DHS worked on the details of implementing the program including working together to approve LTC training programs for agents.

### **Market Conduct Annual Statement**

The Market Conduct Annual Statement (MCAS) was developed through the National Association of Insurance Commissioners (NAIC) with the input of state regulators and representatives from the industry. The MCAS is an analysis tool that states can use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges. The project collects data on an industry-

wide basis and is comprised of two major components: a Life & Annuity statement and a Property & Casualty statement. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section.

For the 2007 Life & Annuity MCAS, licensed companies with at least \$50,000 in subject life premium and/or annuity considerations were required to participate in the project in Wisconsin. A total of 292 companies participated in the project by filing statements with OCI. For the 2007 Property & Casualty MCAS, licensed companies with at least \$50,000 in subject homeowner's and/or private passenger automobile premium were required to participate in the project in Wisconsin. A total of 193 companies participated in the project and OCI received 169 private passenger automobile statements and 124 homeowner's statements.

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

Wisconsin conducted analysis on insurance companies for five lines of business: homeowner's, personal auto, group health, individual health, and life. The analysis follows a uniform process that included reviews of complaints and information collected in the financial statements and other NAIC databases. Analysts identified companies for further action and recorded the results of the reviews in the NAIC Market Analysis Review System (MARS). Examiners used a comprehensive guide to complete a detailed analysis of the company in up to 21 areas of review. This process was used to identify companies for further review up to and including market conduct examinations.

### **2008 Major Accomplishments**

- Worked with the Department of Health Services to implement the Long-Term Care Partnership Program, including revising administrative rules, developing consumer information, and preparing agent training programs outlines.
- Worked on changes needed due to the implementation of the Interstate Insurance Product Regulation Commission, including participating in the NAIC National Standards Working Group and the IIPRC Product Standards Committee, reviewing product standards, developing procedures to monitor Compact filings, and providing staff support to the Commissioner and technical assistance to the IIPRC staff.

- Developed procedures and implemented a file and use process for most policy form filings, including developing checklists, bulletins and audit procedures.
- Worked closely with CMS and local advocates during the Medicare Part D and Medicare Advantage open enrollment to identify marketing abuses and misleading sales tactics.
- Continued to improve the market analysis and the market conduct examination program by working with other states through the NAIC Market Analysis Working Group, the Market Analysis Priorities Working Group, the Market Analysis Research and Development Subgroup, the Market Conduct Annual Statement Subgroup, and the Market Conduct Examinations Standards Working Group to develop standards for market analysis and market conduct examinations and coordinating with other states where appropriate.
- Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims and underwriting in life, annuities, homeowner's and auto insurance and using the data as part of the market analysis program.
- Identified consumer complaints about sales of life insurance, annuity, Medicare Advantage and Medicare supplement insurance to senior citizens and investigated and prepared actions against insurance agents who were targeting elderly consumers.
- Increased the number of rate and form filings submitted electronically resulting in more expeditious review and approval of filings. Over 90% of the filings were submitted through the electronic filing system (SERFF) by the end of 2008.
- Participated in developing administrative rules involving long-term care insurance, Medicare supplement insurance, life insurance and annuity replacement, and sale of life insurance to the military, and annuities.
- Continued the urban outreach project by providing staff to conduct training sessions for consumer groups in cooperation with the Community Insurance Information Center in Milwaukee and facilitated meetings between insurers and consumer groups.
- Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings and quarterly meetings with the Worker's Compensation Rating Bureau and the Department of Workforce Development and provided technical assistance to Wisconsin Emergency Management and the Health Insurance Risk-Sharing Plan (HIRSP).
- Served on the following NAIC committees, task forces and working groups: Senior Issues Task Force, Speed to Market Task Force, Operational Efficiencies Working Group, the Interstate Compact National Standards Working Group, the Market Analysis Priorities Working Group, the Market Conduct Annual Statement Subgroup, Market Analysis Working Group, Market Conduct Examinations Standards Working Group, Market Analysis Research and Development Subgroup, Consumer Complaint Handling Working Group, the SERFF Board of Directors, and the Producer Licensing Working Group.

## Policy Submissions and Rate Filings

The following tables summarize the policy submission data for 2007 and 2008. Table I shows the number of policy submissions received in 2007 and 2008 by line of business for each type of insurance. Table II shows the number of rate filings received for each type of insurance.

**Table I**  
**Number of Policy Submissions Received**  
**By Line of Business in 2007 and 2008**

Product Category	Total for 2007	Total for 2008
<b>Health and Life</b>		
Continuing Care Retirement Community	2	0
Credit Accident & Health	12	4
Credit Life	14	11
Group Accident & Health	435	384
Group Annuity	105	130
Group Life	101	112
Health & Life Other	113	118
Health Maintenance Organization	190	215
Individual Accident & Health	523	528
Individual Annuity	464	476
Individual Life	<u>1,142</u>	<u>1,471</u>
<b>Total Health and Life</b>	<u>3,101</u>	<u>3,449</u>
<b>Property and Casualty</b>		
Aviation	15	43
Bonds	50	42
Commercial Property & Multiperil	513	544
Commercial Motor Vehicle	273	299
Credit Property	18	26
Homeowner's	142	226
Inland Marine	252	318
Liability	1,031	1,286
Mortgage Guaranty	6	7
Other Lines	469	618
Personal Farmowner's	91	76
Personal Motor Vehicle	210	299
Property	228	193
Title	47	15
Worker's Compensation	<u>203</u>	<u>156</u>
<b>Total Property and Casualty</b>	<u>3,548</u>	<u>4,148</u>
<b>Grand Total</b>	<u>6,649</u>	<u>7,597</u>

**Table II**  
**Rate Filings Received**  
**By Product Category for 2008**

<b>Accident and Health Section</b>	
Credit Accident & Health	24
Credit Life	30
Group Accident & Health	8
Health Maintenance Organization	20
Individual Accident & Health	<u>261</u>
<b>Total Accident and Health Section</b>	<u>343</u>
<b>Property and Casualty Section</b>	
Aviation	8
Bonds	47
Commercial Property & Multiperil	518
Commercial Motor Vehicle	339
Credit Property	30
Homeowner's	291
Inland Marine	84
Liability	727
Mortgage Guaranty	14
Other Lines	221
Personal Farmowner's	91
Property	340
Personal Motor Vehicle	355
Title	12
Worker's Compensation	<u>18</u>
<b>Total Property and Casualty Section</b>	<u>3,095</u>
<b>Grand Total</b>	<u>3,438</u>

## Trends in Complaints

OCI continued to receive complaints and inquiries about Medicare supplement insurance, Medicare Part D and Medicare Advantage plans. There was an increase in the number of complaints about long-term care insurance rate increases. OCI continued to receive complaints from consumers concerned about the high cost of health insurance, especially for consumers who were unemployed or who had recently lost their jobs. Consumers complained about the difficulty of finding affordable health insurance that provided the level of coverage they desired. OCI also received complaints and inquiries about alternatives to health insurance, primarily discount plans that provided little coverage for the consumers who purchased the plans. OCI noted a pattern of complaints from consumers and providers about difficulties in contacting and getting responses from health insurers.

OCI noted significant complaints about the suitability of the sale of life insurance and annuities to senior citizens. OCI responded to numerous consumer inquiries about the safety of their life and annuity contracts. There were also complaints about the difficulty in finding some types of property and casualty insurance and improper notices of nonrenewal. In the personal lines area, there were complaints about claims settlement practices and underwriting. Consumers expressed concern about the use of credit information and external sources of information in the underwriting and pricing of homeowner's and automobile insurance.

The following tables summarize the Bureau's complaint data. Table I shows a comparison of complaint activity over the last six years. A complaint is defined as a written expression of dissatisfaction with an insurance company or agent. Complaints may initially be received either in person, by telephone, by e-mail, or in writing. To be considered a formal complaint that initiates an inquiry or investigation, a complaint should be in writing. The data presented is based upon formal complaints.

In addition to the formal complaints, the Bureau also handled over 35,000 general inquiries or requests for information in 2008. Most such inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2007 and 2008 complaints by type of insurance. When reviewing this information, it is important to note that a complaint may involve more than one type of insurance. Table III shows the area of insurance operations that generated the complaint. As with Table II, a complaint may involve more than one area of insurance operations.

Table III shows the basis for complaints. Seventy percent of the complaints involved claim problems. Policyholder service was the second most common reason for filing a complaint.

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

Year	Received	Closed
2002	9,165	10,585
2003	7,961	8,879
2004	7,940	8,678
2005	8,186	8,688
2006	8,094	8,282
2007	8,195	8,840
2008	8,818	8,774

	2002	2003	2004	2005	2006	2007	2008
Health	5,220	4,508	3,861	3,766	3,951	4,027	4,684
P&C	3,585	3,082	2,693	2,447	2,257	2,373	2,457
Life	644	617	613	525	511	433	451
Annuities	157	178	186	228	256	248	262

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

	<b>2007</b>	<b>2008</b>
<b>Accident and Health</b>		
Group Accident and Health	767	942
Individual Accident and Health	308	270
Medicare Supplement	530	496
Long-Term Care	76	89
HMO	397	368
PPO	824	1,173
LSHO	2	3
Credit	35	56
Self-Funded Health Plans	<u>1,088</u>	<u>1,287</u>
<b>Total Accident and Health</b>	<u>4,027</u>	<u>4,684</u>
<b>Property and Casualty</b>		
Automobile	797	707
Homeowner's, Tenant's, Farmowner's	541	624
Fire, Allied Lines, Other Property	114	124
General Liability	73	87
Worker's Compensation	191	195
All Other Lines	<u>657</u>	<u>720</u>
<b>Total Property and Casualty</b>	<u>2,373</u>	<u>2,457</u>
<b>Life, Including Credit and Annuities</b>	<u>760</u>	<u>713</u>
<b>Grand Total</b>	<u>7,160</u>	<u>7,854</u>

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

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

<b>Basis for Complaint</b>	<b>Through</b>		<b>Through</b>	
	<b>4th Quarter</b>	<b>Percent</b>	<b>4th Quarter</b>	<b>Percent</b>
	<b>2007</b>	<b>of Total</b>	<b>2008</b>	<b>of Total</b>
Claim Handling	4,784	66%	5,595	69.9%
Policyholder Service	962	13	855	10.7
Marketing and Sales	806	11	836	10.4
Underwriting	580	8	518	6.5
Other	163	2	203	2.5

\*A complaint may have more than one basis.

The Bureau keeps track of the amount of money recovered by complainants who filed a complaint with our office. From January 1 through the 4th quarter of 2008, the office assisted complainants in recovering \$5,069,863 from insurers as follows:

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

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Other	Total
Group Health	\$ 454,779	\$ 3,222	\$ 46,588	\$ 539	\$ 0	\$ 505,128
Ind. Accident and Health	186,620	6,380	230,811	452	0	424,263
Ind. Medicare Supplement	73,278	13,773	3,594	0	0	90,645
Long-Term Care	88,365	16,932	496	0	0	105,793
HMO/PPO/LSHO	754,606	7,361	3,731	1,494	0	767,192
Credit Health	19,352	291	15,120	0	0	34,763
Automobile	139,987	1,544	612	1,371	0	143,514
Life, Including						
Credit and Annuities	585,123	190,858	763,003	25,921	2,000	1,566,905
Homeowner's, Tenant's, Farmowner's	374,137	6,622	110,551	592	3,412	495,314
Fire, Allied Lines,						
Other Property	28,266	0	721	0	0	28,987
General Liability	32,913	0	0	0	0	32,913
Worker's Compensation	41,170	1,447	2,630	40,292	8,000	93,539
All Other Lines	<u>756,384</u>	<u>12,657</u>	<u>9,857</u>	<u>0</u>	<u>2,009</u>	<u>780,907</u>
<b>Total</b>	<u>\$3,534,980</u>	<u>\$261,087</u>	<u>\$1,187,714</u>	<u>\$70,661</u>	<u>\$15,421</u>	<u>\$5,069,863</u>

Complainants may appeal the results of the Bureau's determination on their complaints when the complaints were not resolved as originally requested. The appeal gives the complainants an opportunity to have their complaints reviewed by the office's management staff or to provide additional information on their complaint to office management. Table V reflects the complaint appeal activity. The low number of complaint appeals makes trend analysis difficult. However, complaint appeals are reviewed by agency management to ensure consumers are provided a complete explanation of the decision surrounding their complaint.

**Table V**  
**2008 Complaint Appeals Filed by Section**

	Property & Casualty	Life & Health	Total
Number of Complaint Files Appealed in 2008*	87	75	162

\*An appeal may be on a file closed prior to the period under review.

**Table VI**  
**Complainant Survey**  
**2008**

Survey Cards Sent	868
Survey Cards Returned	408
Response Rate	47%

**Results**

1. How did you hear about the Office of the Commissioner of Insurance?					
Word of Mouth	125				
Insurance Agent	55				
Insurance Company	38				
Phone Book	10				
Lawyer	29				
Health Care Provider	42				
Other	134				
No Answer	65				
		<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
2. Did we respond to your complaint promptly?		369	90.7%	38	9.3%
3. Do you feel your complaint was handled fairly by our office?		315	77.8%	90	22.2%
4. Do you feel you were given an adequate explanation on your complaint?		303	75.4%	99	24.6%
5. If you called our office, do you feel we treated you courteously?		230	95.8%	10	4.2%
6. If you have another insurance problem, would you contact our office again?		334	89.3%	40	10.7%

**Companies Examined in 2008**

Allstate Insurance Co.  
 American Investors Life  
 AVIVA Life and Annuity Co.  
 General Casualty  
 Jackson National Life Insurance Co.  
 Physicians Mutual and Physicians Life  
 Progressive Classic and Progressive Northern  
 Time Insurance Co.  
 United HealthCare of WI, Inc.

## Agent Licensing Section

The Agent Licensing Section conducts licensing examinations for insurance agents; licenses agents, reinsurance intermediaries, managing general agents, certain corporations and firms, and viatical settlement brokers; and reviews and approves prelicensing and continuing education providers and courses.

During 2008 there were 15,449 tests administered in all lines of insurance to 6,990 candidates seeking a resident agent license. In all, a total of 21,882 new licenses were issued to resident and nonresident agent candidates.

As of December 31, 2008, there were 112,434 licensed insurance agents and 735,907 active appointments by insurance companies authorizing the licensed agents to market and sell their products.

### 2008 Projects

- Continued involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry. Wisconsin participated as a pilot state for the project and provides daily updates to the database along with all other states.
- Continued participation in the NAIC's Producer Working Group. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process and resulting in uniformity through increased coordination, automation, standardization, and reciprocity.
- In order to simplify multi-state licensing of insurance producers, Wisconsin adopted rules relating to uniform licensing standards put forth by the NAIC. The rule also created a new limited line for travel insurance.

## **Commercial Liability Insurance Reports**

### Section 601.422, Wis. Stat.

The following tables summarize the reports on commercial liability insurance required by s. 601.422, Wis. Stat., that were received in 2008. All of the information is for commercial liability insurance written in Wisconsin by authorized insurers. The data required by this statute were collected from the following three sources:

1. the insurers themselves,
2. statistical agents utilized by the insurers, and
3. the NAIC database.

Reporting thresholds were established by this office in conjunction with the statistical agents to eliminate insurers who write marginal amounts of insurance.

Tables IA and IB include information required for policy years 2005 and 2006, respectively. Lines one and two were calculated by applying the ratios of investment gain and other expenses to net premium earned for other liability as reported in the Insurance Expense Exhibit to direct premiums earned. The Insurance Expense Exhibit information is on a calendar year basis; therefore, the ratios applied represent the average of the two calendar years included in the applicable policy year. The number of policies written, the number of claims closed without payment, and the number of legal actions filed were provided by the insurers. The remaining policy year information was provided by statistical agents.

It should be noted that the liability for claims incurred but not reported (IBNR) is calculated differently depending on the market. In particular, approximations for the IBNR liability for excess and umbrella insurance are based on the general liability expected loss ratio. The long-tailed nature of these two lines can create difficulty when attempting to establish an accurate liability for claims IBNR even after three or four years of development.

As noted previously, much of the data is from individual insurers and the statistical agents they utilize. These reports have been accepted by this office without audit.

Table II summarizes key ratios and averages for supplemental commercial liability data for the most recent five policy years. Several cells in this table are incomplete due to lack of activity for selected categories in certain policy years. Incomplete cells are indicated by an asterisk.

**TABLE IA**  
**COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.**  
**ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\***

Policy Year 2005	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$ 13,545,812	\$ 7,589,149	\$ 6,165,769	\$15,109,641	\$ 714,816	\$10,549,429	\$ 30,613	\$ 713,829	345,321	\$ 302,550	\$ 151,736
2. Expenses incurred other than loss adjusting expenses	20,226,882	11,332,272	9,206,851	22,562,024	1,067,378	15,752,622	45,712	1,065,903	515,640	451,774	226,575
3. Number of policies written	100,148	37,080	465	38,573	1,898	110,236	74	5,587	1,676	1,339	1,001
4. Direct dollar premium earned	76,530,010	42,876,549	34,834,850	85,365,205	4,038,508	59,601,294	172,956	4,032,930	1,950,965	1,709,322	857,265
5. Average premium per policy	764,169	1,156,325	74,913,657	2,213,082	2,127,770	540,670	2,337,237	721,842	1,164,060	1,276,566	856,408
6. Number of outstanding claims	482	98	18	37	42	56	6	36	10	3	0
7. Direct case reserves for outstanding claims	14,475,803	5,654,599	39,454	15,620,309	271,641	6,934,076	97	394,659	86,162	0	0
8. Liability for claims incurred but not reported	18,029,136	12,648,993	24,069,768	44,645,993	681,861	12,874,253	37,362	871,135	421,395	504,326	209,190
9. Loss adjustment expense liability for open claims	1,073,099	659,956	73,300	21,810	84,935	709,007	2	51,979	55,829	1	10
10. Losses paid	15,200,834	3,556,021	712,006	9,210,963	589,221	6,365,704	34,870	184,899	421,970	0	9,250
11. Pure loss ratio	62.3%	51.0%	71.3%	81.4%	38.2%	43.9%	41.8%	36.0%	47.6%	29.5%	25.5%
12. Allocated loss adjustment expense paid	2,957,000	1,296,673	90,730	108,884	145,036	2,735,327	1,351	239,837	261,883	0	1,009
13. Number of claims paid	4,253	600	7	19	26	312	69	167	95	0	1
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	51,735,872	23,816,242	24,984,523	69,607,959	1,772,693	29,618,367	73,681	1,742,509	1,247,239	504,327	219,459
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	54,064,696	24,888,038	26,108,704	72,740,386	1,852,724	30,951,078	77,022	1,820,985	1,303,371	527,018	229,334
16. Number of claims closed without payment	6,920	763	74	30	62	478	2	104	199	16	0
17. Number of legal actions filed	373	90	11	14	32	45	3	4	22	2	0

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

**TABLE IB**  
**COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.**  
**ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\***

<b>Policy Year 2006</b>	<b>Premises &amp; Operations</b>	<b>Products &amp; Completed Operations</b>	<b>Excess</b>	<b>Umbrella</b>	<b>Lawyers Professional</b>	<b>All Other Professional</b>	<b>Day Care</b>	<b>Recreational</b>	<b>Municipal</b>	<b>Pollution</b>	<b>Liquor Liability</b>
1. Investment gain	\$ 12,506,053	\$ 7,176,826	\$ 5,201,089	\$14,946,193	\$ 472,023	\$10,282,146	\$ 31,657	\$ 661,173	\$ 335,558	\$ 220,283	\$ 173,081
2. Expenses incurred other than loss adjusting expenses	18,674,293	10,716,583	7,766,372	22,317,959	704,834	15,353,509	47,272	987,277	501,062	328,931	258,447
3. Number of policies written	118,171	42,060	453	37,749	2,019	14,681	130	5,647	1,713	1,334	1,108
4. Direct dollar premium earned	70,655,666	40,547,042	29,384,683	84,441,768	2,666,794	58,091,218	178,856	3,735,442	1,895,809	1,244,536	977,856
5. Average premium per policy	597,910	964,029	64,866,849	2,236,927	1,320,849	3,956,898	1,375,814	661,491	1,106,719	932,935	882,542
6. Number of outstanding claims	859	173	26	17	84	179	8	47	12	4	1
7. Direct case reserves for outstanding claims	17,589,216	6,236,545	228,304	5,509,194	545,806	5,459,326	802	719,850	213,905	0	5,000
8. Liability for claims incurred but not reported	36,876,663	19,057,003	20,421,486	53,619,893	1,067,942	29,161,385	89,783	1,875,185	951,662	584,994	523,143
9. Loss adjustment expense liability for open claims	1,819,375	229,767	163,049	2,384	114,142	1,556,619	1	130,297	77,343	1	2,661
10. Losses paid	8,994,328	2,524,088	74,017	1,040,274	47,965	6,220,733	2,814	158,982	145,341	0	17,773
11. Pure loss ratio	89.8%	68.6%	70.5%	71.3%	62.3%	70.3%	52.2%	73.7%	69.1%	47.0%	55.8%
12. Allocated loss adjustment expense paid	2,094,288	558,445	208,846	445,003	47,932	1,694,429	4,038	17,727	102,494	1,595	555
13. Number of claims paid	4,081	601	4	9	9	314	84	173	80	0	9
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	67,373,860	28,605,847	21,094,884	60,616,748	1,823,787	44,092,542	97,437	2,902,040	1,490,745	586,590	549,132
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	70,406,734	29,893,262	22,044,062	63,344,602	1,906,222	46,076,376	101,893	3,032,732	1,557,844	612,976	573,846
16. Number of claims closed without payment	2,593	812	53	20	28	373	5	65	199	12	9
17. Number of legal actions filed	272	65	7	14	40	49	0	0	24	1	0

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

**TABLE II  
COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.  
SUMMARY OF SUPPLEMENTAL DATA**

	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Lawyers Profes- sional	All Other All Other Profes- sional	Day Care	Recrea- tional	Municipal	Pollution	Liquor Liability
<b>Loss Ratios</b>											
2006	89.8%	68.6%	70.5%	71.3%	62.3%	70.3%	52.2%	73.7%	69.1%	47.0%	55.8%
2005	62.3	51.0	71.3	81.4	38.2	43.9	41.8	36.0	47.6	29.5	25.5%
2004	51.4	50.2	70.5	71.5	46.0	31.6	19.3	77.7	28.0	21.8	12.7%
2003	43.0	48.5	151.3	101.1	27.1	50.1	21.6	31.1	21.3	18.0	11.4%
2002	45.2	43.7	64.9	68.7	11.4	35.3	49.4	125.6	14.3	21.8	6.5%
<b>Five-year average</b>	58.4	52.4	85.7	78.8	37.0	46.2	36.9	68.8	36.1	27.6	22.4
<b>Average Incurred Loss Per Claim</b>											
2006	5,381,284	11,318,648	10,077,355	251,902,604	6,384,636	23,691,802	39,294	3,994,690	3,904,850	10	2,277,300
2005	6,267,505	13,195,730	30,058,425	443,415,568	12,659,731	36,140,707	466,224	2,854,963	4,839,353	41	9,250,000
2004	7,387,163	16,289,140	8,402,651	236,786,018	18,755,216	33,813,730	158,762	8,795,051	3,546,568	0	620,000
2003	5,974,030	19,589,933	534,622,404	678,968,311	13,339,730	59,320,813	513,179	3,361,678	3,520,219	7,965,000	6,665,408
2002	5,958,976	9,954,833	56,814,720	173,841,479	8,400,614	30,653,133	933,839	11,275,444	2,818,794	12,361,455	1,090,419
<b>Five-year average</b>	6,193,792	14,069,657	127,995,111	356,982,796	11,907,985	36,724,037	422,260	6,056,365	3,725,957	4,065,301	3,980,625
<b>Average Case Reserve Per Claim</b>											
2006	20,476,387	36,049,395	8,780,927	324,070,244	6,497,696	30,499,026	100,188	15,315,960	17,825,417	0	5,000,000
2005	30,032,786	57,699,985	2,191,900	422,170,521	6,467,638	123,822,780	16,205	10,962,742	8,616,200	0	0
2004	32,220,627	50,707,518	15,951,056	208,422,902	49,581,889	41,944,476	34,167	26,221,821	101,000	0	0
2003	51,476,665	97,796,189	44,568,000	63,264,777	14,101,800	217,918,200	0	5,860,667	0	0	0
2002	31,849,760	60,905,686	688,953,833	296,824,529	10,027,500	16,267,645	0	44,820,500	0	0	0
<b>Five-year average</b>	33,211,245	60,631,755	152,089,143	262,950,595	17,335,305	86,090,425	30,112	20,636,338	5,308,523	0	2,100
<b>Allocated LAE: Premium Earned</b>											
2006	5.5%	1.9%	1.3%	0.5%	6.1%	5.6%	2.3%	4.0%	9.5%	0.1%	0.3%
2005	5.3	4.6	0.5	0.2	5.7	5.8	0.8	7.2	16.3	0.0	0.1
2004	7.5	6.2	0.3	0.6	9.3	8.7	0.1	33.4	16.1	0.0	0.0
2003	8.8	8.2	1.0	0.1	18.3	7.7	0.6	4.4	9.6	0.0	0.0
2002	10.8	13.1	0.1	0.6	4.1	10.5	13.4	12.4	3.2	0.3	1.1
<b>Five-year average</b>	7.6	6.8	0.6	0.4	8.7	7.7	3.4	12.3	10.9	0.1	0.3
<b>IBNR: Premium Earned</b>											
2006	52.2%	47.0%	69.5%	63.5%	40.0%	50.2%	50.2%	50.2%	50.2%	47.0%	53.5%
2005	23.6	29.5	69.1	52.3	16.9	21.6	21.6	21.6	21.6	29.5	24.4
2004	12.3	21.8	69.6	57.2	12.9	12.2	12.2	12.2	12.2	21.8	12.6
2003	6.7	16.5	54.6	55.5	9.6	6.5	6.5	6.5	6.5	16.5	7.3
2002	5.2	13.9	51.9	52.3	1.6	5.4	5.4	5.4	5.4	13.9	4.9
<b>Five-year average</b>	20.0	25.7	62.9	56.2	16.2	19.2	19.2	19.2	19.2	25.7	20.5
<b>Percentage Change In Premium Earned</b>											
2005 to 2006	-7.7%	-5.4%	-15.6%	-1.1%	-34.0%	-2.5%	3.4%	-7.4%	-2.8%	-27.2%	14.1%
2004 to 2005	-6.8	-9.2	-7.2	1.0	22.8	5.1	-22.0	22.1	-0.3	9.3	-1.7
2003 to 2004	7.3	10.9	6.0	5.2	-10.3	0.2	-24.1	24.6	-14.9	-1.5	8.5
2002 to 2003	12.8	21.7	8.3	14.6	43.1	23.6	56.3	21.9	8.3	-7.8	15.6

## **Medical Malpractice Insurance Reports**

### Section 601.427, Wis. Stat.

The following table summarizes the reports on medical malpractice insurance required by s. 601.427, Wis. Stat., that were received in 2009. All of the information is for medical malpractice insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$300,000 annually in medical malpractice insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

This report includes the experience of the Wisconsin Health Care Liability Insurance Plan. It does not include the experience of the Injured Patients and Families Compensation Fund.

It should be noted that the data are from individual insurer reports and have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

This report combines the experience for all physician and surgeon classifications, other health care professionals, hospital, and other health care facilities. The individual classification reports by company, from which the summary table was derived, have been maintained in this office.

**MEDICAL MALPRACTICE INSURANCE REPORT, S. 601.427, WIS. STAT.  
ENTRIES ARE FOR INSURERS REPORTING MEDICAL MALPRACTICE INSURANCE IN WISCONSIN\***

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Investment and other income**	\$19,526	\$21,042	\$17,611	\$14,814	\$10,096	\$13,792	\$13,974	\$10,706	\$ 8,183	\$ 17,368	5,158
2. Incurred loss adjustment expense**	885	11,781	14,803	5,106	10,708	21,950	18,030	18,198	29,388	33,613	(419)
3. All other incurred expenses**	14,893	14,806	13,453	11,368	10,899	10,654	16,543	17,556	22,519	13,493	5,788
4. Policies written	31,548	43,098	44,568	46,597	46,577	47,222	47,292	44,133	23,873	14,646	
5. Direct premiums written	66,592	67,310	68,503	57,546	91,321	111,051	104,871	100,747	123,204	67,434	
6. Average written premium per policy	2,111	1,562	1,537	1,235	1,961	2,352	2,218	2,283	5,161	4,604	
7. Number of open claims	0	5	7	5	13	13	56	42	85	205	
8. Direct case reserves for open claims	49,018	48,990	44,470	38,133	29,215	17,388	10,020	11,573	4,150	1,562	
9. Paid claims	1	2	2	2	1	1	1	1	1	0	
10. IBNR reserves	1	303	1	1	1	1	1	1	0	0	
11. Pure loss ratio	73.6%	73.2%	64.9%	66.3%	32.0%	15.7%	9.6%	11.5%	3.4%	2.3%	
12. Claims reported	1,464	2,080	1,653	2,076	1,314	1,200	805	653	501	357	
13. Claims closed without payment	1,059	303,253	1,028	1,170	1,213	1,086	929	725	381	245	
14. Claims closed with payment	729	785	761	778	481	297	161	101	84	34	
15. Legal actions filed	608	773	682	861	643	506	323	224	127	80	
16. Verdicts/judgements for defendants	76	83	90	94	68	63	22	4	1	1	
17. Verdicts/judgements for plaintiffs	92	86	56	41	27	14	2	0	1	0	
18. Amount awarded to plaintiffs	18,774	14,937	8,674	7,829	4,961	2,221	407	0	43	1	

\* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

\*\* These elements are reported on a calendar year basis; all other rows are on a policy year basis.

**Product Liability Insurance Reports**  
Section 601.425, Wis. Stat.

The following table summarizes the reports on product liability insurance required by s. 601.425, Wis. Stat., that were received in 2009. All of the information is for product liability insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$50,000 annually in product liability insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

It should be noted that the data are from reports provided by individual insurers. These reports have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

**PRODUCT LIABILITY INSURANCE REPORT, S. 601.425, WIS. STAT.  
ENTRIES ARE FOR INSURERS REPORTING PRODUCT LIABILITY INSURANCE IN WISCONSIN\***

	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>
1. Investment and other income net gain or loss**	\$18,523	\$ 15,400	\$14,399	\$18,106	\$13,366	\$15,283	\$ 24,818	\$ 29,618	\$ 19,327	\$ 9,880	\$10,440
2. Incurred loss adjustment expenses**	9,367	5,047	24,402	51,638	11,048	39,730	105,062	41,717	42,334	30,207	28,975
3. All other incurred expenses**	12,596	12,566	12,843	12,711	19,245	18,159	20,760	17,138	30,678	17,568	18,080
4. Policies written	66,677	65,150	68,647	161,555	66,069	349,711	123,570	116,919	39,928	39,928	
5. Direct written premiums	36,057	36,195	36,807	46,517	60,720	70,553	78,284	66,308	56,181	56,181	
6. Average written premium per policy	541	556	536	288	919	202	634	567	1,407	1,407	
7. Number of open claims	18	32	41	66	65	52	129	105	230	352	
8. Direct case reserves for open claims	283	777	6,016	3,222	1,593	4,403	4,541	3,122	8,173	8,139	
9. Reserves for IBNR Claims	2,134	3,883	5,132	5,078	6,964	7,202	10,689	9,242	13,807	37,109	
10. Amount paid on product liability claims	0	397	3,634	1,667	919	601	3,230	1,525	3,235	4,148	
11. Pure loss ratio	6.7%	14.0%	40.2%	21.4%	15.6%	17.3%	23.6%	20.9%	44.9%	87.9%	
12. Claims reported	11	151	35	53	41	71	80	70	197	1,900	
13. Claims closed without payment	8	14	24	11	11	38	61	70	194	1,506	
14. Claims closed with payment	1	11	16	27	30	23	39	40	116	998	
15. Legal actions filed	9	11	16	15	5	15	18	25	45	27	
16. Verdicts/judgements for defendants	2	0	0	2	0	2	3	3	3	3	
17. Verdicts/judgements for plaintiffs	4	1	2	3	4	7	5	4	2	0	
18. Amount awarded to plaintiffs	5	1	148	6	32	162	219	393	18	2	

\* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

\*\* These elements are reported on a calendar year basis; all other rows are on a policy year basis.

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



## **Notes to Tables**

The financial information was obtained from the NAIC database downloaded on May 5, 2009, for those companies filing electronically with the NAIC and annual statements filed with OCI for those companies not filing electronically with the NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2008, and the results of their 2008 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes Risk Retention Groups and Vehicle Protection Plans as authorized insurers. Neither group of entities is technically authorized as they are not issued a certificate of authority to write business. Risk Retention Groups are required to register with this office pursuant to the Federal Liability Risk Retention Act of 1986. Vehicle Protection Plans register with this office pursuant to the requirements of s. 100.203, Wis. Stat., and ch. Ins 14, Wis. Adm. Code.

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

Direct premiums and deposits for life business reported in Tables B and D includes direct premiums written, annuity, deposit, and other considerations and policyholder dividends used for renewals and paid-up additions. Direct premiums written reported in Table E excludes dividends, and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid and dividends paid or applied during the year.

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

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

### Explanation of Terms Used in Tables

The “*Wisconsin Operations*” columns report the direct premiums and losses for Wisconsin only business for 2007. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2008.

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

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

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

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

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

**TABLE A**  
**Summary of Insurers Authorized to Write Insurance in Wisconsin**  
**as of December 31, 2008**  
**Counts by Type and Domicile**

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
<b>REGULATED ENTITIES</b>			
STOCK LIFE AND HEALTH	26	400	426
MUTUAL LIFE AND HEALTH	4	27	31
FRATERNALS	8	40	48
HEALTH MAINTENANCE ORGANIZATIONS	23	0	23
OTHER HEALTH INSURERS	14	0	14
STOCK PROPERTY AND CASUALTY	78	769	847
MUTUAL PROPERTY AND CASUALTY	34	67	101
RECIPROCAL EXCHANGES	0	17	17
TOWN MUTUALS	66	0	66
<b>SUBTOTAL</b>	<b>253</b>	<b>1,320</b>	<b>1,573</b>
<b>OTHER ENTITIES SUBJECT TO LIMITED REGULATION *</b>			
CONTINUING CARE RETIREMENT COMMUNITIES	24	0	24
GIFT ANNUITIES	90	154	244
MOTOR CLUBS	0	27	27
VEHICLE PROTECTION PLANS	0	18	18
VIATICALS	0	5	5
WARRANTY PLANS	11	107	118
<b>SUBTOTAL</b>	<b>124</b>	<b>311</b>	<b>436</b>
<b>GRAND TOTAL</b>	<b>377</b>	<b>1,631</b>	<b>2,009</b>

**TABLE B**  
**2008 Summary of Wisconsin Operations of All Insurers by Type of Company**

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS *	DIRECT BENEFITS AND DIVIDENDS PAID *	
STOCK LIFE AND HEALTH	\$14,574,056,338	\$11,781,352,038	
MUTUAL LIFE AND HEALTH	1,512,288,890	1,564,481,150	
FRATERNALS	716,848,918	630,721,280	
<b>TOTALS</b>	<b>\$16,803,194,146</b>	<b>\$13,976,554,468</b>	
TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 5,260,396,223	\$ 4,690,384,407	89
OTHER HEALTH INSURERS	596,112,704	511,044,652	86
STOCK PROPERTY AND CASUALTY	4,736,573,776	2,950,915,153	62
MUTUAL PROPERTY AND CASUALTY	3,150,386,922	2,004,340,583	64
RECIPROCAL EXCHANGES	260,263,817	184,596,760	71
TOWN MUTUALS	69,420,097	43,503,641	63
<b>TOTALS</b>	<b>\$14,073,153,539</b>	<b>\$10,384,785,196</b>	<b>74</b>

\* See Notes to Tables.

**TABLE C**  
**2008 Summary of Nationwide**  
**Financial Operations of Wisconsin Insurers**

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$223,151,048,056
CAPITAL AND SURPLUS	20,959,076,185
NET PREMIUMS AND ANNUITY CONSIDERATIONS	37,804,038,891
NET BENEFITS INCURRED	36,490,344,020
NET INCOME	562,495,905
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	39,022,911,020

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 67,915,470,636
CAPITAL AND SURPLUS	20,486,941,994
NET EARNED PREMIUMS	20,399,677,089
NET LOSSES INCURRED	16,179,546,435
NET INCOME	-3,753,641,145
DIRECT PREMIUMS WRITTEN	27,598,509,882

❖ **HEALTH MAINTENANCE ORGANIZATIONS** ❖  
❖ **AND OTHER HEALTH INSURERS** ❖

ASSETS	\$ 1,749,435,868
CAPITAL AND SURPLUS	955,594,400
NET EARNED PREMIUMS	5,770,206,065
NET LOSSES INCURRED	5,030,185,428
NET INCOME	147,957,413
DIRECT PREMIUMS WRITTEN	5,880,422,739

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$292,815,954,560
CAPITAL AND SURPLUS	42,401,612,579
NET PREMIUMS AND ANNUITY CONSIDERATIONS	37,804,038,891
NET BENEFITS INCURRED	36,490,344,020
NET EARNED PREMIUMS	26,169,883,154
NET LOSSES INCURRED	21,209,731,863
NET INCOME	-3,043,187,827
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	72,501,843,641

**TABLE D**  
**2008 Summary of Wisconsin Operations**  
**of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,422,588,561
CREDIT	21,552,148
GROUP	480,121,724
INDUSTRIAL	5,529,100
<b>TOTAL</b>	<b>\$2,929,791,533</b>
ANNUITIES	\$5,776,383,824
DEPOSITS	782,525,460
OTHER	1,252,087,415

BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*
DIVIDENDS	\$ 653,401,718
DEATH BENEFITS	1,267,002,908
ANNUITY BENEFITS	1,779,402,127
ALL OTHER BENEFITS	5,365,549,270

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 9,077,177,787	\$ 7,936,887,191	87
CREDIT	39,084,120	17,779,229	45
INDIVIDUAL	3,178,109,033	2,545,063,567	80
<b>TOTAL</b>	<b>\$12,294,370,940</b>	<b>\$10,499,729,987</b>	<b>85</b>
MULTIPLE PERIL			
FARMOWNERS	\$ 112,270,097	\$ 90,221,757	80
HOMEOWNERS	863,706,276	718,862,937	83
COMMERCIAL	587,073,443	319,891,420	54
<b>TOTAL</b>	<b>\$ 1,563,049,816</b>	<b>\$ 1,128,976,114</b>	<b>72</b>
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,220,716,976	\$ 1,425,626,784	64
COMMERCIAL VEHICLES	473,959,965	245,692,428	52
<b>TOTAL</b>	<b>\$ 2,694,676,941</b>	<b>\$ 1,671,319,212</b>	<b>62</b>

\* See Notes to Tables.

**TABLE D (continued)**

<b>LINE OF INSURANCE</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES INCURRED</b>	<b>LOSS RATIO</b>
ALL OTHER LINES			
FIRE	\$ 132,594,219	\$ 82,912,533	63
MEDICAL MALPRACTICE	102,687,076	-5,274,978	-5
WORKERS COMPENSATION	1,640,340,760	1,074,607,183	66
OTHER LIABILITY	615,178,860	285,599,004	46
FIDELITY	20,505,998	7,895,235	39
SURETY	43,090,962	-2,789,501	-6
CREDIT	22,582,399	28,863,425	128
TITLE	108,148,324	6,628,734	6
MORTGAGE GUARANTY	102,420,353	119,179,871	116
ALL OTHER	827,757,721	496,955,956	60
<b>TOTAL</b>	<b>\$3,615,306,672</b>	<b>\$2,094,577,462</b>	<b>58</b>

**Table E**

**Wisconsin Market Shares  
(Business of 2008)**



Wisconsin Insurance Report Business of 2008  
Financial and Statistical Data, Table E

**ORDINARY LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	20.5	\$ 391,720,000
2	THRIVENT FINANCIAL FOR LUTHERANS	6.4	122,261,849
3	AMERICAN FAMILY LIFE INS CO	3.5	67,653,661
4	LINCOLN NATIONAL LIFE INS CO THE	2.4	46,067,845
5	JOHN HANCOCK LIFE INS CO USA	2.4	44,963,596
6	PRUDENTIAL INS CO OF AMER THE	2.2	42,810,596
7	STATE FARM LIFE & ACCIDENT ASSUR CO	2.2	42,757,953
8	PRINCIPAL LIFE INS CO	2.2	42,499,121
9	NEW YORK LIFE INS CO	2.1	39,988,751
10	AXA EQUITABLE LIFE INS CO	2.1	39,696,336
11	METROPOLITAN LIFE INS CO	2.0	37,915,797
12	AMERICAN GENERAL LIFE INS CO	1.9	36,954,139
13	AVIVA LIFE & ANNUITY CO	1.8	34,466,190
14	HARTFORD LIFE & ANNUITY INS CO	1.7	32,189,995
15	PRUCO LIFE INS CO	1.7	31,905,800
16	GENWORTH LIFE & ANNUITY INS CO	1.4	27,668,202
17	PROTECTIVE LIFE INS CO	1.4	27,459,995
18	PACIFIC LIFE INS CO	1.3	25,754,517
19	PRIMERICA LIFE INS CO	1.3	25,092,205
20	MASSACHUSETTS MUTUAL LIFE INS CO	1.3	25,088,120
<b>TOTALS FOR 20 RANKED INSURERS</b>		61.9	\$1,184,914,668
<b>TOTALS FOR 374 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,913,108,619

**CREDIT LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	21.9	\$ 4,724,088
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	15.7	3,382,874
3	MINNESOTA LIFE INS CO	12.5	2,692,099
4	AMERICAN HEALTH & LIFE INS CO	6.7	1,440,730
5	AMERICAN MODERN LIFE INS CO	6.3	1,366,927
6	HOUSEHOLD LIFE INS CO	5.9	1,265,365
7	PEKIN LIFE INS CO	5.8	1,251,964
8	AMERICAN GENERAL ASSUR CO	5.0	1,074,457
9	PROTECTIVE LIFE INS CO	4.3	928,090
10	AMERICAN BANKERS LIFE ASSUR CO OF FL	3.8	817,636
11	AMERICAN NATIONAL INS CO	3.1	677,324
12	MADISON NATIONAL LIFE INS CO INC	3.0	639,201
13	MERIT LIFE INS CO	2.5	540,693
14	TRANSAMERICA LIFE INS CO	1.5	328,423
15	CENTURION LIFE INS CO	1.3	277,198
16	AMERICAN REPUBLIC INS CO	0.5	107,664
17	CARDIF LIFE INS CO	0.4	92,836
18	ENTERPRISE LIFE INS CO	0.3	74,267
19	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.3	71,875
20	GUARANTEE TRUST LIFE INS CO	0.3	58,273
<b>TOTALS FOR 20 RANKED INSURERS</b>		101.2	\$ 21,811,984
<b>TOTALS FOR 38 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 21,552,148

Wisconsin Insurance Report Business of 2008  
Financial and Statistical Data, Table E

**GROUP LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	METROPOLITAN LIFE INS CO	15.8	\$ 75,639,625
2	MINNESOTA LIFE INS CO	14.3	68,301,430
3	HARTFORD LIFE & ACCIDENT INS CO	6.0	28,691,429
4	UNUM LIFE INS CO OF AMER	5.7	27,109,509
5	PRUDENTIAL INS CO OF AMER THE	5.5	26,231,743
6	SUN LIFE ASSUR CO OF CN	3.7	17,806,448
7	RELIASTAR LIFE INS CO	3.7	17,579,430
8	NATIONAL GUARDIAN LIFE INS CO	3.6	17,479,312
9	NEW YORK LIFE INS CO	3.0	14,341,483
10	STANDARD INS CO	2.6	12,500,121
11	LINCOLN NATIONAL LIFE INS CO THE	2.5	11,848,783
12	PRINCIPAL LIFE INS CO	2.3	11,183,963
13	LIFE INS CO OF NORTH AMER	2.3	11,086,414
14	HOMESTEADERS LIFE CO	2.3	11,052,454
15	CUNA MUTUAL INS SOCIETY	1.6	7,683,893
16	UNION SECURITY INS CO	1.6	7,547,031
17	RELIANCE STANDARD LIFE INS CO	1.6	7,438,945
18	SYMETRA LIFE INS CO	1.3	6,163,688
19	ANTHEM LIFE INS CO	1.2	5,624,874
20	UNITED OF OMAHA LIFE INS CO	1.2	5,616,779
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.6	\$ 390,927,354
<b>TOTALS FOR 176 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 478,974,503

**ANNUITIES**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	LINCOLN NATIONAL LIFE INS CO THE	5.8	\$ 334,694,594
2	PACIFIC LIFE INS CO	5.8	334,537,656
3	AXA EQUITABLE LIFE INS CO	5.5	317,984,014
4	ING USA ANNUITY & LIFE INS CO	5.0	287,998,554
5	THRIVENT FINANCIAL FOR LUTHERANS	4.2	240,556,667
6	RIVERSOURCE LIFE INS CO	4.2	238,908,511
7	JACKSON NATIONAL LIFE INS CO	3.5	203,691,790
8	ALLIANZ LIFE INS CO OF NORTH AMER	3.5	203,099,286
9	ING LIFE INS & ANNUITY CO	3.2	184,235,262
10	METLIFE INVESTORS USA INS CO	3.1	176,788,523
11	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	2.8	158,747,422
12	TEACHERS INS & ANNUITY ASSN OF AMER	2.5	142,744,249
13	NEW YORK LIFE INS & ANNUITY CORP	2.4	140,598,200
14	METROPOLITAN LIFE INS CO	2.4	137,623,844
15	TRANSAMERICA LIFE INS CO	2.3	132,786,903
16	CUNA MUTUAL INS SOCIETY	2.3	131,045,252
17	WESTERN SOUTHERN LIFE ASSUR CO	2.3	129,908,488
18	AVIVA LIFE & ANNUITY CO	1.8	102,607,531
19	AMERICAN INVESTORS LIFE INS CO	1.6	94,005,217
20	PRINCIPAL LIFE INS CO	1.6	89,958,356
<b>TOTALS FOR 20 RANKED INSURERS</b>		65.9	\$3,782,520,319
<b>TOTALS FOR 253 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$5,741,170,476

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**F I R E**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	8.1	\$ 10,872,427
2	AMERICAN SECURITY INS CO	7.7	10,374,339
3	FACTORY MUTUAL INS CO	5.8	7,852,302
4	AUTO OWNERS INS CO	5.3	7,200,311
5	LIBERTY MUTUAL FIRE INS CO	4.8	6,462,724
6	ACUITY A MUTUAL INS CO	4.4	5,883,409
7	LOCAL GOVERNMENT PROP INS FUND	3.7	4,982,920
8	ALLIANZ GLOBAL RISKS US INS CO	2.6	3,483,593
9	TRAVELERS INDEMNITY CO THE	2.3	3,152,356
10	AMERICAN GUARANTEE & LIABILITY INS CO	2.1	2,769,881
11	TRAVELERS PROPERTY CAS CO OF AMER	1.9	2,600,401
12	GERMANTOWN MUTUAL INS CO	1.6	2,127,548
13	CINCINNATI INS CO THE	1.3	1,749,820
14	AFFILIATED FM INS CO	1.3	1,740,711
15	WAUSAU STETTIN MUTUAL INS CO	1.3	1,702,300
16	EMPLOYERS MUTUAL CSLTY CO	1.1	1,527,696
17	FOREMOST INS CO	1.0	1,392,798
18	AMERICAN MODERN HOME INS CO	1.0	1,386,259
19	SENTRY INS A MUTUAL CO	1.0	1,353,270
20	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	1.0	1,325,202
<b>TOTALS FOR 20 RANKED INSURERS</b>		59.4	\$ 79,940,267
<b>TOTALS FOR 293 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 134,623,781

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

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	31.8	\$ 36,432,682
2	AMERICAN FAMILY MUTUAL INS CO	14.6	16,737,061
3	SECURA INSURANCE A MUTUAL CO	7.9	9,010,875
4	HASTINGS MUTUAL INS CO	7.5	8,591,320
5	WILSON MUTUAL INS CO	5.6	6,388,432
6	MT MORRIS MUTUAL INS CO	4.9	5,656,746
7	MCMILLAN WARNER MUTUAL INS CO	4.4	5,088,908
8	STATE FARM FIRE & CSLTY CO	4.1	4,725,179
9	AUTO OWNERS INS CO	3.6	4,163,992
10	NATIONWIDE MUTUAL INS CO	3.0	3,390,427
11	MAPLE VALLEY MUTUAL INS CO	2.2	2,482,991
12	GERMANTOWN MUTUAL INS CO	1.5	1,711,102
13	MANITOWOC MUTUAL INS CO	1.4	1,603,104
14	WISCONSIN MUTUAL INS CO	1.1	1,316,175
15	FARMINGTON MUTUAL INS CO	1.0	1,117,659
16	AMERICAN RELIABLE INS CO	0.8	967,564
17	LITTLE BLACK MUTUAL INS CO	0.8	887,202
18	INDEMNITY INS CO OF NORTH AMER	0.8	880,154
19	ELLINGTON MUTUAL INS CO	0.7	817,908
20	STARNET INS CO	0.4	484,452
<b>TOTALS FOR 20 RANKED INSURERS</b>		98.2	\$ 112,453,933
<b>TOTALS FOR 36 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 114,516,703

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

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO	24.1	\$ 213,150,029
2	STATE FARM FIRE & CSLTY CO	15.9	140,518,747
3	ACUITY A MUTUAL INS CO	3.8	33,899,333
4	WEST BEND MUTUAL INS CO	3.1	27,056,769
5	GENERAL CASUALTY CO OF WI	2.4	20,955,770
6	AUTO OWNERS INS CO	2.2	19,215,748
7	FIRE INS EXCHANGE	2.1	18,578,144
8	AUTO CLUB INS ASSOC	1.7	15,462,452
9	ALLSTATE INS CO	1.7	15,107,445
10	SECURA SUPREME INS CO	1.7	14,972,474
11	WISCONSIN MUTUAL INS CO	1.7	14,870,064
12	WILSON MUTUAL INS CO	1.7	14,867,611
13	BADGER MUTUAL INS CO	1.7	14,761,972
14	ERIE INS EXCHANGE	1.6	14,521,668
15	LIBERTY MUTUAL FIRE INS CO	1.5	13,313,319
16	SENTRY INS A MUTUAL CO	1.5	13,164,751
17	RURAL MUTUAL INS CO	1.5	12,933,587
18	ALLSTATE INDEMNITY CO	1.4	12,274,787
19	STANDARD FIRE INS CO THE	1.4	12,162,940
20	ALLSTATE PROPERTY & CSLTY INS CO	1.3	11,391,441
<b>TOTALS FOR 20 RANKED INSURERS</b>		73.8	\$ 653,179,051
<b>TOTALS FOR 161 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 885,235,936

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

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO	8.3	\$ 48,778,924
2	TRAVELERS PROPERTY CAS CO OF AMER	6.3	36,724,473
3	SOCIETY INS A MUTUAL CO	5.1	29,581,049
4	GENERAL CASUALTY CO OF WI	4.8	28,105,882
5	CINCINNATI INS CO THE	4.7	27,359,933
6	RURAL MUTUAL INS CO	3.5	20,485,106
7	ACUITY A MUTUAL INS CO	3.1	17,863,648
8	WILSON MUTUAL INS CO	2.9	16,923,883
9	STATE FARM FIRE & CSLTY CO	2.8	16,167,951
10	FEDERAL INS CO	2.7	15,923,565
11	SECURA INS A MUTUAL CO	2.5	14,815,234
12	REGENT INS CO	2.4	14,262,318
13	WEST BEND MUTUAL INS CO	2.2	12,887,809
14	OWNERS INS CO	2.1	12,392,386
15	CHURCH MUTUAL INS CO	2.1	12,044,290
16	AUTO OWNERS INS CO	1.7	9,750,549
17	CONTINENTAL WESTERN INS CO	1.5	8,733,178
18	AMCO INS CO	1.4	8,031,423
19	PHILADELPHIA INDEMNITY INS CO	1.4	7,941,349
20	FRANKENMUTH MUTUAL INS CO	1.3	7,862,274
<b>TOTALS FOR 20 RANKED INSURERS</b>		62.7	\$ 366,635,224
<b>TOTALS FOR 232 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 584,685,488

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**M E D I C A L   M A L P R A C T I C E**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	PROASSURANCE WISCONSIN INS CO	32.4	\$ 31,636,478
2	MEDICAL PROTECTIVE CO THE	16.6	16,181,521
3	MIDWEST MEDICAL INS CO	15.1	14,746,111
4	CONTINENTAL CASUALTY CO	14.4	14,104,836
5	WISCONSIN HEALTH CARE LIABILITY INS PLAN	5.7	5,604,464
6	MHA INS CO	3.6	3,519,127
7	AMERICAN CASUALTY CO OF READING PA	2.1	2,027,360
8	NCMIC INS CO	1.9	1,888,283
9	PODIATRY INS CO OF AMER A MUT CO	1.8	1,710,486
10	CINCINNATI INS CO THE	1.5	1,457,921
11	PREFERRED PROFESSIONAL INS CO	1.4	1,381,115
12	CHICAGO INS CO	0.7	638,199
13	NATIONAL UNION FIRE INS CO OF PITTSBURGH	0.6	591,038
14	ACE AMERICAN INS CO	0.5	518,120
15	AMERICAN PHYSICIANS ASSUR CORP	0.4	409,879
16	PHARMACISTS MUTUAL INS CO	0.3	304,401
17	DOCTORS CO AN INTERINS EXCHANGE THE	0.2	233,629
18	AMERICAN ALTERNATIVE INS CORP	0.2	198,565
19	ZURICH AMERICAN INS CO	0.2	181,827
20	STATE FARM FIRE & CSLTY CO	0.1	87,463
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.8	\$ 97,420,823
<b>TOTALS FOR 27 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 97,632,994

**G R O U P   A C C I D E N T   &   H E A L T H**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	UNITED HEALTHCARE INS CO	13.2	\$1,202,048,525
2	WEA INS CORP	9.4	856,531,017
3	DEAN HEALTH PLAN INC	7.8	710,888,023
4	SECURITY HEALTH PLAN OF WI INC	5.4	485,972,785
5	UNITEDHEALTHCARE OF WI INC	5.3	478,312,515
6	BLUE CROSS BLUE SHIELD OF WI	5.2	475,639,164
7	PHYSICIANS PLUS INS CORP	3.9	355,123,569
8	NETWORK HEALTH PLAN	3.9	354,876,533
9	HUMANA INS CO	3.7	339,596,951
10	COMPCARE HEALTH SERVICES INS CORP	3.6	329,497,527
11	UNITY HEALTH PLANS INS CORP	3.3	301,973,139
12	WISCONSIN PHYSICIANS SERVICE INS CORP	3.3	299,896,487
13	GROUP HEALTH COOP OF SOUTH CENTRAL WI	2.3	212,599,937
14	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.3	204,556,323
15	MANAGED HEALTH SERVICES INS CORP	1.8	161,498,869
16	GROUP HEALTH COOP OF EAU CLAIRE	1.6	144,722,200
17	PRINCIPAL LIFE INS CO	1.3	117,353,430
18	HEALTH TRADITION HEALTH PLAN	1.2	109,767,897
19	MERCYCARE HMO INC	1.2	105,515,469
20	DELTA DENTAL OF WI INC	1.1	103,922,349
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.0	\$7,350,292,709
<b>TOTALS FOR 258 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$9,072,074,031

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**C R E D I T   A C C I D E N T   &   H E A L T H**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	29.0	\$ 10,764,734
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	11.6	4,295,408
3	MINNESOTA LIFE INS CO	9.8	3,633,428
4	AMERICAN SECURITY INS CO	7.7	2,842,470
5	AMERICAN HEALTH & LIFE INS CO	6.5	2,406,746
6	AMERICAN BANKERS INS CO OF FL	6.0	2,216,984
7	PEKIN LIFE INS CO	4.1	1,516,776
8	HOUSEHOLD LIFE INS CO	4.0	1,488,520
9	PROTECTIVE LIFE INS CO	3.8	1,406,688
10	AMERICAN NATIONAL INS CO	3.0	1,109,486
11	MADISON NATIONAL LIFE INS CO INC	3.0	1,108,996
12	AMERICAN MODERN LIFE INS CO	2.3	869,025
13	AMERICAN GENERAL ASSUR CO	1.7	640,666
14	AMERICAN BANKERS LIFE ASSUR CO OF FL	1.6	604,053
15	TRANSAMERICA LIFE INS CO	1.6	581,538
16	MERIT LIFE INS CO	1.5	558,621
17	CENTRAL STATES INDEMNITY CO OF OMAHA	1.5	546,493
18	STATE FARM MUTUAL AUTOMOBILE INS CO	0.6	239,729
19	CARDIF LIFE INS CO	0.4	157,955
20	AMERICAN REPUBLIC INS CO	0.3	127,273
<b>TOTALS FOR 20 RANKED INSURERS</b>		100.0	\$ 37,115,589
<b>TOTALS FOR 44 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 37,116,376

**I N D I V I D U A L   A C C I D E N T   &   H E A L T H**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	BLUE CROSS BLUE SHIELD OF WI	17.0	\$ 536,360,804
2	HUMANA INSURANCE CO	13.0	409,393,697
3	UNITEDHEALTHCARE OF WI INC	7.0	220,391,636
4	SECURITY HEALTH PLAN OF WI INC	5.3	166,671,229
5	WISCONSIN PHYSICIANS SERVICE INS CORP	4.9	154,909,537
6	NETWORK HEALTH INS CORP	4.0	127,395,152
7	GUNDERSEN LUTHERAN HEALTH PLAN INC	3.2	100,869,881
8	DEAN HEALTH PLAN INC	3.2	100,397,244
9	PARTNERSHIP HEALTH PLAN INC	3.0	95,298,314
10	COMP CARE HEALTH SERVICES INS CORP	2.9	92,422,208
11	INDEPENDENT CARE HEALTH PLAN	2.8	86,849,204
12	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	1.9	60,463,570
13	PYRAMID LIFE INS CO THE	1.8	58,088,120
14	AETNA LIFE INS CO	1.7	53,273,079
15	FIRST HEALTH LIFE & HEALTH INS CO	1.6	49,724,588
16	AMERICAN FAMILY MUTUAL INS CO	1.4	44,288,659
17	DEAN HEALTH INS INC	1.3	40,299,550
18	BANKERS LIFE & CSLTY CO	1.3	39,872,265
19	PENNSYLVANIA LIFE INS CO	1.2	38,668,945
20	CARE WISCONSIN HEALTH PLAN INC	1.2	38,077,498
<b>TOTALS FOR 20 RANKED INSURERS</b>		79.9	\$2,513,715,180
<b>TOTALS FOR 304 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$3,146,206,453

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**WORKERS COMPENSATION**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	WEST BEND MUTUAL INS CO	5.6	\$ 91,056,742
2	UNITED WISCONSIN INS CO	5.0	80,587,326
3	ACUITY A MUTUAL INS CO	5.0	80,423,633
4	ZURICH AMERICAN INS CO	4.7	76,302,562
5	REGENT INS CO	3.6	58,263,790
6	SOCIETY INS A MUTUAL CO	3.3	52,590,986
7	NEW HAMPSHIRE INS CO	3.0	48,212,696
8	SENTRY INS A MUTUAL CO	3.0	47,958,067
9	SENTRY CASUALTY CO	2.8	45,590,251
10	TRAVELERS PROPERTY CAS CO OF AMER	2.5	39,702,221
11	ACE AMERICAN INS CO	2.4	38,373,322
12	WAUSAU UNDERWRITERS INS CO	2.1	34,498,674
13	WAUSAU BUSINESS INS CO	2.1	33,917,277
14	LIBERTY INS CORP	2.1	33,181,233
15	TRAVELERS INDEMNITY CO OF CT THE	2.0	32,965,390
16	SECURA INS A MUTUAL CO	2.0	32,042,199
17	EMPLOYERS INS CO OF WAUSAU	1.8	29,312,569
18	EMPLOYERS ASSURANCE CO	1.7	28,227,215
19	ILLINOIS NATIONAL INS CO	1.7	27,815,271
20	OLD REPUBLIC INS CO	1.4	23,445,750
<b>TOTALS FOR 20 RANKED INSURERS</b>		57.8	\$ 934,467,174
<b>TOTALS FOR 282 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,617,104,732

**OTHER LIABILITY**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	WEST BEND MUTUAL INS CO	7.5	\$ 45,478,172
2	FEDERAL INS CO	5.9	35,728,873
3	AMERICAN FAMILY MUTUAL INS CO	5.5	33,611,645
4	CONTINENTAL CASUALTY CO	3.8	23,409,981
5	NATIONAL UNION FIRE INS CO OF PITTSBURGH	3.8	23,297,410
6	ACUITY A MUTUAL INS CO	3.8	22,889,351
7	STATE FARM FIRE & CSLTY CO	2.9	17,821,875
8	CINCINNATI INS CO THE	2.8	17,288,367
9	ZURICH AMERICAN INS CO	2.8	16,985,601
10	ST PAUL FIRE & MARINE INS CO	2.5	15,039,022
11	GENERAL CASUALTY CO OF WI	2.0	12,459,823
12	TRAVELERS PROPERTY CAS CO OF AMER	2.0	11,890,117
13	ST PAUL MERCURY INS CO	1.8	10,699,554
14	ACE AMERICAN INS CO	1.4	8,542,961
15	ACE PROPERTY & CSLTY INS CO	1.2	7,481,368
16	EMPLOYERS MUTUAL CSLTY CO	1.1	6,940,500
17	VIGILANT INS CO	1.1	6,637,557
18	ILLINOIS NATIONAL INS CO	1.1	6,590,329
19	PHILADELPHIA INDEMNITY INS CO	1.0	6,364,592
20	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	6,137,463
<b>TOTALS FOR 20 RANKED INSURERS</b>		55.1	\$ 335,294,561
<b>TOTALS FOR 378 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 608,503,246

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**PRIVATE PASSENGER CARS**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	22.5	\$ 501,407,551
2	STATE FARM MUTUAL AUTOMOBILE INS CO	12.9	286,718,347
3	ACUITY A MUTUAL INS CO	4.0	88,234,500
4	PROGRESSIVE CLASSIC INS CO	3.3	73,405,311
5	AMERICAN STANDARD INS CO OF WI	2.8	62,705,162
6	PROGRESSIVE UNIVERSAL INS CO	2.7	59,186,295
7	WEST BEND MUTUAL INS CO	2.6	59,082,776
8	FARMERS INS EXCHANGE	2.1	46,285,470
9	AUTO CLUB INS ASSOC	2.0	45,467,261
10	ALLSTATE PROPERTY & CSLTY INS CO	1.8	41,256,034
11	GENERAL CASUALTY CO OF WI	1.7	38,261,684
12	PROGRESSIVE NORTHERN INS CO	1.7	37,843,228
13	ALLSTATE INS CO	1.7	36,952,226
14	ARTISAN & TRUCKERS CAS CO	1.6	36,335,778
15	WISCONSIN MUTUAL INS CO	1.5	33,900,355
16	RURAL MUTUAL INS CO	1.3	29,777,285
17	REGENT INS CO	1.3	29,130,949
18	LIBERTY MUTUAL FIRE INS CO	1.3	28,578,450
19	ERIE INS EXCHANGE	1.1	25,462,902
20	SECURA SUPREME INS CO	1.1	24,174,201
<b>TOTALS FOR 20 RANKED INSURERS</b>		71.0	\$1,584,165,765
<b>TOTALS FOR 204 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$2,230,301,165

**COMMERCIAL VEHICLES**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	8.2	\$ 38,083,212
2	WEST BEND MUTUAL INS CO	6.5	30,295,929
3	GREAT WEST CASUALTY CO	6.1	28,125,526
4	GENERAL CASUALTY CO OF WI	4.8	22,006,657
5	TRAVELERS PROPERTY CAS CO OF AMER	2.8	12,949,339
6	CINCINNATI INS CO THE	2.5	11,604,840
7	RURAL MUTUAL INS CO	2.4	10,938,243
8	NORTHLAND INS CO	2.3	10,630,081
9	SECURA INS A MUTUAL CO	2.2	10,351,133
10	REGENT INS CO	2.1	9,672,865
11	ZURICH AMERICAN INS CO	2.0	9,488,339
12	ARTISAN & TRUCKERS CAS CO	2.0	9,074,221
13	AUTO OWNERS INS CO	1.8	8,540,818
14	CONTINENTAL WESTERN INS CO	1.8	8,416,294
15	SENTRY SELECT INS CO	1.6	7,636,520
16	AMERICAN FAMILY MUTUAL INS CO	1.6	7,620,530
17	EMPLOYERS MUTUAL CASUALTY CO	1.6	7,388,130
18	FRANKENMUTH MUTUAL INS CO	1.4	6,257,695
19	SOCIETY INSURANCE A MUTUAL CO	1.3	6,114,738
20	NATIONWIDE MUTUAL INS CO	1.3	5,840,690
<b>TOTALS FOR 20 RANKED INSURERS</b>		56.4	\$ 261,035,800
<b>TOTALS FOR 304 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 463,183,025

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**F I D E L I T Y**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INS CO	25.8	\$ 5,419,139
2	NATIONAL UNION FIRE INS CO OF PITTSBURGH	10.4	2,178,350
3	CUMIS INSURANCE SOCIETY INC	9.4	1,981,099
4	TRAVELERS CASUALTY & SURETY CO OF AMER	7.6	1,605,004
5	ST PAUL FIRE & MARINE INS CO	5.5	1,165,133
6	FIDELITY & DEPOSIT CO OF MD	4.9	1,036,211
7	GREAT AMERICAN INS CO	3.3	697,821
8	ST PAUL MERCURY INS CO	2.9	618,455
9	WEST BEND MUTUAL INS CO	2.1	448,783
10	OHIO CASUALTY INS CO THE	1.9	407,876
11	HARTFORD FIRE INS CO	1.9	399,634
12	WESTERN SURETY CO	1.9	398,767
13	CINCINNATI INS CO THE	1.6	340,178
14	KANSAS BANKERS SURETY CO THE	1.5	316,145
15	CAPITOL INDEMNITY CORP	1.3	270,810
16	ACUITY A MUTUAL INS CO	1.2	259,826
17	BANC INSURE INC	1.2	253,720
18	ZURICH AMERICAN INS CO	1.1	240,078
19	GENERAL CASUALTY CO OF WI	1.0	219,470
20	EMPLOYERS MUTUAL CASUALTY CO	1.0	208,916
<b>TOTALS FOR 20 RANKED INSURERS</b>		87.7	\$ 18,465,415
<b>TOTALS FOR 113 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 21,044,698

**S U R E T Y**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	12.4	\$ 5,624,222
2	FIDELITY & DEPOSIT CO OF MD	8.4	3,794,303
3	WESTERN SURETY CO	7.9	3,580,172
4	LIBERTY MUTUAL INS CO	7.7	3,497,511
5	GRANITE RE INC	5.1	2,295,255
6	HANOVER INS CO THE	4.6	2,068,474
7	SAFECO INS CO OF AMER	4.5	2,035,063
8	CONTINENTAL CASUALTY CO	4.0	1,822,416
9	OHIO CASUALTY INS CO THE	3.9	1,779,727
10	WEST BEND MUTUAL INS CO	3.4	1,534,899
11	EVERGREEN NATIONAL INDEMNITY CO	2.5	1,108,269
12	FEDERAL INS CO	2.4	1,102,468
13	AMERICAN HOME ASSUR CO	2.2	1,000,000
14	WESTCHESTER FIRE INS CO	2.1	956,044
15	OLD REPUBLIC SURETY CO	1.9	874,329
16	MERCHANTS BONDING CO MUTUAL	1.7	782,742
17	ARCH INS CO	1.6	710,875
18	CITIZENS INS CO OF AMER	1.6	710,165
19	HARTFORD FIRE INS CO	1.6	701,288
20	CAPITOL INDEMNITY CORP	1.5	689,008
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.1	\$ 36,667,230
<b>TOTALS FOR 130 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 45,199,777

*Wisconsin Insurance Report Business of 2008  
Financial and Statistical Data, Table E*

**C R E D I T**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OLD REPUBLIC INS CO	34.4	\$ 7,953,355
2	EULER AMERICAN CREDIT INDEMNITY CO	19.4	4,486,526
3	XL SPECIALTY INS CO	9.5	2,202,075
4	VIRGINIA SURETY CO INC	6.1	1,407,174
5	ATRADIUS TRADE CREDIT INS INC	5.8	1,339,928
6	AMERICAN NATIONAL PROP & CSLTY CO	4.8	1,103,359
7	GREAT AMERICAN INS CO	4.7	1,087,025
8	FIRST COLONIAL INS CO	2.9	674,455
9	STATE NATIONAL INS CO INC	2.7	618,814
10	COFACE NORTH AMER INS CO	2.7	614,167
11	CONTINENTAL CASUALTY CO	2.2	509,583
12	WESCO INS CO	1.7	388,012
13	ARCH INS CO	0.7	171,828
14	ACE AMERICAN INS CO	0.7	153,745
15	HSBC INS CO OF DE	0.6	142,222
16	BANC INSURE INC	0.6	130,053
17	EMPLOYERS FIRE INS CO THE	0.5	104,510
18	UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.1	30,120
19	US SPECIALTY INS CO	0.1	28,000
20	ZALE INDEMNITY CO	0.0	4,508
<b>TOTALS FOR 20 RANKED INSURERS</b>		100.1	\$ 23,149,459
<b>TOTALS FOR 26 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 23,130,222

**T I T L E**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	37.6	\$ 38,541,892
2	CHICAGO TITLE INS CO	19.4	19,822,194
3	STEWART TITLE GUARANTY CO	11.9	12,194,680
4	LAWYERS TITLE INS CORP	8.7	8,869,060
5	COMMONWEALTH LAND TITLE INS CO	7.0	7,128,381
6	OLD REPUBLIC NATL TITLE INS CO	4.7	4,815,092
7	TICOR TITLE INS CO	4.5	4,649,523
8	SECURITY UNION TITLE INS CO	2.9	2,920,588
9	FIDELITY NATIONAL TITLE INS CO	1.5	1,562,664
10	TITLE INS CO OF OR	0.9	933,283
11	TICOR TITLE INS CO OF FL	0.3	354,318
12	UNITED GENERAL TITLE INS CO	0.3	309,620
13	ATTORNEYS TITLE GUARANTY FUND INC	0.3	259,732
14	CENSTAR TITLE INS CO	0.0	9,344
15	AMERICAN GUARANTY TITLE INS CO	0.0	550
<b>TOTALS FOR 15 RANKED INSURERS</b>		100.0	\$ 102,370,921
<b>TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 102,370,921

*Wisconsin Insurance Report Business of 2008  
Financial and Statistical Data, Table E*

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**M O R T G A G E   G U A R A N T Y**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	MORTGAGE GUARANTY INS CORP	38.8	\$ 39,917,112
2	GENWORTH MORTGAGE INS CORP	15.6	16,018,746
3	UNITED GUARANTY RESIDENTIAL INS CO	12.2	12,567,130
4	PMI MORTGAGE INS CO	9.1	9,360,129
5	RADIAN GUARANTY INC	8.4	8,601,994
6	CMG MORTGAGE INS CO	8.3	8,504,482
7	REPUBLIC MORTGAGE INS CO	6.5	6,651,895
8	TRIAD GUARANTY INS CORP	0.6	631,695
9	MGIC CREDIT ASSUR CORP	0.4	387,637
10	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.1	118,366
11	CMG MORTGAGE ASSUR CO	0.1	78,637
12	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.1	57,082
13	MGIC INDEMNITY CORP	0.0	1,537
14	VEREX ASSURANCE INC	0.0	1,018
<b>TOTALS FOR 14 RANKED INSURERS</b>		<b>100.0</b>	<b>\$ 102,897,460</b>
<b>TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$ 102,897,460</b>



**Table F**

**2008 Financial Data  
of  
Property and Casualty Insurers**

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



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
21ST CENTURY CAS CO	11,420	11,246	91	0	0	0	0	0	0	0
21ST CENTURY INS CO	1,232,193	746,575	38,860	397,514	262,189	80	34	836	933	112
ACA FINANCIAL GUARANTY CORP	441,209	101,286	-268,955	26,098	250,932	999	0	77	0	0
ACCEPTANCE CASUALTY INS CO	39,340	26,658	-1,716	7,801	3,865	67	33	26	-19	0
ACCEPTANCE INS CO	35,337	-15,927	-12,056	0	-2,477	0	0	0	-4	0
ACCIDENT FUND GENERAL INS CO	108,941	31,906	2,196	33,919	19,858	70	22	-1	8	0
ACCIDENT FUND INS CO OF AMER	1,988,927	577,273	-58,781	678,746	397,157	70	23	19,075	15,472	81
ACCIDENT FUND NATL INS CO	195,763	52,435	3,878	50,879	29,787	70	20	100	65	65
ACCREDITED SURETY & CSLTY CO INC	28,331	20,466	2,011	10,660	234	8	80	5	0	0
ACE AMERICAN INS CO	8,051,109	1,789,640	204,612	1,150,261	560,981	62	22	80,010	37,102	46
ACE FIRE UNDERWRITERS INS CO	91,544	61,303	2,821	6,251	3,049	62	22	1,177	968	82
ACE INDEMNITY INS CO	33,931	15,621	1,532	6,251	3,049	62	22	9	-479	0
ACE PROPERTY & CSLTY INS CO	5,785,088	1,470,162	78,260	1,094,001	533,541	62	22	32,587	28,614	88
ACIG INS CO	279,463	58,767	1,309	74,869	39,063	66	28	125	85	69
ACSTAR INS CO	84,855	30,841	3,736	7,591	15	4	54	22	4	16
ACUITY A MUTUAL INS CO	1,823,928	617,359	37,884	745,710	437,705	70	29	309,057	175,180	57
ADDISON INS CO	79,906	29,107	122	23,279	15,704	85	29	3,570	2,730	76
ADMIRAL INDEMNITY CO	79,459	30,049	-202	13,301	5,969	63	16	0	0	0
ADVANTA INS CO	17,627	17,072	6,802	4,778	13	0	24	0	0	0
ADVANTAGE WORKERS COMPENSATION INS CO	116,273	59,534	2,716	37,341	21,561	68	32	0	0	0
AEGIS SECURITY INS CO	68,863	37,463	2,887	46,555	17,993	48	47	107	83	77
AETNA INS CO OF CT	18,195	17,596	168	369	-188	0	116	60	41	69
AFFILIATED FM INS CO	1,470,532	695,535	32,903	324,329	233,782	78	20	5,770	803	14
AFFIRMATIVE INS CO	439,066	150,973	-2,167	367,865	231,068	75	32	0	-4	0
AGRI GENERAL INS CO	1,007,540	518,211	83,044	947,128	783,540	83	3	9,210	8,683	94
AIG ADVANTAGE INS CO	105,186	20,234	-2,270	70,150	46,269	80	28	3,257	2,812	86
AIG CASUALTY CO	4,125,709	1,456,663	170,894	955,932	645,766	78	25	1,277	787	62
AIG CENTENNIAL INS CO	815,539	304,909	-15,176	420,898	277,613	80	28	3,905	2,732	70
AIG INDEMNITY INS CO	83,511	26,436	-1,721	46,766	30,846	80	28	126	271	215
AIG NATIONAL INS CO INC	73,991	17,356	-1,303	46,766	30,846	80	28	13,111	11,725	89
AIG PREMIER INS CO	513,298	143,772	-9,154	303,982	200,498	80	28	22	-13	0
AIU INS CO	3,156,750	725,685	-104,677	988,307	572,134	68	37	1,910	931	49
ALAMANCE INS CO	420,983	269,705	16,802	52,059	21,990	56	37	0	0	0
ALEA NORTH AMER INS CO	326,900	136,618	1,869	694	1,402	367	999	0	-102	0
ALL AMERICA INS CO	243,792	101,074	-589	87,026	56,768	79	32	0	0	0
ALLEGHENY CASUALTY CO	22,764	17,380	1,309	33,613	84	0	97	57	9	15
ALLIANZ GLOBAL RISKS US INS CO	4,846,432	3,721,374	142,609	309,254	107,529	53	16	9,762	2,043	21
ALLIED PROPERTY & CSLTY INS CO	248,318	57,873	2,079	0	0	0	0	942	759	81
ALLIED WORLD REINS CO	684,768	592,042	-21,630	4,188	1,690	34	39	-8	-33	405
ALLMERICA FINANCIAL ALLIANCE INS CO	16,680	16,679	675	0	0	0	0	3	0	12
ALLMERICA FINANCIAL BENEFIT INS CO	16,194	16,187	631	0	0	0	0	5,064	3,076	61

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ALLSTATE FIRE & CSLTY INS CO	59,111	57,308	737	0	0	0	0	0	0	0
ALLSTATE INDEMNITY CO	154,838	147,020	3,344	0	0	0	0	20,096	14,889	74
ALLSTATE INS CO	39,944,580	13,021,075	686,870	24,765,742	15,318,289	74	25	60,801	26,266	43
ALLSTATE PROPERTY & CSLTY INS CO	161,545	155,261	2,313	0	0	0	0	50,851	31,552	62
ALPHA PROPERTY & CSLTY INS CO	35,740	13,625	622	0	0	0	0	3,298	2,694	82
AMBAC ASSURANCE CORP	10,781,056	1,554,448	-4,034,666	1,078,222	1,584,280	151	29	10,656	0	0
AMCO INS CO	2,061,884	416,529	16,613	0	0	0	0	33,594	25,376	76
AMERICAN AGRI BUSINESS INS CO	573,266	16,148	3,478	532	523	98	0	11,567	11,303	98
AMERICAN AGRICULTURAL INS CO	1,188,211	505,145	2,241	388,463	329,802	87	24	0	0	0
AMERICAN ALTERNATIVE INS CORP	461,831	145,744	20,360	51,568	26,454	71	0	9,495	-22,191	0
AMERICAN AMBASSADOR CSLTY CO	9,520	8,215	191	0	0	0	0	0	0	0
AMERICAN AUTOMOBILE INS CO	468,297	212,576	13,626	122,308	79,914	75	28	3,883	7,447	192
AMERICAN BANKERS INS CO OF FL	1,270,172	449,864	59,180	833,214	338,532	44	50	25,876	17,228	67
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	44,100	23,947	-391	129	1,082	999	550	0	0	0
AMERICAN CASUALTY CO OF READING PA	115,389	114,453	10,014	0	0	0	0	4,976	8,641	174
AMERICAN CENTENNIAL INS CO	28,998	18,450	-239	0	-332	999	999	0	0	0
AMERICAN COMMERCE INS CO	346,613	139,373	1,205	143,249	80,649	68	29	70	-1	0
AMERICAN COMPENSATION INS CO	89,668	46,541	3,204	19,864	10,471	74	34	1,028	-672	0
AMERICAN CONTRACTORS INDEMNITY CO	245,373	67,603	18,456	87,419	13,404	24	56	306	52	17
AMERICAN COUNTRY INS CO	51,068	12,089	-10,938	9,598	5,358	148	109	838	508	61
AMERICAN ECONOMY INS CO	1,438,460	309,149	62,229	774,160	429,776	67	31	974	617	63
AMERICAN EMPIRE INS CO	45,761	23,637	4,749	7,057	591	15	22	0	0	0
AMERICAN EQUITY SPECIALTY INS CO	78,943	30,208	3,530	18,038	8,709	61	31	845	438	52
AMERICAN FAMILY HOME INS CO	451,927	130,212	1,067	214,253	99,661	53	48	705	1,336	189
AMERICAN FAMILY MUTUAL INS CO	10,609,145	3,199,212	-550,895	5,816,621	4,420,961	88	25	881,946	616,690	70
AMERICAN FARMERS & RANCHERS INS CO	21,131	11,343	5,000	2,815	-4,392	0	0	11	-65	0
AMERICAN FEDERATION INS CO	19,874	15,407	347	0	0	0	0	140	172	123
AMERICAN FIRE & CSLTY CO	157,231	35,777	-39	59,813	31,323	63	24	2,225	1,408	63
AMERICAN FUJI FIRE & MARINE INS CO	105,078	82,519	771	18	235	999	0	0	0	0
AMERICAN GENERAL INDEMNITY CO	9,878	7,290	607	497	-940	0	91	9	-600	0
AMERICAN GENERAL PROP INS CO	56,862	40,525	-30	20	1,320	999	0	0	0	0
AMERICAN GUARANTEE & LIABILITY INS CO	215,450	156,295	-1,142	0	0	0	0	16,879	946	6
AMERICAN GUARANTY TITLE INS CO	14,517	11,764	188	3,335	27	1	96	1	0	0
AMERICAN HARDWARE MUTUAL INS CO	333,589	102,337	-4,887	115,280	68,676	73	34	1,897	1,126	59
AMERICAN HEALTHCARE INDEMNITY CO	124,740	44,222	4,116	33,204	13,701	72	21	0	0	0
AMERICAN HOME ASSUR CO	25,392,496	5,413,171	361,165	7,393,221	4,800,023	75	27	22,054	7,758	35
AMERICAN INS CO THE	1,449,214	394,519	34,543	562,616	367,606	75	27	3,067	1,342	44
AMERICAN INTERNATIONAL INS CO	1,726,157	373,703	3,768	537,814	354,727	80	28	818	245	30
AMERICAN INTERNATIONAL SOUTH INS CO	38,420	38,284	1,454	0	0	0	0	114	-40	0
AMERICAN INTERSTATE INS CO	903,397	276,338	25,881	232,358	119,916	61	19	10,351	5,296	51

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AMERICAN MANUFACTURERS MUTUAL INS CO	11,327	11,111	230	0	0	0	0	-4	453	0
AMERICAN MERCHANTS CAS CO	59,074	57,015	1,277	147	188	184	211	0	0	0
AMERICAN MERCURY INS CO	335,275	107,331	-14,546	206,373	145,145	83	30	398	255	64
AMERICAN MODERN HOME INS CO	908,788	272,680	7,436	376,927	175,413	53	48	5,712	2,735	48
AMERICAN MODERN SELECT INS CO	104,027	22,881	2,448	39,677	18,456	53	48	149	204	137
AMERICAN MOTORISTS INS CO	19,249	18,768	980	0	0	0	0	14	9,269	999
AMERICAN NATIONAL GENERAL INS CO	99,258	69,037	288	21,785	13,755	70	36	173	137	79
AMERICAN NATIONAL PROP & CAS CO	1,107,185	386,240	-55,477	578,833	453,823	91	26	5,575	3,867	69
AMERICAN PHYSICIANS ASSUR CORP	815,030	194,298	47,987	126,262	24,253	52	24	425	-607	0
AMERICAN RELIABLE INS CO	321,192	99,856	-1,731	174,550	95,414	61	45	1,595	1,043	65
AMERICAN ROAD INS CO THE	590,368	271,067	41,992	134,562	89,687	71	10	1,110	309	28
AMERICAN SAFETY CSLTY INS CO	191,102	73,190	2,995	18,408	1,154	50	69	49	44	91
AMERICAN SECURITY INS CO	1,881,122	785,343	297,668	1,368,220	350,999	29	35	15,163	3,778	25
AMERICAN SELECT INS CO	167,869	53,111	-400	82,377	47,720	67	33	0	-5	0
AMERICAN SENTINEL INS CO	21,450	11,158	1,190	15,518	6,008	48	46	0	0	0
AMERICAN SOUTHERN HOME INS CO	94,079	24,817	316	31,741	14,765	53	48	0	0	0
AMERICAN SOUTHERN INS CO	95,852	36,439	3,770	36,258	11,707	46	47	176	76	43
AMERICAN STANDARD INS CO OF WI	356,834	262,868	11,282	0	0	0	0	66,753	41,111	62
AMERICAN STATES INS CO	2,077,124	541,249	95,921	1,050,646	583,268	67	31	1,319	-6	0
AMERICAN STATES PREFERRED INS CO	211,346	49,010	10,218	110,594	61,397	67	31	0	-1	0
AMERICAN STERLING INS CO	21,797	11,884	770	21,874	12,027	61	43	0	0	0
AMERICAN SUMMIT INS CO	37,531	24,135	1,868	20,984	11,273	61	31	3	35	999
AMERICAN WEST INS CO	8,738	8,319	102	3,703	2,915	86	20	0	0	0
AMERICAN ZURICH INS CO	188,049	166,508	7,988	0	0	0	0	5,679	8,305	146
AMERIN GUARANTY CORP	119,355	19,583	-39,694	11,473	134,762	999	22	0	0	0
AMERIPRISE INS CO	47,496	47,226	1,618	0	0	0	0	0	0	0
AMERISURE INS CO	622,385	177,263	11,679	167,731	80,668	65	34	532	258	49
AMERISURE MUTUAL INS CO	1,658,952	512,076	4,849	391,372	188,225	65	34	1,374	862	63
AMERITRUST INS CORP	77,519	19,177	2,671	29,042	13,812	62	29	75	41	55
AMEX ASSURANCE CO	283,384	220,224	102,788	269,186	77,280	31	17	1,371	-65	0
AMGUARD INS CO	269,061	58,484	335	70,084	31,115	53	30	0	0	0
AMICA MUTUAL INS CO	3,582,232	1,909,601	112,656	1,318,366	732,468	67	24	6,100	4,720	77
ANSUR AMERICA INS CO	59,291	29,823	-385	5,726	4,979	98	35	35	3	9
ANTHEM INS COS INC	2,204,027	472,175	318,439	4,909,696	4,266,821	88	4	23,190	22,000	95
ARAG INS CO	48,815	33,833	6,005	53,700	27,177	53	31	196	99	50
ARCH INDEMNITY INS CO	21,623	21,482	528	0	0	0	0	1	-3	0
ARCH INS CO	1,563,183	577,011	22,275	306,649	176,750	75	24	13,053	8,212	63
ARGONAUT GREAT CENTRAL INS CO	141,865	79,234	1,066	0	0	0	0	1,968	1,804	92
ARGONAUT INS CO	1,385,285	288,718	20,279	244,688	119,380	72	34	427	271	63
ARGONAUT MIDWEST INS CO	74,785	49,198	1,707	0	0	0	0	505	280	55
ARMED FORCES INS EXCHANGE	134,249	61,344	-3,888	60,510	35,504	68	35	172	144	84

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ARWOOD INDEMNITY CO	2,510,706	331,460	-101,319	-850	135,753	0	0	-103	2,956	0
ARTISAN & TRUCKERS CAS CO	75,409	22,070	-596	11,644	7,233	74	20	26,745	18,202	68
ASSOCIATED INDEMNITY CORP	178,763	75,746	3,782	48,923	31,966	75	29	491	1,268	258
ASSURANCE COMPANY OF AMER	30,830	18,682	-52	0	0	0	0	2,635	1,437	55
ASSURED GUARANTY CORP	1,803,146	378,133	27,716	161,443	141,671	90	11	34	0	0
ATHENA ASSURANCE CO	196,695	58,926	8,870	52,309	25,256	61	31	5	-81	0
ATLANTA INTERNATIONAL INS CO	36,016	16,532	595	11	-1,263	0	999	0	-819	0
ATLANTIC MUTUAL INS CO	287,225	25,726	-2,638	-906	-5,177	0	999	5	-1,993	0
ATLANTIC SPECIALTY INS CO	66,158	49,987	2,104	9,943	4,902	60	36	-23	-50	217
ATRADIUS TRADE CREDIT INS INC	115,776	51,248	1,504	20,651	9,875	51	50	1,109	44	4
ATTORNEYS TITLE GUARANTY FUND INC	25,038	7,846	-416	8,681	1,770	20	175	247	109	44
AUSTIN MUTUAL INS CO	144,940	60,443	-1,243	82,689	51,472	74	34	12,995	8,087	62
AUTO CLUB GROUP INS CO	185,583	85,300	548	66,737	45,985	78	32	0	0	0
AUTO CLUB INS ASSOC	2,990,788	1,375,523	-83,288	1,201,411	827,778	78	32	60,283	45,704	76
AUTO OWNERS INS CO	9,051,962	5,180,675	209,093	2,265,472	1,506,613	73	27	79,907	64,154	80
AUTOMOBILE INS CO OF HARTFORD CT	954,984	284,162	61,990	247,117	119,313	61	31	4,903	2,850	58
AVEMCO INS CO	119,303	69,797	7,908	44,090	19,652	54	24	1,121	341	30
AVOMARK INS CO	11,245	10,882	406	0	0	0	0	0	0	0
AXA ART INS CORP	56,629	34,409	7,172	24,473	6,063	30	62	95	0	0
AXA INS CO	183,323	97,875	-5,215	9,282	1,736	41	56	894	284	32
AXA RE PROP & CSLTY INS CO	39,799	26,968	-1,531	0	0	0	0	0	0	0
AXIS INS CO	674,884	414,185	13,795	71,685	48,602	80	22	2,068	4,874	236
AXIS REINSURANCE CO	1,862,490	519,666	-62,595	368,219	246,850	76	28	974	100	10
BADGER MUTUAL INS CO	167,345	65,581	-3,552	88,914	60,477	78	33	43,319	33,174	77
BALBOA INS CO	2,581,547	1,255,055	392,520	1,484,350	527,363	41	24	7,090	5,136	72
BANC INSURE INC	97,802	28,961	-7,542	46,307	33,341	80	49	1,635	204	12
BANKERS STANDARD INS CO	315,447	123,148	13,230	65,640	32,012	62	22	52	-321	0
BAR PLAN MUT INS CO THE	60,053	23,251	1,694	13,348	2,660	66	37	0	0	0
BCS INS CO	221,788	140,557	6,904	111,972	66,467	63	34	3,449	1,360	39
BEAZLEY INS CO INC	199,302	111,544	718	34,034	20,362	78	25	1,760	588	33
BENCHMARK INS CO	82,511	40,398	1,874	11,868	4,313	53	37	1,036	490	47
BERKLEY INS CO	6,846,450	2,036,629	264,618	1,354,080	743,785	66	31	0	0	0
BERKLEY REGIONAL INS CO	2,665,456	610,301	19,554	1,307,123	692,423	65	32	165	-145	0
BERKSHIRE HATHAWAY ASSUR CORP	1,584,618	966,605	-23,724	6,321	0	0	6	0	0	0
BITUMINOUS CASUALTY CORP	741,843	237,423	-20,493	220,401	109,762	67	28	1,295	1,215	94
BITUMINOUS FIRE & MARINE INS CO	464,001	104,626	1,039	139,432	75,632	64	35	1,466	1,848	126
BLUE RIDGE IND CO	46,139	13,185	2,908	21,003	8,617	52	34	0	0	0
BLUE RIDGE INS CO	142,319	43,440	9,381	63,014	25,853	52	34	0	-1	0
BOND SAFEGUARD INS CO	63,477	18,711	3,762	29,691	14,508	55	28	137	-2	0
BRISTOL WEST INS CO	178,953	34,780	4,441	21,274	15,954	83	12	11,929	8,760	73
BROTHERHOOD MUTUAL INS CO	312,428	130,680	8,101	157,456	82,546	61	32	439	137	31

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
BUCKEYE STATE MUTUAL INS CO	57,240	17,511	-5,350	41,795	34,713	90	35	0	-2	0
BUILDERS MUTUAL INS CO	487,731	195,367	21,773	125,882	43,993	46	35	0	-65	0
CALIFORNIA CASUALTY & FIRE INS CO	53,873	27,238	1,027	22,416	13,168	76	26	0	0	0
CALIFORNIA CASUALTY GENL INS CO OF OR	93,241	32,583	1,080	26,899	15,802	76	26	0	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	533,548	304,684	2,983	156,912	92,178	76	26	0	0	0
CALIFORNIA CASUALTY INS CO	116,426	87,109	1,264	17,933	10,535	76	26	0	0	0
CALIFORNIA INS CO	277,347	129,432	13,326	86,077	31,390	50	26	0	0	0
CAMDEN FIRE INS ASSN THE	67,087	64,383	-1,565	0	0	0	0	0	0	0
CAMICO MUTUAL INS CO	168,544	35,116	-13,029	49,332	26,283	103	35	421	256	61
CANAL INS CO	1,043,988	465,089	41,500	299,798	194,461	77	31	1,703	1,503	88
CAPITAL MARKETS ASSURNC CORP	126,246	124,758	5,186	0	0	0	0	0	0	0
CAPITOL INDEMNITY CORP	405,547	169,809	-13,198	130,816	47,289	48	44	14,695	3,924	27
CAPITOL SPECIALTY INS CORP	75,657	27,496	-4,197	28,032	10,447	49	44	2,240	249	11
CAROLINA CASUALTY INS CO	797,379	210,586	-3,307	333,213	215,154	74	27	3,620	1,742	48
CATERPILLAR INS CO	323,578	108,899	12,916	69,626	41,591	61	10	2,157	1,698	79
CATLIN INS CO INC	68,507	55,358	172	3,621	1,829	62	44	39	0	0
CENSTAR TITLE INS CO	15,317	14,718	-489	7,035	397	6	106	18	0	0
CENTENNIAL INS CO	99,490	12,283	-1,426	-302	-1,726	0	999	1	19	999
CENTRAL MUTUAL INS CO	1,244,621	483,087	-21,199	456,889	298,030	79	32	0	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	222,710	192,460	13,382	48,585	6,752	16	81	2,156	293	14
CENTRE INS CO	266,165	51,060	2,061	169	-1,869	0	999	0	-47	0
CENTURION CASUALTY CO	383,491	363,823	33,027	37,063	4,093	11	9	51	-9	0
CENTURY INDEMNITY CO	1,111,084	25,000	-83,473	5	-35,764	999	999	0	27,886	0
CENTURY NATIONAL INS CO	503,493	223,524	23,498	154,664	49,860	42	35	2	10	560
CENTURY SURETY CO	489,790	122,941	-5,081	173,167	68,570	65	37	427	-195	0
CHARTER OAK FIRE INS CO THE	865,457	221,954	39,575	229,079	110,604	61	31	11,166	5,262	47
CHEROKEE INS CO	212,650	68,216	39	135,467	82,403	73	9	401	1,808	451
CHICAGO INS CO	301,156	144,772	6,194	73,385	47,949	75	28	756	-88	0
CHICAGO TITLE INS CO	1,322,540	338,671	155,368	1,406,625	148,066	11	111	23,216	1,180	5
CHUBB INDEMNITY INS CO	255,180	72,492	9,005	44,678	20,984	61	29	8,045	5,351	67
CHUBB NATIONAL INS CO	201,358	72,317	8,837	44,678	20,984	61	29	163	380	232
CHURCH INS CO THE	47,495	17,545	-1,721	1,202	4,775	406	0	0	0	0
CHURCH MUTUAL INS CO	1,142,234	349,448	-2,966	470,418	345,961	83	21	20,457	12,880	63
CIFG ASSURANCE NORTH AMER INC	306,036	-2,618,757	-409,665	22,373	400,444	999	474	2,431	0	0
CIM INS CORP	17,754	15,567	433	0	0	0	0	0	0	0
CINCINNATI CASUALTY CO THE	297,501	262,683	15,745	0	0	0	0	5,401	2,980	55
CINCINNATI INDEMNITY CO THE	75,625	65,534	2,496	0	0	0	0	1,678	982	59
CINCINNATI INS CO THE	8,636,087	3,360,298	194,311	3,008,322	1,732,175	68	32	103,536	56,746	55
CITIES & VILLAGES MUTUAL INS CO	36,023	21,718	829	10,461	3,742	60	19	10,461	3,742	36
CITIZENS INS CO OF AMER	1,528,009	638,287	72,345	690,499	380,995	64	28	6,432	2,287	36
CLARENDON NATIONAL INS CO	791,752	341,326	-122,430	-8,068	-3,084	0	0	2,715	5,177	191

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
CLEARWATER INS CO	1,283,450	635,532	3,021	39,198	94,385	276	15	55	30	54
CLEARWATER SELECT INS CO	103,233	91,245	6,501	951	-1,315	0	36	0	0	0
CLERMONT INS CO	24,475	23,648	725	0	0	0	0	0	0	0
CMG MORTGAGE ASSUR CO	9,285	7,703	403	505	234	52	110	79	-98	0
CMG MORTGAGE INS CO	385,552	86,505	10,645	83,204	62,648	76	24	8,327	4,955	59
CMG MORTGAGE REINS CO	37,320	6,326	-64	12,432	10,589	85	24	0	0	0
COFACE NORTH AMER INS CO	101,986	49,237	-942	36,807	20,985	58	52	175	33	19
COLISEUM REINSURANCE CO	618,870	430,470	-4,560	-362	-10,317	999	0	0	0	0
COLOGNE REINSURANCE CO OF AMER	109,621	39,763	-552	-305	2,189	0	0	0	0	0
COLONIAL AMERICAN CAS & SURETY CO	28,298	23,203	1,224	0	0	0	0	392	2	1
COLONIAL SURETY CO	32,671	12,609	2,202	8,692	1,815	38	35	7	3	44
COLORADO CASUALTY INS CO	21,570	19,595	1,478	0	0	0	0	0	0	0
COMMERCE & INDUSTRY INS CO	8,665,878	2,677,984	67,977	2,103,051	1,430,304	79	25	13,715	19,518	142
COMMERCIAL CASUALTY INS CO	182,159	66,590	2,626	1	1,809	999	999	0	0	0
COMMERCIAL LOAN INS CORP	12,133	11,647	596	44	0	0	308	0	0	0
COMMONWEALTH LAND TITLE INS CO	610,012	170,395	-117,599	833,399	110,012	13	109	7,590	974	13
COMMUNITY INS CORP	19,657	6,429	69	5,946	2,946	88	33	7,159	3,099	43
COMPANION COMMERCIAL INS CO	14,022	8,640	243	0	0	0	0	0	0	0
COMPANION PROPERTY & CSLTY INS CO	506,569	179,487	9,934	143,613	66,518	61	40	1,046	866	83
COMPASS INS CO	13,230	11,605	591	0	1,548	0	0	0	191	0
COMPUTER INS CO	43,865	41,560	3,184	5,511	-66	2	21	16	0	0
CONSOLIDATED INS CO	28,004	22,217	1,055	0	0	0	0	320	-350	0
CONSTITUTION INS CO	42,737	12,161	435	0	0	0	0	0	0	0
CONTINENTAL CASUALTY CO	38,649,524	7,818,964	459,462	5,548,450	3,881,364	87	29	71,279	33,743	47
CONTINENTAL DIVIDE INS CO	10,533	7,460	-124	0	0	0	0	0	0	0
CONTINENTAL INDEMNITY CO	47,877	20,819	1,940	15,550	5,912	52	26	412	142	35
CONTINENTAL INS CO THE	3,747,590	1,509,310	95,532	0	1,507	0	33	20,195	30,611	152
CONTINENTAL WESTERN INS CO	256,554	87,527	1,582	0	0	0	0	25,050	17,684	71
CONTRACTORS BONDING & INS CO	213,948	98,109	15,797	75,793	14,734	28	55	8	-6	0
COOPERATIVE MUTUAL INS CO	25,373	7,614	57	14,070	8,937	72	26	2,398	1,130	47
CORNHUSKER CASUALTY CO	775,955	610,686	28,559	105,836	55,846	59	33	495	-19	0
COUNTRY CASUALTY INS CO	76,043	60,769	1,405	0	0	0	0	501	203	41
COUNTRY MUTUAL INS CO	3,378,367	1,416,227	8,583	1,803,801	1,214,557	75	30	16,211	10,794	67
COUNTRY PREFERRED INS CO	94,365	16,503	966	0	0	0	0	7,403	5,331	72
COURTESY INS CO	420,598	128,299	8,805	102,028	57,853	60	20	1,158	695	60
CRUM & FORSTER INDEMNITY CO	45,110	12,903	286	8,804	4,824	78	34	-5	-22	448
CUMIS INS SOCIETY INC	1,323,508	448,760	30,459	865,788	512,329	65	33	11,918	6,619	56
DAIMLERCHRYSLER INS CO	223,296	104,722	25,475	121,535	64,475	59	22	583	1,096	188
DAIRYLAND INS CO	1,213,138	471,889	44,016	321,881	198,703	75	29	9,528	4,495	47
DAKOTA TRUCK UNDERWRITERS	78,925	21,002	634	31,716	19,972	76	27	205	84	41
DALLAS NATIONAL INS CO	258,282	84,546	7,506	81,089	29,548	56	36	29	9	31

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
DARWIN NATIONAL ASSUR CO	690,460	255,498	36,483	207,012	46,338	40	40	1,436	421	29
DEALERS ASSURANCE CO	59,210	32,650	5,270	11,214	1,899	19	82	226	169	75
DEERBROOK INS CO	21,919	21,778	797	0	0	0	0	387	-29	0
DEERFIELD INS CO	54,315	39,227	-1,286	1,531	1,652	162	71	44	6	13
DELOS INS CO	539,667	200,468	-669	224,791	115,786	65	29	2,620	1,089	42
DENTISTS INS CO THE	216,421	128,073	7,609	37,269	10,944	61	28	0	0	0
DEPOSITORS INS CO	104,550	32,254	1,246	0	0	0	0	9,534	6,385	67
DEVELOPERS SURETY & INDEMNITY CO	128,061	71,346	8,215	57,275	5,594	13	66	153	2	1
DIAMOND INS CO	52,683	4,611	-9,892	21,428	20,756	117	23	1,530	1,235	81
DIAMOND STATE INS CO	165,060	112,784	1,415	9,378	6,174	101	37	520	336	65
DIRECT NATIONAL INS CO	20,085	6,883	403	13,136	9,971	84	18	0	0	0
DISCOVER PROPERTY & CSLTY INS CO	145,540	51,301	5,058	25,253	12,193	61	31	13,054	-6,476	0
DISTRICTS MUTUAL INS	13,127	7,006	956	3,248	1,132	64	20	4,918	1,132	23
DOCTORS CO AN INTERINS EXCHANGE THE	2,011,895	785,696	72,691	499,926	127,805	48	20	222	188	85
DONEGAL MUTUAL INS CO	304,493	158,042	4,147	65,015	38,412	72	35	0	0	0
DORINCO REINSURANCE CO	1,610,541	531,720	76,421	183,505	80,880	59	16	0	0	0
EASTERN ALLIANCE INS CO	126,774	41,665	4,643	50,480	23,513	55	23	0	0	0
EASTGUARD INS CO	92,427	19,916	2,513	20,017	8,952	54	30	0	0	0
ECONOMY FIRE & CSLTY CO	378,747	362,761	16,543	0	0	0	0	0	-87	0
ECONOMY PREFERRED INS CO	8,571	8,553	329	0	0	0	0	0	-90	0
ECONOMY PREMIER ASSUR CO	35,296	35,296	1,226	0	0	0	0	10,780	6,144	57
ELECTRIC INS CO	1,250,576	350,043	14,303	425,269	295,232	87	17	11,998	5,790	48
ELLINGTON MUTUAL INS CO	5,451	3,785	97	1,456	746	61	46	2,123	1,566	74
EMC PROPERTY & CAS CO	126,940	58,356	1,019	36,820	22,449	74	33	2,072	1,598	77
EMCASCO INS CO	356,182	91,298	-346	142,019	86,589	74	33	18,568	12,460	67
EMPIRE FIRE & MARINE INS CO	202,723	55,101	2,749	0	0	0	0	9,001	1,618	18
EMPLOYERS ASSURANCE CO	453,695	95,382	-510	67,146	33,480	59	52	28,207	14,568	52
EMPLOYERS FIRE INS CO THE	92,956	53,109	-1,599	24,858	12,254	60	36	745	724	97
EMPLOYERS INS CO OF WAUSAU	3,719,919	949,450	96,086	1,111,056	752,888	84	23	37,283	29,130	78
EMPLOYERS MUTUAL CSLTY CO	1,994,713	723,758	-45,863	656,908	407,386	75	33	40,390	22,616	56
EMPLOYERS PREFERRED INS CO	448,889	177,356	12,089	105,854	53,063	59	62	836	899	108
ENCOMPASS INDEMNITY CO	23,322	22,319	616	0	22	0	0	3,142	1,885	60
ENCOMPASS INS CO OF AMER	23,071	21,588	802	0	0	0	0	2,891	2,423	84
ENDURANCE AMERICAN INS CO	167,776	152,659	-6,380	598	485	231	999	482	312	65
ERIE INS CO	610,349	209,527	-10,023	188,701	106,005	66	27	2,364	1,109	47
ERIE INS CO OF NY	57,236	19,930	1,240	18,870	10,590	66	27	142	178	125
ERIE INS EXCHANGE	9,148,629	4,045,990	-363,393	3,566,450	2,003,489	66	27	48,710	30,990	64
ERIE INS PROP & CSLTY CO	62,092	9,855	240	0	0	0	0	580	825	142
ESSENTIA INS CO	52,582	38,954	-1,545	4,437	1,973	81	40	1,190	446	37
ESURANCE INS CO	438,580	124,687	-5,502	126,259	79,030	76	40	7,809	5,835	75
ESURANCE INS CO OF NJ	19,764	9,551	505	91	0	0	3	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ESURANCE PROPERTY & CAS INS CO	103,815	32,828	7,533	22,400	11,797	62	20	0	0	0
EULER AMERICAN CREDIT INDEMNITY CO	426,413	168,431	-1,825	118,185	94,024	82	30	3,204	1,863	58
EVEREST NATIONAL INS CO	466,404	184,722	6,349	79,322	43,552	73	31	4,777	1,055	22
EVEREST REINSURANCE CO	8,344,643	2,342,375	74,398	1,039,032	517,499	62	54	0	204	0
EVERGREEN NATIONAL INDEMNITY CO	50,052	31,813	1,942	10,823	211	6	70	983	13	1
EVERSPAN FINANCIAL GUARANTEE CORP	184,186	156,975	11,163	3,503	-1,000	0	162	27	0	0
EXECUTIVE RISK INDEMNITY INC	2,710,071	921,728	136,113	714,853	335,751	61	29	3,894	394	10
FACTORY MUTUAL INS CO	8,602,605	4,734,211	-596,227	2,324,358	1,675,441	78	22	36,701	10,146	28
FAIRFIELD INS CO	26,399	19,124	-618	0	-481	0	0	0	823	0
FAIRMONT INS CO	40,155	25,629	1,577	-133	-780	0	0	0	0	0
FAIRMONT PREMIER INS CO	212,346	189,609	249	-204	-1,200	0	0	1	-2	0
FAIRMONT SPECIALTY INS CO	218,041	135,634	14,856	-683	-4,020	0	0	-2	-34	999
FARMERS ALLIANCE MUTUAL INS CO	286,263	143,149	-3,332	109,618	75,548	79	31	38	0	0
FARMERS AUTOMOBILE INS ASSN THE	850,739	375,654	-15,886	318,980	253,313	90	26	32,545	23,920	73
FARMERS INS EXCHANGE	13,367,988	3,253,883	-32,029	6,321,806	4,039,227	76	31	55,246	39,266	71
FARMERS MUTUAL HAIL INS CO OF IA	605,260	259,939	5,343	381,227	304,044	85	13	8,449	6,131	73
FARMERS UNION MUT INS CO	63,229	31,654	4,054	36,163	20,398	62	27	0	0	0
FARMINGTON CASUALTY CO	983,166	268,443	44,118	266,975	128,893	61	31	-57	35	0
FARMINGTON MUTUAL INS CO	6,117	4,611	-56	1,354	844	77	33	1,771	3,976	224
FARMLAND MUTUAL INS CO	367,077	152,097	1,985	152,399	97,281	75	32	1,066	284	27
FEDERAL INS CO	28,856,589	12,135,809	1,187,908	6,723,695	3,069,734	59	29	95,403	43,447	46
FEDERATED MUTUAL INS CO	3,828,953	1,809,272	129,038	964,337	546,066	67	31	55,291	38,417	69
FEDERATED RURAL ELECTRIC INS EXCHANGE	324,321	98,542	9,301	105,720	71,732	85	13	4,822	1,340	28
FEDERATED SERVICE INS CO	358,104	134,274	13,406	107,149	60,674	67	31	4,287	2,375	55
FFG INS CO	149,322	39,288	1,618	405	-10,528	0	999	9	0	2
FIDELITY & DEPOSIT CO OF MD	223,718	178,626	26,171	0	0	0	0	6,267	-102	0
FIDELITY & GUARANTY INS CO	28,620	19,573	549	0	0	0	0	7,289	-187	0
FIDELITY & GUARANTY INS UNDERWRITERS INC	86,492	35,109	3,638	18,038	8,709	61	31	117	709	605
FIDELITY NATIONAL INS CO	258,211	136,625	-5,580	137,681	95,991	81	33	0	0	0
FIDELITY NATIONAL PROP & CAS INS CO	265,341	82,328	11,079	6,167	3,500	57	0	871	2,789	320
FIDELITY NATIONAL TITLE INS CO	747,446	190,258	-16,031	883,913	95,849	11	104	1,594	5	0
FINANCIAL GUARANTY INS CO	2,985,773	505,534	-560,618	431,212	1,130,188	266	2	6,007	0	0
FINANCIAL INDEMNITY CO	136,997	30,805	2,738	31,295	19,473	76	26	0	0	0
FINANCIAL PACIFIC INS CO	225,061	64,080	5,790	61,031	25,749	62	36	9	0	0
FINANCIAL SECURITY ASSUR INC	4,434,174	620,352	-800,732	297,876	1,419,133	477	7	2,766	0	0
FINIAL REINSURANCE CO	1,310,454	447,655	-8,533	-964	-24,316	143	0	0	0	0
FIRE INS EXCHANGE	2,344,649	545,922	8,072	916,204	585,010	76	31	21,319	15,904	75
FIREMANS FUND INS CO	10,673,023	2,861,630	116,703	3,669,233	2,397,428	75	27	23,310	13,908	60
FIREMENS INS CO OF WA DC	93,123	33,622	1,489	0	0	0	0	0	0	0
FIRST AMERICAN PROP & CSLTY INS CO	83,568	42,059	4,064	39,967	18,720	52	33	4	0	0
FIRST AMERICAN TITLE INS CO	2,168,533	602,036	-89,354	2,331,242	288,011	12	112	38,705	2,385	6

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
FIRST AUTO & CSLTY INS CO	29,860	11,954	968	16,791	9,925	70	30	12,305	5,564	45
FIRST CHICAGO INS CO	16,156	4,737	-1,079	11,686	6,985	69	42	124	62	50
FIRST COLONIAL INS CO	382,676	106,331	-16,836	101,485	121,948	120	19	1,525	1,838	120
FIRST DAKOTA IND CO	32,219	7,190	343	12,954	8,157	76	27	100	45	45
FIRST FINANCIAL INS CO	498,551	307,035	6,448	39,044	19,993	84	37	0	0	0
FIRST GUARD INS CO	12,630	12,099	1,630	8,104	4,314	61	13	155	52	33
FIRST LIBERTY INS CORP THE	47,456	21,675	937	11,111	7,529	84	23	2,215	1,685	76
FIRST MARINE INS CO	9,608	5,062	-68	3,968	1,818	53	41	15	0	0
FIRST MERCURY CSLTY CO	66,654	31,804	2,787	19,066	7,565	56	26	0	0	0
FIRST NATIONAL INS CO OF AMER	243,579	69,796	5,194	110,594	61,397	67	31	623	491	79
FIRST NONPROFIT INS CO	115,250	52,289	1,815	36,495	13,168	59	40	107	96	89
FIRST SEALORD SURETY INC	13,393	11,459	394	17,486	2,464	23	75	15	-7	0
FLAGSHIP CITY INS CO	19,394	10,036	300	0	0	0	0	401	237	59
FLORISTS MUTUAL INS CO	153,290	51,558	-218	45,720	21,737	67	36	907	-148	0
FOREMOST INS CO	1,919,240	583,380	-27,721	1,306,153	751,231	64	42	14,870	8,352	56
FOREMOST PROPERTY & CSLTY INS CO	43,363	15,911	241	0	0	0	0	1,421	1,989	140
FOREMOST SIGNATURE INS CO	56,636	18,345	453	0	0	0	0	60	71	117
FORTRESS INS CO	50,709	20,554	74	2,933	1,712	76	38	29	4	14
FORTUITY INS CO	13,343	13,270	347	0	0	0	0	0	0	0
FOUNDERS INS CO	203,370	65,252	2,809	104,524	51,916	65	34	3,060	2,469	81
FRANKENMUTH MUTUAL INS CO	948,801	314,221	-27,982	401,190	301,928	84	29	40,736	25,981	64
FRONTIER INS CO	95,918	-90,554	3,529	-2,266	-43,260	585	0	-50	-7	14
GARRISON PROPERTY & CAS INS CO	200,449	68,939	-869	122,608	86,479	84	14	723	561	78
GATEWAY INS CO	35,902	15,883	1,025	14,004	5,329	51	39	793	615	78
GEICO CASUALTY CO	251,553	127,204	8,378	51,052	29,297	67	18	1,025	634	62
GEICO GENERAL INS CO	163,780	88,447	4,418	0	0	0	0	21,504	14,199	66
GEICO INDEMNITY CO	4,872,856	1,774,235	-95,432	3,593,613	2,410,469	78	20	12,099	7,560	62
GENERAL CASUALTY CO OF WI	1,207,984	537,876	172,485	409,572	168,037	52	33	150,266	70,662	47
GENERAL CASUALTY INS CO	161,434	46,208	10,859	73,513	30,160	52	34	0	-3	0
GENERAL FIDELITY INS CO	731,248	381,943	-424	244,036	136,684	65	47	0	0	0
GENERAL INS CO OF AMER	2,302,043	447,619	74,042	1,271,835	706,061	67	31	2,117	876	41
GENERAL REINSURANCE CORP	14,446,149	8,936,848	300,152	645,169	346,308	61	48	744	-3,499	0
GENERAL SECURITY NATL INS CO	316,727	97,424	-4,128	4	-250	999	0	0	0	0
GENERAL STAR NATL INS CO	344,870	242,258	8,842	25,109	5,276	43	42	399	18	5
GENERALI US BRANCH	61,471	31,259	-1,773	543	-1,400	28	800	271	1	0
GENESIS INS CO	216,158	124,617	6,229	13,090	-770	56	32	151	-487	0
GENWORTH FINANCIAL ASSUR CORP	23,525	6,250	-6,981	4,973	13,047	267	26	0	0	0
GENWORTH HOME EQUITY INS CORP	12,443	11,803	-314	113	634	561	118	0	0	0
GENWORTH MORTGAGE INS CORP	3,023,086	276,815	-295,884	630,060	863,382	145	24	15,524	13,322	86
GENWORTH MORTGAGE INS CORP OF NC	489,914	196,332	-106,677	97,264	249,949	257	0	0	0	0
GENWORTH RESIDENTIAL MORTGAGE INS										

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
CORP OF NC	229,763	139,386	-27,745	21,170	48,619	248	31	128	157	123
GEOVERA INS CO	103,173	33,317	4,822	24,109	9,531	50	31	0	0	0
GERLING AMERICA INS CO	208,563	89,440	1,544	4,817	10,125	322	0	2,462	-1,952	0
GERMANTOWN INS CO	76,357	36,839	6,663	28,074	13,633	56	24	0	0	0
GERMANTOWN MUTUAL INS CO	64,433	30,179	1,200	28,856	17,979	70	32	29,702	19,732	66
GLOBAL REINSURANCE CORP OF AMER	529,340	132,379	-5,967	157	-2,214	999	999	0	0	0
GLOBE AMERICAN CSLTY CO	9,201	8,401	250	0	0	0	0	1	252	999
GMAC DIRECT INS CO	8,259	8,254	236	0	0	0	0	0	0	0
GMAC INS CO ONLINE INC	13,210	10,027	-3	860	815	107	28	0	0	0
GOVERNMENT EMPLOYEES INS CO	12,495,523	4,131,148	287,942	8,643,252	5,568,657	76	16	8,054	5,529	69
GOVERNMENTAL INTERINSURANCE EXCHANGE	64,368	43,017	-589	6,544	2,938	111	41	0	0	0
GRAMERCY INS CO	28,858	14,508	504	12,344	7,751	69	43	0	0	0
GRANGE INDEMNITY INS CO	72,941	33,094	2,924	42,823	24,561	68	32	0	0	0
GRANGE MUTUAL CSLTY CO	1,561,762	713,097	15,476	899,278	515,782	68	32	0	0	0
GRANITE RE INC	26,099	13,032	1,545	18,891	3,976	23	69	2,304	256	11
GRANITE STATE INS CO	35,250	34,765	1,253	0	0	0	0	4,668	1,620	35
GRAY INS CO THE	333,678	96,960	8,037	86,363	51,476	69	32	0	58	0
GREAT AMERICAN ALLIANCE INS CO	27,581	27,421	972	0	0	0	0	1,745	857	49
GREAT AMERICAN ASSUR CO	16,785	16,777	407	0	0	0	0	7,416	10,980	148
GREAT AMERICAN INS CO	5,641,638	1,286,473	34,538	1,940,900	1,075,406	63	33	10,994	3,369	31
GREAT AMERICAN INS CO OF NY	58,290	57,894	1,727	0	0	0	0	37,204	34,812	94
GREAT AMERICAN SECURITY INS CO	17,343	17,342	438	0	0	0	0	0	0	0
GREAT AMERICAN SPIRIT INS CO	19,136	19,113	505	0	0	0	0	0	0	0
GREAT DIVIDE INS CO	149,261	68,890	4,884	24,032	9,857	54	23	2,120	1,020	48
GREAT MIDWEST INS CO	45,649	33,891	473	4,689	1,485	46	38	0	-101	999
GREAT NORTHERN INS CO	1,554,237	385,875	68,756	357,426	167,875	61	29	10,734	4,168	39
GREAT NORTHWEST INS CO	24,327	6,714	-2,483	14,977	11,648	91	33	880	566	64
GREAT WEST CSLTY CO	1,472,475	372,121	-53,472	585,380	354,735	73	23	42,826	28,455	66
GREATER NEW YORK MUTUAL INS CO	809,758	357,092	26,404	186,609	82,113	62	33	0	0	0
GREENWICH INS CO	901,899	444,511	22,551	177,774	85,028	60	23	11,638	9,041	78
GRINNELL MUTUAL REINS CO	652,583	285,309	-1,993	306,822	205,142	78	33	8,650	7,403	86
GRINNELL SELECT INS CO	73,543	28,626	-2,000	52,567	40,685	87	23	2,635	2,128	81
GUARANTEE COMPANY OF NO AMER USA THE	175,492	112,862	3,108	16,842	3,513	28	75	147	-10	0
GUARANTEE INS CO	130,807	18,293	1,566	49,920	22,355	72	25	0	0	0
GUIDEONE AMERICA INS CO	13,382	9,167	309	0	0	0	0	220	8	4
GUIDEONE ELITE INS CO	26,909	18,111	240	0	0	0	0	2,108	2,392	113
GUIDEONE MUTUAL INS CO	1,010,863	360,072	8,633	304,786	174,988	71	31	4,260	1,881	44
GUIDEONE SPECIALTY MUTUAL INS CO	226,011	70,524	4,620	76,197	44,056	71	31	909	7	1
GUILDERLAND REINSURANCE CO	13,721	12,708	130	0	-298	0	0	0	0	0
HALLMARK INS CO	153,273	50,584	6,064	80,522	42,110	63	30	0	0	0
HANOVER INS CO THE	4,451,171	1,537,606	178,132	1,755,892	963,102	66	35	4,328	1,539	36

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
HARBOR POINT REINS US INC	740,323	514,401	668	24,575	18,461	77	29	0	0	0
HARCO NATIONAL INS CO	321,732	130,250	-9,029	80,211	54,224	84	30	1,059	1,227	116
HARLEYSVILLE INS CO	132,250	29,139	2,085	45,926	25,033	66	33	10,773	7,350	68
HARLEYSVILLE LAKE STATES INS CO	296,351	64,999	735	103,333	56,325	66	34	104	8	8
HARLEYSVILLE MUTUAL INS CO	1,310,505	742,607	44,529	183,705	105,115	69	41	22	2	7
HARLEYSVILLE PREFERRED INS CO	691,478	144,776	4,669	241,110	131,425	66	33	6	1	22
HARLEYSVILLE WORCESTER INS CO	545,818	121,323	9,995	183,703	100,133	66	34	0	0	0
HARTFORD ACCIDENT & INDEMNITY CO	10,935,301	2,835,834	63,658	3,373,133	1,805,283	64	28	2,030	493	24
HARTFORD CASUALTY INS CO (NJ)	2,105,668	837,304	106,963	567,520	303,734	64	28	9,081	1,735	19
HARTFORD FIRE INS CO	24,453,613	12,491,457	955,596	4,282,196	2,291,810	64	28	14,745	3,746	25
HARTFORD INS CO OF THE MIDWEST	355,996	240,152	22,704	51,593	27,612	64	28	4,704	4,025	86
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	96,637	46,377	15,134	30,135	7,883	27	18	0	0	0
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,111,728	442,553	-4,030	628,080	152,784	27	50	2,216	-866	0
HARTFORD UNDERWRITERS INS CO	1,561,206	634,332	67,052	412,742	220,897	64	28	14,381	9,195	64
HASTINGS MUTUAL INS CO	594,995	292,356	20,290	264,807	148,812	64	31	35,267	19,214	54
HAWKEYE SECURITY INS CO	12,534	11,860	298	0	0	0	0	15,361	7,434	48
HCC INS CO	28,840	28,573	646	8	527	999	999	0	0	0
HEALTHPARTNERS INS CO	93,985	50,432	10,621	320,407	256,989	82	13	61,432	52,857	86
HERITAGE CASUALTY INS CO	96,894	41,118	-1,914	41,678	41,197	97	16	12	2	20
HERITAGE INDEMNITY CO	190,830	71,098	6,563	50,690	33,729	68	20	317	168	53
HILLSTAR INS CO	6,727	5,745	237	922	556	70	28	0	0	0
HISCOX INS CO INC	68,108	51,364	2,005	10,080	4,596	47	51	267	204	76
HOME OWNERS INS CO	1,335,855	449,392	-44,196	734,331	603,022	91	22	0	0	0
HOMESITE INS CO	132,498	47,321	2,056	64,318	36,881	67	28	2,019	767	38
HORACE MANN INS CO	356,918	127,763	7,758	225,270	148,651	77	25	1,142	428	37
HORACE MANN PROP & CSLTY INS CO	168,949	61,969	4,329	115,629	79,561	79	20	1,638	2,143	131
HOUSING AUTHORITY PROP INS A MUT CO	153,489	88,714	12,372	38,456	14,518	41	24	307	72	23
HOUSTON GENERAL INS CO	28,361	17,505	1,129	779	550	139	13	0	-929	0
HSBC INS CO OF DE	385,075	280,591	23,665	103,195	29,573	30	25	142	28	20
HUDSON INS CO	424,832	135,106	30,293	162,155	95,403	73	35	358	46	13
ICM INS CO	10,931	5,165	-1,163	5,622	4,194	94	57	3,385	2,998	89
IDS PROPERTY CSLTY INS CO	956,156	436,237	64,028	609,185	408,945	77	18	5,778	3,588	62
ILLINOIS FARMERS INS CO	245,489	76,701	-314	91,620	58,186	76	31	0	0	0
ILLINOIS NATIONAL INS CO	59,820	59,588	1,823	0	0	0	0	35,318	20,627	58
IMPERIAL CASUALTY & INDEMNITY CO	30,905	11,904	817	7,659	2,956	47	50	1,079	310	29
IMT INS CO	206,969	101,544	5,702	102,018	54,212	62	33	7,670	6,356	83
INDEMNITY INS CO OF NORTH AMER	371,755	120,908	9,197	62,514	30,488	63	22	4,056	5,038	124
INDEPENDENCE AMERICAN INS CO	70,840	40,365	2,323	96,984	69,890	72	28	13	5	34
INDIANA INS CO	1,191,736	277,608	38,267	478,502	250,584	63	34	739	1,235	167

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
INDIANA LUMBERMENS MUTUAL INS CO	113,179	33,034	-8,486	43,200	23,398	66	49	1,673	1,120	67
INFINITY ASSURANCE INS CO	6,812	5,796	231	922	556	70	28	0	0	0
INFINITY AUTO INS CO	12,664	10,535	490	922	556	70	28	0	73	999
INFINITY CASUALTY INS CO	9,333	7,429	90	922	556	70	28	0	0	0
INFINITY INS CO	1,385,995	425,171	34,140	909,537	547,884	70	28	212	66	31
INFINITY PREMIER INS CO	7,048	6,042	260	922	556	70	28	0	-2	0
INFINITY SECURITY INS CO	8,046	7,026	325	922	556	70	28	0	0	0
INFINITY SELECT INS CO	7,102	6,111	176	922	556	70	28	0	0	0
INFINITY SPECIALTY INS CO	10,023	9,026	412	922	556	70	28	0	-1	0
INFINITY STANDARD INS CO	11,954	9,694	586	922	556	70	28	0	69	0
INSURA PROPERTY & CSLTY INS CO	36,998	25,906	612	0	0	0	0	0	72	0
INSURANCE CO THE	172,499	54,056	2,326	43,930	22,008	72	40	755	965	128
INSURANCE COMPANY OF IL	33,129	32,768	1,089	0	0	0	0	0	0	0
INSURANCE COMPANY OF NORTH AMER	718,804	247,687	27,639	156,286	76,220	62	22	-4,980	-345	7
INSURANCE COMPANY OF STATE OF PA THE	4,694,115	2,011,938	139,506	955,932	645,766	78	25	23,156	14,922	64
INSURANCE COMPANY OF THE AMERICAS	41,576	11,187	1,754	1,357	-1,888	0	196	0	0	0
INSURANCE COMPANY OF THE WEST	825,553	374,475	-11,851	275,162	101,192	50	47	15	-1	0
INSURANCE CORP OF NY THE	62,200	-113,510	-24,689	-1,714	-12,263	0	0	0	0	0
INSUREMAX INS CO	16,149	8,362	256	9,970	4,840	63	53	10	41	403
INTEGON GENERAL INS CORP	45,479	37,499	1,019	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	104,779	45,188	3,068	0	0	0	0	0	0	0
INTEGON NATIONAL INS CO	174,494	55,229	2,879	0	0	0	0	1,583	421	27
INTEGRITY MUTUAL INS CO	64,696	31,086	1,209	35,329	20,263	68	32	53,709	33,043	62
INTEGRITY PROPERTY & CAS INS CO	13,062	6,313	334	7,494	4,298	68	32	769	424	55
INTERNATIONAL FIDELITY INS CO	206,530	92,493	12,883	96,250	5,955	11	68	278	-34	0
INTERSTATE INDEMNITY CO	153,379	75,482	3,486	39,138	25,573	75	27	0	-382	0
INTREPID INS CO	37,547	23,394	-1,055	-397	-799	203	17	2	0	3
INVESTORS TITLE INS CO	96,658	40,602	-3,552	59,838	16,446	27	84	1	0	0
IOWA MUTUAL INS CO	79,880	26,834	-1,667	21,810	12,993	73	33	0	0	0
IRONSHORE INDEMNITY INC	72,916	58,696	725	883	525	134	58	60	37	61
ISMIE MUTUAL INS CO	1,464,502	360,026	34,446	233,020	76,072	70	18	0	0	0
JEFFERSON INS CO	36,497	10,422	89	8,020	2,879	50	48	1,556	518	33
JEWELERS MUTUAL INS CO	195,080	112,072	4,153	105,042	49,059	51	38	1,478	554	38
KANSAS BANKERS SURETY CO THE	162,482	140,210	2,319	20,380	16,728	82	32	1,444	349	24
KEMPER CASUALTY INS CO	21,450	11,433	1,084	-46	-1,454	999	0	0	0	0
KEMPER INDEPENDENCE INS CO	129,631	17,989	2,619	26,986	13,704	61	33	15,003	11,346	76
KNIGHTBROOK INS CO	30,874	25,044	512	374	-451	0	321	0	0	0
LANCER INS CO	641,639	133,011	31,616	145,493	64,388	61	31	1,423	1,400	98
LAURIER INDEMNITY CO	25,538	14,495	-654	2,636	2,533	115	24	6	-3	0
LAWYERS TITLE INS CORP	729,326	109,121	-221,745	1,052,174	140,067	13	115	8,489	772	9
LE MARS INS CO	50,142	27,915	1,887	21,771	11,203	60	37	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	36,101	15,127	3,936	14,933	5,040	59	18	17,287	5,168	30
LEXON INS CO	90,436	39,226	19,665	55,734	4,503	10	43	380	6	2
LIBERTY INS CORP	1,044,252	255,410	27,366	333,317	225,866	84	23	51,030	42,766	84
LIBERTY INS UNDERWRITERS INC	143,351	89,104	4,290	0	0	0	0	4,031	16,328	405
LIBERTY MUTUAL FIRE INS CO	3,569,947	967,993	101,999	1,111,056	752,888	84	23	77,148	55,621	72
LIBERTY MUTUAL INS CO	32,549,788	10,334,732	1,500,675	8,432,913	5,714,416	84	23	33,239	15,897	48
LIBERTY PERSONAL INS CO	22,350	21,704	632	0	0	0	0	0	0	0
LINCOLN GENERAL INS CO	386,704	79,228	-110,732	208,443	130,734	92	70	1,291	1,375	107
LITTLE BLACK MUTUAL INS CO	5,039	2,821	81	2,016	1,036	60	42	2,878	2,447	85
LM GENERAL INS CO	9,585	6,873	179	0	21	0	0	0	14	0
LM INS CORP	73,862	20,381	664	22,221	15,058	84	23	4,140	2,930	71
LM PERSONAL INS CO	8,006	6,888	173	0	0	0	0	0	0	0
LM PROPERTY & CAS INS CO	128,826	66,434	4,651	43	-1,593	0	999	0	-102	0
LOCAL GOVERNMENT PROP INS FUND	56,861	37,631	-3,326	16,856	20,249	125	9	21,595	23,206	107
LUMBER MUTUAL INS CO	38,504	4,720	-521	32	-113	999	999	0	-11	0
LUMBERMENS MUTUAL CSLTY CO	1,407,872	113,172	-79,685	7,847	115,671	999	999	196	-1,191	0
LUMBERMENS UNDERWRITING ALLIANCE US	336,086	93,793	-324	78,943	39,005	62	41	2,605	1,128	43
LYNDON PROPERTY INS CO	447,345	143,331	23,488	74,137	61,549	86	15	4,003	2,476	62
MANITOWOC MUTUAL INS CO	6,169	2,815	-827	3,254	2,468	82	48	4,963	5,670	114
MANUFACTURERS ALLIANCE INS CO	202,369	60,773	1,818	75,437	41,672	69	25	0	0	0
MAPFRE INS CO	38,358	29,741	3,311	3	-2,387	0	999	0	0	0
MAPLE VALLEY MUTUAL INS CO	9,443	5,749	463	3,725	1,623	54	39	4,867	2,116	43
MARKEL AMERICAN INS CO	447,792	97,424	-16,532	167,612	78,285	57	38	2,235	990	44
MARKEL INS CO	616,621	91,976	-32,801	238,065	135,735	73	39	3,894	1,946	50
MARYLAND CASUALTY CO	399,463	433,019	49,484	0	0	0	0	5,388	2,869	53
MARYLAND INS CO	18,912	18,384	559	0	0	0	0	0	0	0
MASSACHUSETTS BAY INS CO	46,737	46,538	1,621	0	0	0	0	2,571	2,175	85
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	1,110	191	-131	0	113	0	0	0	0	0
MAX AMERICA INS CO	20,034	20,024	2,139	0	0	0	0	0	0	0
MAXUM CASUALTY INS CO	12,205	9,636	224	0	0	0	0	453	218	48
MBIA INS CORP	13,532,648	3,502,422	-1,412,756	906,920	3,068,675	339	24	3,813	0	0
MBIA INS CORP OF IL	187,411	185,138	6,637	0	0	0	0	0	0	0
MCMILLAN WARNER MUTUAL INS CO	12,350	7,801	263	5,501	3,247	67	35	6,775	4,371	65
MEDICA INS CO	371,059	176,116	15,275	1,022,110	848,024	86	13	101,261	99,095	98
MEDICAL PROTECTIVE CO THE	1,938,168	631,682	70,566	343,846	167,041	74	16	16,982	9,927	58
MEDMARC CASUALTY INS CO	103,214	33,535	1,656	14,038	7,430	90	30	613	201	33
MEDMARC MUTUAL INS CO	232,527	112,764	20,286	28,076	14,860	90	30	0	0	0
MEEMIC INS CO	117,504	82,508	10,722	0	0	0	0	2	-1	0
MEMIC INDEMNITY CO	146,356	57,723	2,216	41,642	22,333	65	29	3	2	65
MENDAKOTA INS CO	14,479	9,185	1,519	-18,704	-16,430	100	0	0	0	0
MENDOTA INS CO	64,680	28,920	2,696	53,437	37,839	70	34	3,257	1,625	50

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MERASTAR INS CO	28,443	14,286	598	0	0	0	0	478	374	78
MERCHANTS BONDING CO MUTUAL	76,431	53,548	6,476	29,770	2,224	18	52	720	5	1
MERIDIAN CITIZENS MUTUAL INS CO	25,339	8,581	-428	6,668	4,284	76	34	337	320	95
MERIDIAN SECURITY INS CO	61,462	30,643	-1,942	-148	0	0	22	0	-242	0
MERITPLAN INS CO	183,993	84,831	18,091	64,537	22,929	41	24	181	96	53
METROPOLITAN CASUALTY INS CO	50,407	49,837	2,246	0	0	0	0	485	74	15
METROPOLITAN DIRECT PROP & CSLTY INS CO	25,949	25,634	1,065	0	0	0	0	1,694	1,212	72
METROPOLITAN GENERAL INS CO	32,653	31,850	1,505	0	0	0	0	260	-37	0
METROPOLITAN GROUP PROP & CSLTY INS CO	402,631	300,022	12,113	0	-2,277	0	0	5,746	2,568	45
METROPOLITAN PROPERTY & CSLTY INS CO	4,855,642	1,762,335	272,770	2,984,213	1,648,998	64	27	13,115	7,115	54
MGA INS CO INC	213,750	89,811	787	176,721	109,852	73	27	0	0	0
MGIC ASSURANCE CORP	9,803	9,682	299	256	70	28	83	10	0	0
MGIC CREDIT ASSUR CORP	45,084	41,140	1,182	698	1,381	207	110	388	1,005	259
MGIC INDEMNITY CORP	24,298	23,810	757	1	-1	0	999	2	-8	0
MGIC MORTGAGE REINS CORP	32,235	18,548	1,557	2,190	270	12	25	0	0	0
MGIC REINSURANCE CORP	396,980	108,714	-145,056	68,595	255,187	385	19	0	0	0
MGIC REINSURANCE CORP OF WI	951,238	182,982	-346,093	137,619	442,314	331	16	0	0	0
MGIC RESIDENTIAL REINS CORP	31,703	18,015	1,493	2,190	270	12	25	0	0	0
MHA INS CO	419,732	136,262	24,750	67,176	22,183	55	18	3,700	3,450	93
MIC GENERAL INS CORP	36,854	13,254	1,310	0	0	0	0	0	-24	0
MIC PROPERTY & CSLTY INS CORP	135,377	52,457	6,568	0	0	0	0	53	32	61
MICHIGAN COMMERCIAL INS MUT	119,584	41,420	1,575	43,175	21,793	61	44	6,766	4,970	73
MICHIGAN MILLERS MUTUAL INS CO	306,655	95,379	-21,370	143,739	110,405	87	35	10,648	6,143	58
MID AMERICAN FIRE & CSLTY CO	8,500	7,395	222	0	0	0	0	0	0	0
MID CENTURY INS CO	3,272,663	603,571	-32,799	1,954,568	1,263,145	78	31	8,851	5,213	59
MIDDLESEX INS CO	657,339	237,860	20,124	183,932	113,545	75	29	27,580	19,759	72
MIDDLESEX MUTUAL ASSUR CO	251,546	55,913	-1,070	93,510	63,076	76	30	2,437	1,054	43
MIDSTATES REINSURANCE CORP	140,598	59,579	-1,706	3	-2,004	0	999	0	0	0
MIDWEST EMPLOYERS CSLTY CO	326,472	124,946	5,056	29,053	23,021	82	23	1,166	1,452	125
MIDWEST FAMILY MUTUAL INS CO	108,658	33,827	498	60,662	37,516	73	26	8,586	5,999	70
MIDWEST INS CO	50,094	13,556	1,377	12,514	4,342	48	34	0	0	0
MIDWEST MEDICAL INS CO	448,857	157,398	14,822	116,799	47,375	70	14	15,536	2,277	15
MIDWESTERN INDEMNITY CO THE	16,201	15,871	212	0	0	0	0	3,266	1,932	59
MILBANK INS CO	470,054	144,974	-8,696	229,709	145,659	75	33	1	0	20
MILLERS CLASSIFIED INS CO	23,105	11,392	501	12,003	6,822	71	33	4,409	2,611	59
MILLERS FIRST INS CO	38,107	17,391	-1,015	9,270	6,684	87	37	0	0	0
MILWAUKEE CASUALTY INS CO	22,817	10,390	113	389	405	116	21	4,952	2,660	54
MILWAUKEE INS CO	41,153	31,798	-501	0	-140	0	0	1,488	110	7
MINNESOTA LAWYERS MUTUAL INS CO	107,897	42,999	-2,323	28,796	10,330	94	26	195	27	14
MISSION AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0
MITSUI SUMITOMO INS CO OF AMER	700,079	229,461	14,860	140,078	54,623	61	29	634	304	48

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MITSUI SUMITOMO INS USA INC	106,399	53,248	2,904	15,564	6,069	61	29	831	230	28
MODERN SERVICE INS CO	26,472	23,968	1,127	0	-8	0	0	0	-31	0
MONROE GUARANTY INS CO	26,983	43,185	1,746	0	0	0	0	0	0	0
MORTGAGE GUARANTY INS CORP	7,624,464	1,529,002	348,873	1,199,290	2,296,740	196	14	39,617	33,674	85
MOTORS INS CORP	5,407,464	1,692,364	325,429	2,700,063	1,557,089	63	30	1,165	179	15
MT MORRIS MUTUAL INS CO	16,261	6,471	-765	10,721	7,522	75	30	12,730	9,123	72
MUNICH REINSURANCE AMER INC	16,355,173	3,546,645	-2,813	2,137,607	1,619,076	79	38	0	-267	0
NATIONAL AMERICAN INS CO	143,481	51,069	2,375	64,028	33,062	64	37	-748	-583	78
NATIONAL AMERICAN INS CO OF CA	39,760	15,439	-2,409	1,221	2,142	213	81	0	0	0
NATIONAL CASUALTY CO	144,388	106,564	3,065	0	-19	0	0	7,897	3,136	40
NATIONAL CONTINENTAL INS CO	235,601	52,099	2,738	120,568	82,081	86	26	39	25	64
NATIONAL FARMERS UNION PROP & CSLTY CO	239,465	95,643	4,858	135,284	78,411	65	35	1,182	126	11
NATIONAL FIRE & CSLTY CO	8,227	5,241	-736	1,534	419	63	43	111	2	1
NATIONAL FIRE & INDEMNITY EXCHANGE										
JOHN L CORLEY INC ATTORNEY IN FACT	10,964	5,001	-331	4,565	1,776	64	55	20	0	3
NATIONAL FIRE INS CO OF HARTFORD	141,415	111,395	9,862	0	0	0	0	10,856	9,596	88
NATIONAL GENERAL ASSUR CO	38,089	19,097	872	0	0	0	0	0	0	0
NATIONAL GENERAL INS CO	96,444	35,385	-1,453	25,676	14,555	67	34	5,413	3,985	74
NATIONAL INDEMNITY CO	61,719,541	27,613,132	1,089,137	4,718,388	2,572,828	64	26	3,671	1,789	49
NATIONAL INS ASSN	11,549	11,376	479	0	0	0	0	0	5	999
NATIONAL INS CO OF WI INC	44,201	14,595	809	12,697	8,993	73	32	3,497	1,900	54
NATIONAL INTERSTATE INS CO	730,058	190,134	7,611	215,268	104,443	59	28	5,152	2,419	47
NATIONAL LIABILITY & FIRE INS CO	1,055,650	546,744	79,463	208,097	76,946	43	25	3,555	2,857	80
NATIONAL REINSURANCE CORP	699,891	541,585	18,211	19	-2,089	0	199	0	0	0
NATIONAL SPECIALTY INS CO	28,536	16,158	743	9,271	3,937	49	45	79	82	103
NATIONAL SURETY CORP	622,269	232,291	15,682	195,692	127,863	75	28	6,292	1,713	27
NATIONAL TITLE INS OF NY INC	22,551	10,321	1,330	35,088	341	1	92	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	33,706,844	11,825,423	1,369,745	7,265,084	4,907,821	78	25	52,409	-13,703	0
NATIONS TITLE INS OF NY INC	21,235	12,894	1,003	812	580	71	741	0	0	0
NATIONWIDE AFFINITY INS CO OF AMER	48,054	11,002	-1,229	10,940	7,693	84	31	16,590	11,745	71
NATIONWIDE AGRIBUSINESS INS CO	181,904	41,635	1,481	0	0	0	0	4,986	508	10
NATIONWIDE ASSURANCE CO	65,253	55,467	2,080	0	0	0	0	0	3	0
NATIONWIDE GENERAL INS CO	60,493	20,617	5,640	0	0	0	0	0	0	0
NATIONWIDE INS CO OF AMER	197,555	90,119	4,249	0	0	0	0	1,939	1,283	66
NATIONWIDE MUTUAL FIRE INS CO	4,318,670	2,109,386	124,889	1,722,112	1,099,273	75	32	81	68	84
NATIONWIDE MUTUAL INS CO	28,842,764	10,886,547	562,902	12,755,823	8,142,402	75	32	19,948	14,918	75
NATIONWIDE PROPERTY & CSLTY INS CO	153,599	38,674	1,217	0	0	0	0	0	-3	0
NAU COUNTRY INS CO	773,731	231,506	44,820	552,226	503,061	94	0	35,206	35,196	100
NAVIGATORS INS CO	1,687,014	581,166	31,952	463,297	210,807	60	31	2,700	1,048	39
NCMIC INS CO	456,381	134,976	10,877	82,696	23,616	48	22	1,873	78	4
NETHERLANDS INS CO THE	460,107	120,211	8,890	179,438	93,969	63	30	4,624	2,400	52

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
NEW ENGLAND INS CO	298,944	286,730	6,719	0	267	999	999	0	0	0
NEW HAMPSHIRE INDEMNITY CO INC	337,984	139,764	7,673	163,682	107,961	80	28	0	0	0
NEW HAMPSHIRE INS CO	4,585,584	1,652,079	76,538	955,932	645,766	78	25	41,852	29,156	70
NEW SOUTH INS CO	68,294	28,131	805	0	0	0	0	0	0	0
NEW YORK MARINE & GENERAL INS CO	580,337	175,451	-32,441	132,730	52,403	55	40	382	35	9
NGM INS CO	1,787,823	607,491	9,294	812,569	427,281	63	32	0	0	6
NIPPONKOA INS CO LTD (US BRANCH)	235,121	79,480	9,101	53,708	20,429	43	46	41	11	26
NLC MUTUAL INS CO	235,070	63,486	8,336	8,158	7,357	92	26	0	0	0
NORGUARD INS CO	381,096	92,563	12,164	100,087	45,123	54	30	0	0	0
NORTH AMERICAN ELITE INS CO	40,165	34,029	1,524	0	0	0	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	505,793	273,414	34,908	11,715	-21,534	0	0	1,495	369	25
NORTH AMERICAN TITLE INS CO	75,898	45,395	2,672	70,658	4,030	6	94	0	0	0
NORTH POINTE INS CO	111,226	32,332	-9,045	60,627	29,566	65	51	72	266	367
NORTH RIVER INS CO THE	1,095,457	441,269	1,045	193,694	106,120	78	34	1,980	2,163	109
NORTH STAR MUTUAL INS CO	331,337	191,904	16,073	149,476	93,467	69	29	0	0	0
NORTH STAR REINS CORP	22,364	19,499	480	0	0	0	0	0	-3	0
NORTHBROOK INDEMNITY CO	39,134	38,869	1,521	0	0	0	0	30	55	181
NORTHEAST INVESTORS TITLE INS CO	6,121	5,499	47	2,115	24	1	107	0	0	0
NORTHERN ASSURANCE CO OF AMER THE	284,255	151,766	-10,298	82,859	40,848	60	36	839	78	9
NORTHERN INS CO OF NY	36,405	28,943	468	0	0	0	0	495	105	21
NORTHLAND CASUALTY CO	100,221	32,390	4,460	25,253	12,193	61	31	61	-16	0
NORTHLAND INS CO	1,166,856	560,816	71,063	220,060	106,250	61	31	13,593	10,292	76
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	60,071	4,501	5,153	796	-10,403	0	155	50	321	638
NOVA CASUALTY CO	160,023	58,730	-5,454	39,359	22,769	75	36	29	18	60
OCCIDENTAL FIRE & CSLTY CO OF NC	207,500	102,162	-13,073	61,362	44,473	88	34	2	-3	0
ODYSSEY AMERICA REINS CORP	7,312,409	2,951,335	544,835	1,712,467	1,107,185	69	29	0	0	0
OHIC INS CO	235,029	92,401	21,524	3,842	-7,786	0	0	0	-5,151	0
OHIO CASUALTY INS CO THE	4,869,258	1,035,405	53,170	2,033,633	1,064,983	63	30	3,903	-826	0
OHIO FARMERS INS CO	1,422,604	1,075,552	6,801	148,278	85,896	67	33	299	34	11
OHIO INDEMNITY CO	99,729	45,168	3,115	47,324	23,671	55	44	189	68	36
OHIO MUTUAL INS CO	159,586	123,631	3,102	34,532	18,476	60	33	0	0	0
OHIO SECURITY INS CO	15,120	13,652	423	0	0	0	0	103	16	16
OLD REPUBLIC GENERAL INS CORP	999,174	255,210	-8,106	209,222	178,944	92	6	98	45	45
OLD REPUBLIC INS CO	2,318,454	804,831	10,495	389,436	190,475	56	28	46,216	45,880	99
OLD REPUBLIC MERCANTILE INS CO	3,228	3,215	-189	0	0	0	0	0	0	0
OLD REPUBLIC NATL TITLE INS CO	480,589	111,364	-1,482	553,797	48,311	9	106	5,430	515	9
OLD REPUBLIC SECURITY ASSUR CO	109,351	58,531	-10,096	45,643	49,514	119	10	0	0	0
OLD REPUBLIC SURETY CO	94,103	42,786	3,107	40,869	3,550	14	73	994	169	17
OLD UNITED CSLTY CO	371,986	158,047	22,107	78,288	39,525	51	17	189	91	48
OMAHA INDEMNITY CO THE	20,892	13,114	360	0	-248	0	0	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
OMNI INS CO	169,436	79,426	8,081	68,664	41,587	75	31	312	171	55
ONEBEACON AMERICA INS CO	731,111	296,289	-59,340	271,776	133,981	60	36	1,976	1,240	63
ONEBEACON INS CO	2,965,273	1,164,221	-25,159	894,872	441,158	60	36	1,327	545	41
ONEBEACON MIDWEST INS CO	21,320	21,282	-1,103	0	0	0	0	40	-2,214	0
OWNERS INS CO	2,440,937	793,802	4,131	1,056,999	763,670	83	24	40,420	30,371	75
PACIFIC EMPLOYERS INS CO	2,446,274	801,616	107,504	556,377	271,344	62	22	-481	-618	128
PACIFIC INDEMNITY CO	5,687,698	1,831,737	244,229	1,535,602	733,403	62	28	5,585	2,497	45
PACIFIC NORTHWEST TITLE INS CO	26,512	12,028	-3,076	39,070	9,637	25	93	0	0	0
PACIFIC SPECIALTY INS CO	227,645	120,286	-7,770	123,049	60,617	56	42	6	0	0
PACIFIC STAR INS CO	7,894	7,306	38	229	175	80	43	0	-11	0
PARIS RE AMER INS CO	276,905	153,043	-2,171	18,013	9,791	56	56	0	0	0
PARTNERRE INS CO OF NY	115,461	103,682	3,964	2,817	9,132	437	0	0	0	0
PARTNERS MUTUAL INS CO	40,928	13,510	-461	29,957	18,009	70	35	22,044	13,722	62
PATHFINDER INS CO	8,828	7,777	357	0	-448	0	0	0	-7	0
PATRIOT GENERAL INS CO	25,183	21,783	755	0	0	0	0	5,521	3,783	69
PEAK PROPERTY & CSLTY INS CORP	35,969	16,204	2,425	0	0	0	0	0	0	0
PEERLESS INDEMNITY INS CO	747,941	179,938	-165	299,064	156,615	63	24	11,473	11,930	104
PEERLESS INS CO	7,069,024	2,019,067	186,690	2,512,135	1,315,568	63	36	2,188	840	38
PEGASUS INS CO	11,091	7,610	705	4,919	807	33	57	0	-7	0
PEKIN INS CO	194,505	85,015	-4,098	79,745	63,328	90	26	15,836	10,921	69
PENN AMERICA INS CO	340,463	188,544	9,140	46,654	19,339	61	35	12	-15	0
PENN MILLERS INS CO	181,553	42,827	-3,744	78,502	42,697	73	33	728	574	79
PENNSYLVANIA GENERAL INS CO	394,062	128,142	-22,280	165,717	81,696	60	36	0	455	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	306,466	88,933	-1,159	101,944	59,946	69	33	3,629	2,647	73
PENNSYLVANIA MANUFACTURERS ASSN INS CO	691,367	201,929	5,335	226,310	125,015	69	25	2,492	1,455	58
PENNSYLVANIA MANUFACTURERS IND CO	212,074	70,213	2,201	75,437	41,672	69	25	1	0	18
PENNSYLVANIA NATIONAL MUT CSLTY INS CO	1,038,868	427,155	17,079	290,244	157,301	66	34	4	-1	0
PERMANENT GENERAL ASSUR CORP	211,072	78,625	5,887	156,427	94,519	66	32	1,956	1,722	88
PETROLEUM CASUALTY CO	21,897	14,360	2,699	4,666	475	40	29	0	0	0
PHARMACISTS MUTUAL INS CO	187,286	54,290	1,870	88,550	51,666	71	29	4,252	3,955	93
PHILADELPHIA INDEMNITY INS CO	3,853,227	1,205,041	133,341	1,500,535	673,375	55	33	17,091	5,012	29
PHILADELPHIA REINSURANCE CORP	151,349	77,981	3,162	0	362	0	0	0	0	0
PHOENIX INS CO THE	3,573,051	1,170,191	219,527	901,887	435,449	61	31	5,740	1,719	30
PIONEER SPECIALTY INS CO	32,773	16,797	1,185	10,054	5,633	69	27	0	4	959
PLANS LIABILITY INS CO	87,739	50,589	726	5,523	-2,929	9	92	0	0	0
PLATTE RIVER INS CO	158,142	29,722	-4,570	28,032	10,448	49	44	230	5	2
PLAZA INS CO	20,673	10,214	-261	4,391	2,315	74	25	95	97	102
PMA CAPITAL INS CO	276,403	34,468	-26,760	793	9,440	999	620	0	0	0
PMI INS CO	535,241	63,342	-142,772	92,988	231,326	249	11	0	0	0
PMI MORTGAGE INS CO	3,503,804	462,139	-601,437	676,401	1,571,202	240	26	9,441	13,820	146
PODIATRY INS CO OF AMER A MUT CO	266,042	75,043	7,543	85,406	49,063	76	17	1,794	-903	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
POLICYHOLDERS MUTUAL INS CO	209	209	6	11	0	0	97	16	0	0
PRAETORIAN INS CO	1,063,106	349,828	19,421	318,038	155,160	60	47	1,413	-128	0
PRE PAID LEGAL CSLTY INC	21,444	17,552	7,602	54,270	16,891	33	47	3,170	982	31
PREFERRED PROFESSIONAL INS CO	304,264	119,279	22,998	60,257	26,691	68	0	5,792	5,130	89
PROASSURANCE INDEMNITY CO INC	1,818,241	566,255	129,388	240,655	29,778	31	20	0	0	0
PROASSURANCE WISCONSIN INS CO	358,887	86,700	-4,852	61,664	22,938	97	23	36,223	-5,883	0
PROCENTURY INS CO	61,221	31,228	1,127	19,241	8,128	62	37	36	24	67
PRODUCERS AGRICULTURE INS CO	142,881	36,863	5,122	105,644	90,046	86	8	6,383	7,947	125
PROFESSIONAL LIABILITY INS CO OF AMER	42,082	15,848	-3,933	19,087	5,171	78	70	0	0	0
PROFESSIONAL SOLUTIONS INS CO	12,564	9,502	328	32	-59	0	0	1	-1	0
PROFESSIONALS ADVOCATE INS CO	102,886	51,365	8,118	8,993	1,674	17	0	0	0	0
PROFESSIONALS DIRECT INS CO	59,211	18,709	-2,523	21,042	13,952	100	23	107	66	62
PROGRESSIVE ADVANCED INS CO	165,942	55,365	7,966	148,103	90,427	74	20	0	0	0
PROGRESSIVE CASUALTY INS CO	4,835,148	1,214,505	52,940	3,980,687	2,454,362	74	22	1,540	271	18
PROGRESSIVE CLASSIC INS CO	313,332	79,264	20,941	243,716	150,267	74	22	79,753	58,859	74
PROGRESSIVE DIRECT INS CO	3,011,552	883,972	-26,548	2,869,503	1,752,031	74	20	885	-818	0
PROGRESSIVE MAX INS CO	249,984	74,774	17,565	222,155	135,641	74	20	0	0	0
PROGRESSIVE NORTHERN INS CO	1,126,929	298,577	34,188	974,862	601,068	74	22	53,906	32,505	60
PROGRESSIVE NORTHWESTERN INS CO	1,092,789	297,260	38,881	974,862	601,068	74	22	0	0	0
PROGRESSIVE SPECIALTY INS CO	1,061,139	589,385	-62,250	568,670	350,623	74	22	0	0	0
PROGRESSIVE UNIVERSAL INS CO	162,889	48,388	9,099	148,103	90,427	74	20	57,147	37,549	66
PRONATIONAL INS CO	1,116,367	311,905	49,797	132,008	52,504	54	23	26	-105	0
PROPERTY & CSLTY INS CO OF HARTFORD	222,357	106,691	17,738	51,593	27,612	64	28	15,922	9,341	59
PROPERTY OWNERS INS CO	143,820	70,359	10,355	59,939	32,170	61	25	0	0	0
PROTECTIVE INS CO	541,661	314,176	12,687	148,251	81,474	63	29	1,248	1,036	83
PROVIDENCE WASHINGTON INS CO	165,386	65,948	28,216	-424	-24,376	999	0	0	0	0
PUBLIC SERVICE MUTUAL INS CO	639,151	271,797	-1,640	140,660	70,635	65	35	13	7	56
PUTNAM REINSURANCE CO	606,753	165,888	24,719	185,283	125,493	71	28	0	0	0
PXRE REINSURANCE CO	204,879	63,718	-2,485	-1,509	17,858	0	736	0	0	0
QBE INS CORP	610,502	272,259	-4,385	128,172	79,402	72	41	5,724	5,329	93
QBE REINSURANCE CORP	1,438,772	538,768	-11,944	543,746	358,105	75	34	0	0	0
QUANTA INDEMNITY CO	154,312	51,647	-11,995	1,304	-7,980	0	0	0	-13	0
R&Q REINSURANCE CO	266,170	36,901	6,059	688	588	0	533	0	0	0
RADIAN ASSET ASSUR INC	2,324,645	965,382	5,448	235,893	170,773	73	138	124	0	0
RADIAN GUARANTY INC	4,263,014	406,637	-1,622,947	669,769	1,561,326	239	29	8,898	17,688	199
RAMPART INS CO	77,928	25,164	-5,280	-1	5,753	0	0	0	0	0
REDLAND INS CO	146,823	62,819	4,589	43,287	15,783	50	41	27	236	867
REGENT INS CO	212,009	63,436	13,598	94,516	38,777	52	34	124,122	41,367	33
REINSURANCE COMPANY OF AMER INC	14,963	5,007	-1,232	5,696	4,146	85	71	231	490	212
REPUBLIC FRANKLIN INS CO	86,198	37,076	2,416	18,229	7,938	62	37	4,485	3,094	69
REPUBLIC INDEMNITY CO OF AMER	858,027	292,871	41,795	198,303	52,891	47	33	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
REPUBLIC INDEMNITY CO OF CA	41,217	23,847	1,351	6,133	1,636	47	33	0	0	0
REPUBLIC MORTGAGE INS CO	2,000,739	97,745	-428,952	471,150	872,021	191	12	6,610	12,507	189
REPUBLIC MORTGAGE INS CO OF FL	49,976	4,683	-6,906	8,101	14,989	191	13	0	0	0
REPUBLIC MORTGAGE INS CO OF NC	643,769	91,879	-159,819	113,257	256,852	232	26	0	0	0
REPUBLIC WESTERN INS CO	237,657	103,842	6,724	27,565	10,128	66	42	246	59	24
RESPONSE INS CO	80,089	52,867	1,699	22,620	16,140	84	33	2	0	1
RESPONSE WORLDWIDE DIRECT AUTO INS CO	44,738	10,567	-4,392	33,176	23,673	84	33	0	0	0
RESPONSE WORLDWIDE INS CO	87,165	21,170	-9,063	66,351	47,345	84	33	388	149	39
RIVERPORT INS CO	84,687	38,987	3,596	8,980	3,066	57	13	294	83	28
RLI INDEMNITY CO	43,163	38,446	1,584	457	37	21	47	0	-1	0
RLI INS CO	1,279,074	678,041	26,715	265,298	90,393	44	43	5,676	1,962	35
ROCHDALE INS CO	132,777	30,702	5,693	35,008	15,855	56	20	1,771	1,260	71
ROCKFORD MUTUAL INS CO	67,390	32,041	2,677	33,428	14,776	55	36	2,183	890	41
RSUI INDEMNITY CO	2,490,913	1,001,867	7,024	646,329	287,777	54	27	5,406	2,687	50
RURAL COMMUNITY INS CO	4,387,472	322,338	18,762	377,024	367,655	98	3	80,783	71,393	88
RURAL MUTUAL INS CO	253,792	109,269	6,776	117,631	72,212	68	27	136,288	84,410	62
RVI NATIONAL INS CO	13,624	13,167	-410	14	180	999	738	50	1,037	999
SAFECO INS CO OF AMER	3,952,233	769,825	163,817	1,824,806	1,013,044	67	31	8,154	4,048	50
SAFECO INS CO OF IL	640,774	159,600	18,768	276,486	153,491	67	31	12,025	7,611	63
SAFECO INS CO OF IN	21,765	13,018	452	0	0	0	0	0	0	0
SAFECO NATIONAL INS CO	216,446	57,167	10,806	110,594	61,397	67	31	0	0	0
SAFETY FIRST INS CO	15,212	12,531	-48	942	195	27	65	1	0	49
SAFETY NATIONAL CSLTY CORP	1,903,801	530,907	46,099	296,358	216,455	75	27	2,321	5,443	235
SAFEWAY INS CO	339,908	244,000	16,182	142,210	82,079	73	26	0	0	0
SAGAMORE INS CO	148,221	109,290	6,095	30,876	16,707	65	46	171	-71	0
SAN FRANCISCO REINS CO	107,775	91,659	14,132	0	-15,334	0	0	0	0	0
SCOR REINSURANCE CO	1,451,697	503,567	-11,002	318,848	193,947	70	30	0	0	0
SCOTTSDALE INDEMNITY CO	32,323	18,022	596	0	0	0	0	111	19	17
SEABOARD SURETY CO	159,235	138,732	7,844	907	-2,330	0	14	8	27	322
SEABRIGHT INS CO	736,934	275,702	24,398	248,644	101,503	57	28	135	-10	0
SEATON INS CO	77,062	3,329	-21,321	-10	15,035	0	0	0	-86	0
SEAWORTHY INS CO	49,524	29,161	-81	22,793	13,628	62	37	25	0	0
SECURA INS A MUTUAL CO	597,783	206,205	-8,920	268,802	167,223	74	31	79,154	50,221	63
SECURA SUPREME INS CO	80,484	32,722	401	29,867	18,580	74	30	41,862	25,819	62
SECURIAN CASUALTY CO	59,356	47,369	-522	16,196	7,238	46	45	1,643	620	38
SECURITY NATIONAL INS CO	37,381	15,276	89	972	1,090	123	4	2,015	979	49
SECURITY UNION TITLE INS CO	80,184	35,783	6,218	47,114	4,675	10	99	2,921	270	9
SELECT INS CO	67,893	66,904	2,265	0	0	0	0	0	-96	0
SELECTIVE INS CO OF AMER	2,241,169	451,683	51,501	751,004	424,055	67	31	28	-21	0
SELECTIVE INS CO OF SC	422,127	81,624	9,401	136,546	77,101	67	31	15,611	5,632	36
SELECTIVE INS CO OF THE SOUTHEAST	321,414	67,462	8,748	106,203	59,967	67	31	2,646	3,088	117

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
SENECA INS CO INC	331,884	145,759	31,872	98,006	25,486	36	40	222	-103	0
SENTINEL INS CO LTD	195,581	126,441	3,776	30,956	16,567	64	28	4,733	4,215	89
SENTRY CASUALTY CO	165,531	59,030	828	45,983	28,386	75	29	25,766	24,131	94
SENTRY INS A MUTUAL CO	5,368,629	2,806,818	-24,699	1,011,627	624,495	75	29	119,083	82,939	70
SENTRY SELECT INS CO	680,638	224,563	19,895	183,932	113,545	75	29	12,778	9,882	77
SEQUOIA INS CO	182,555	70,143	4,849	84,287	34,656	54	41	0	0	0
SFM MUTUAL INS CO	351,838	71,589	3,788	103,753	70,142	82	21	13,741	12,563	91
SHEBOYGAN FALLS INS CO	25,665	11,177	-1,111	7,890	5,283	81	42	9,212	7,019	76
SOCIETY INS A MUTUAL CO	271,577	86,714	3,138	113,566	55,810	62	30	91,383	41,863	46
SOMPO JAPAN INS CO OF AMER	795,085	382,156	35,839	58,886	17,723	50	35	6,540	13,638	209
SOUTHERN FIRE & CAS CO	7,345	7,339	231	0	0	0	0	0	0	0
SOUTHERN GENERAL INS CO	55,423	21,403	-4,415	47,305	30,031	72	50	0	0	0
SOUTHERN GUARANTY INS CO	224,132	58,993	15,897	105,018	43,086	52	37	0	0	0
SOUTHERN INS CO	27,935	25,979	-31	1,312	1,311	116	30	0	0	0
SOUTHERN PILOT INS CO	12,204	12,201	724	0	0	0	0	0	0	0
SPARTA INS CO	280,418	254,060	-2,148	9,962	7,030	83	65	6	3	61
ST PAUL FIRE & CSLTY INS CO	16,802	15,951	625	0	0	0	0	152	2,157	999
ST PAUL FIRE & MARINE INS CO	19,162,960	6,366,506	849,383	4,700,531	2,283,689	61	31	21,843	9,578	44
ST PAUL GUARDIAN INS CO	75,469	26,273	2,931	18,038	8,709	61	31	156	598	383
ST PAUL MEDICAL LIABILITY INS CO	197,124	59,376	8,755	52,309	25,256	61	31	0	-22	0
ST PAUL MERCURY INS CO	265,280	63,661	10,601	72,151	34,836	61	31	12,277	8,183	67
ST PAUL PROTECTIVE INS CO	509,380	233,875	22,641	104,619	50,512	61	31	505	1,182	234
STANDARD FIRE INS CO THE	3,653,337	1,307,279	217,796	873,077	421,514	61	31	14,724	16,519	112
STANDARD GUARANTY INS CO	199,888	81,222	9,214	128,049	48,504	48	42	26	-2	0
STAR INS CO	567,519	199,889	27,179	164,376	78,176	62	30	913	1,030	113
STARNET INS CO	170,251	109,634	5,751	14,028	6,447	55	29	2,035	1,350	66
STARR INDEMNITY & LIABILITY CO	288,647	215,138	-2,230	5,849	5,693	107	44	0	-210	0
STATE AUTO INS CO OF WI	20,089	10,839	-417	-73	0	0	0	31,943	23,293	73
STATE AUTO NATL INS CO	98,569	65,454	1,170	42,559	26,045	75	29	1,547	992	64
STATE AUTO PROP & CSLTY INS CO	1,728,387	484,434	-39,839	799,728	505,523	75	33	6,310	3,660	58
STATE AUTOMOBILE MUTUAL INS CO	1,911,445	1,223,861	31,971	255,715	158,030	73	36	3,045	1,398	46
STATE FARM FIRE & CSLTY CO	25,815,803	8,184,647	-1,192,569	12,209,534	9,993,609	96	28	215,446	175,213	81
STATE FARM GENERAL INS CO	4,497,242	1,914,797	47,975	1,655,701	1,051,071	77	30	0	-85	999
STATE FARM MUTUAL AUTOMOBILE INS CO	92,017,548	53,273,952	1,036,015	31,584,063	22,357,675	83	23	307,000	205,266	67
STATE NATIONAL INS CO INC	183,267	110,278	4,245	60,261	25,593	49	45	1,237	242	20
STEWART TITLE GUARANTY CO	818,320	332,265	-9,284	1,202,559	152,083	13	101	13,348	-169	0
STONEBRIDGE CASUALTY INS CO	298,466	127,919	14,291	123,784	68,015	57	42	1,848	1,084	59
STONEWALL INS CO	88,519	58,534	-607	0	2,829	0	0	0	-942	0
STONINGTON INS CO	454,522	128,613	8,826	178,548	112,340	72	26	3,557	4,397	124
STRATFORD INS CO	174,162	58,032	3,494	21,309	8,815	65	36	223	15	7
SU INS CO	16,000	9,241	95	8,601	5,476	72	24	661	302	46

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
SUA INS CO	333,542	93,884	4,485	143,465	70,792	62	41	38	38	101
SUPERIOR INS CO	5,693	-3,301	-6,767	0	-155	0	0	0	0	0
SWISS REINSURANCE AMER CORP	14,401,938	4,153,502	-4,752	1,929,319	1,370,407	76	31	0	0	0
SYNCORA GUARANTEE INC	3,520,849	-2,399,692	-4,815,623	279,669	4,811,963	999	180	6,771	0	0
TEACHERS INS CO	275,128	93,093	1,281	197,364	128,373	77	26	1,948	1,436	74
TICOR TITLE INS CO	222,068	49,326	6,415	258,016	43,948	17	99	4,936	472	10
TICOR TITLE INS CO OF FL	110,165	28,878	15,380	60,818	14,675	24	110	340	66	19
TIG INDEMNITY CO	27,171	23,883	882	0	0	0	0	0	0	0
TIG INS CO	1,955,978	673,979	311,549	17,597	82,596	453	481	0	4,911	0
TITAN INDEMNITY CO	259,629	152,150	1,082	0	0	0	0	0	-1	0
TITLE INS CO OF OR	57,921	19,079	-268	47,145	5,876	12	135	984	0	0
TNUS INS CO	57,351	49,073	-301	5,367	3,764	98	46	0	0	0
TOA REINSURANCE CO OF AMER THE	1,315,025	402,483	41,813	225,105	122,157	64	27	0	0	0
TOKIO MARINE & NICHIDO FIRE INS CO LTD	1,690,589	603,274	100,076	317,260	77,001	41	31	1,294	-2,032	0
TOWER INS CO OF NY	876,100	223,177	23,989	248,495	95,015	52	35	5	4	78
TOWER NATIONAL INS CO	63,658	12,159	1,339	12,582	4,811	52	15	94	65	69
TOYOTA MOTOR INS CO	349,966	102,611	16,990	53,573	28,089	53	28	784	355	45
TRADERS & GENERAL INS CO	46,856	46,604	606	0	0	0	0	0	0	0
TRADERS INS CO	12,893	4,011	-693	10,089	5,284	62	41	0	0	0
TRANS PACIFIC INS CO	63,371	46,006	1,645	867	-1	137	0	0	0	0
TRANSATLANTIC REINSURANCE CO	11,451,445	3,534,148	103,448	3,520,371	2,384,369	71	28	0	0	0
TRANSGUARD INS CO OF AMER INC	194,941	69,540	-4,702	55,680	29,793	63	35	316	68	21
TRANSIT MUTUAL INS CORP OF WI	9,693	5,887	290	2,776	1,259	59	27	3,117	1,259	40
TRANSPORT INS CO	40,270	14,697	-7,387	0	-3,879	0	0	0	0	0
TRANSPORTATION INS CO	35,434	34,756	4,889	0	0	0	0	30,179	21,853	72
TRAVCO INS CO	202,703	67,358	8,800	48,702	23,514	61	31	939	628	67
TRAVELERS CASUALTY & SURETY CO	14,960,247	5,222,788	759,119	3,673,285	1,773,687	61	32	4,670	2,045	44
TRAVELERS CASUALTY & SURETY CO OF AMER	4,096,244	1,734,976	511,786	1,321,520	87,880	19	37	13,560	831	6
TRAVELERS CASUALTY CO OF CT	309,579	85,755	13,966	84,777	40,932	61	31	0	19	0
TRAVELERS CASUALTY INS CO OF AMER	1,810,306	499,633	86,457	492,430	237,755	61	31	626	567	91
TRAVELERS COMMERCIAL CSLTY CO	330,369	91,201	15,907	84,777	40,932	61	31	0	0	0
TRAVELERS COMMERCIAL INS CO	319,425	88,433	14,842	84,777	40,932	61	31	673	431	64
TRAVELERS HOME & MARINE INS CO THE	239,178	67,420	8,474	48,702	23,514	61	31	12,175	7,602	62
TRAVELERS INDEMNITY CO OF AMER THE	536,423	144,110	24,707	138,891	67,059	61	31	16,374	8,792	54
TRAVELERS INDEMNITY CO OF CT THE	1,019,214	338,091	46,510	247,117	119,313	61	31	31,275	17,251	55
TRAVELERS INDEMNITY CO THE	20,788,130	7,962,244	1,250,009	4,203,115	2,024,131	61	31	17,568	15,333	87
TRAVELERS PROPERTY CAS CO OF AMER	324,246	93,031	9,681	64,936	31,352	61	31	127,898	74,989	59
TRAVELERS PROPERTY CSLTY INS CO	213,082	67,190	9,713	54,113	26,127	61	31	673	413	61
TRENWICK AMERICA REINS CORP	158,330	30,502	-10,898	-126	6,556	0	0	0	0	0
TRI STATE INS CO OF MN	32,441	32,588	90	0	0	0	0	10,654	13,876	130
TRIAD GUARANTY INS CORP	1,047,040	88,027	-566,105	238,425	761,092	326	23	633	1,291	204

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
TRIANGLE INS CO INC	35,742	12,163	-304	18,770	13,427	80	23	651	230	35
TRINITY UNIVERSAL INS CO	2,664,830	828,922	-59,783	1,764,644	1,125,348	76	31	2	-9	0
TRINITY UNIVERSAL INS CO OF KS INC	29,077	9,992	76	932	578	71	17	0	10	999
TRITON INS CO	779,210	335,710	-5,505	171,913	71,252	42	25	2,288	734	32
TRUCK INS EXCHANGE	1,917,014	428,324	-31,053	946,743	604,637	76	31	5,056	2,922	58
TRUMBULL INS CO	199,968	84,804	4,182	51,593	27,612	64	28	367	-265	0
TRUSTGARD INS CO	67,924	32,466	3,847	37,470	21,491	68	32	0	0	0
TWIN CITY FIRE INS CO	647,948	301,217	38,797	154,778	82,836	64	28	26,180	6,623	25
ULLICO CASUALTY CO	202,837	89,395	2,429	53,925	21,757	54	41	187	33	18
UNDERWRITER FOR THE PROFESSIONS INS CO	268,172	88,314	16,597	15,399	1,928	17	8	0	0	0
UNIGARD INDEMNITY CO	76,550	23,283	4,609	31,505	12,926	52	34	0	0	0
UNIGARD INS CO	560,378	212,772	43,418	210,036	86,173	52	37	7	0	0
UNION INS CO	94,703	27,156	842	0	0	0	0	3	0	0
UNION STANDARD INS CO	24,573	24,648	217	0	0	0	0	0	0	0
UNIONE ITALIANA REINS CO OF AMER INC	77,564	30,821	-2,842	5	5,549	999	459	0	0	0
UNITED AMERICAS INS CO	8,330	5,791	-698	0	-540	999	0	0	0	0
UNITED EQUITABLE INS CO	14,615	3,478	-1,218	13,050	7,091	68	42	0	0	0
UNITED FINANCIAL CSLTY CO	1,783,052	351,141	-978	1,221,951	742,243	72	21	0	0	112
UNITED FIRE & CSLTY CO	1,220,964	553,058	-3,594	386,432	260,683	85	29	11,305	7,028	62
UNITED FIRE & INDEMNITY CO	38,750	14,603	-337	13,967	9,422	85	29	0	0	0
UNITED GENERAL TITLE INS CO	15,677	15,677	-30,702	152,867	52,952	35	102	331	50	15
UNITED GUARANTY CREDIT INS CO	22,565	11,695	-6,477	1,416	1,182	84	40	2	0	0
UNITED GUARANTY MORTGAGE INDEMNITY CO	382,132	127,569	-81,375	48,467	172,327	383	4	79	18	23
UNITED GUARANTY RESIDENTIAL INS CO	2,535,263	1,105,779	-447,021	459,020	1,116,403	260	11	12,695	20,850	164
UNITED GUARANTY RESIDENTIAL INS CO OF NC	1,228,437	199,569	-645,078	228,625	865,532	386	9	92	107	117
UNITED NATIONAL CAS INS CO	40,874	24,330	-323	4,689	3,209	104	37	0	0	0
UNITED NATIONAL SPECIALTY INS CO	77,870	59,173	550	4,689	2,965	98	37	1,150	311	27
UNITED OHIO INS CO	202,439	95,980	7,821	103,597	55,428	60	33	0	0	0
UNITED SECURITY INS CO	14,518	11,487	-771	1,287	1,784	150	56	17	9	51
UNITED SERVICES AUTOMOBILE ASSN	19,743,681	13,471,858	365,086	4,872,808	3,625,961	85	14	28,764	22,918	80
UNITED WISCONSIN INS CO	295,606	76,122	6,745	84,799	49,645	70	19	84,383	42,405	50
UNITRIN AUTO & HOME INS CO	172,817	28,053	-1,533	39,988	27,570	80	30	0	0	1
UNITRIN DIRECT PROP & CAS CO	52,806	12,779	-1,135	17,040	11,864	82	36	2,000	1,505	75
UNITRIN PREFERRED INS CO	47,917	15,441	1,610	9,054	4,701	63	30	171	95	56
UNITRIN SAFEGUARD INS CO	13,997	10,405	527	0	0	0	0	0	-70	0
UNIVERSAL SURETY CO	108,651	82,287	4,268	2,863	594	16	56	327	-61	0
UNIVERSAL SURETY OF AMER	25,251	13,523	740	3,636	361	16	80	19	1	6
UNIVERSAL UNDERWRITERS INS CO	446,537	348,771	8,546	0	0	0	0	17,197	12,058	70
UNIVERSAL UNDERWRITERS OF TX INS CO	26,790	9,377	380	0	0	0	0	0	0	0
US FIDELITY & GUARANTY CO	4,192,652	2,065,892	173,535	795,465	384,066	61	31	6,533	1,088	17
US FIRE INS CO	3,050,714	943,279	458,359	669,125	366,597	78	34	6,582	4,112	62

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
US LIABILITY INS CO	476,888	281,505	19,586	76,278	11,760	32	41	2,183	331	15
US SPECIALTY INS CO	1,161,324	313,133	31,647	362,259	194,533	63	24	7,318	3,043	42
USAA CASUALTY INS CO	6,371,217	3,133,241	278,146	3,330,812	2,327,402	79	14	14,268	10,908	76
USAA GENERAL INDEMNITY CO	443,923	138,598	-13,774	272,724	229,095	93	12	1,390	1,231	89
USAGENCIES DIRECT INS CO	7,718	7,162	-10	0	0	0	0	0	0	0
USPLATE GLASS INS CO	16,274	10,787	2,442	10,681	743	9	58	0	0	0
UTICA MUTUAL INS CO	2,145,882	723,824	53,237	540,798	235,502	62	37	6,869	-980	0
VALIANT INS CO	65,491	51,068	-9,383	2,125	1,633	80	200	7	4	65
VALLEY FORGE INS CO	55,659	55,577	2,784	0	0	0	0	23,399	15,747	67
VALLEY PROPERTY & CAS INS CO	16,677	9,693	395	0	0	0	0	0	0	0
VANLINER INS CO	481,463	106,883	-11,019	149,052	74,936	66	20	1,201	624	52
VEREX ASSURANCE INC	28,360	19,565	1,012	229	-48	0	58	1	0	0
VERLAN FIRE INS CO	32,989	20,358	5,146	11,906	2,099	18	28	144	13	9
VICTORIA AUTOMOBILE INS CO	14,707	8,188	201	0	0	0	0	704	585	83
VICTORIA FIRE & CSLTY CO	393,792	55,358	-7,930	77,073	49,767	76	50	4,470	3,111	70
VIGILANT INS CO	388,739	152,634	9,423	44,678	20,984	61	29	15,898	9,942	63
VIKING INS CO OF WI	398,609	144,039	9,199	91,966	56,772	75	29	8,682	5,747	66
VIRGINIA SURETY CO INC	1,063,483	261,859	33,027	366,311	348,928	104	26	17,960	6,642	37
VISION SERVICE PLAN INS CO	128,993	65,799	38,004	544,440	466,564	86	10	0	0	0
WADENA INS CO	29,251	7,795	512	5,369	2,853	62	33	2,493	1,657	66
WARNER INS CO	26,148	16,787	-671	9,048	6,456	84	33	0	0	0
WASHINGTON INTERNATIONAL INS CO	112,245	60,783	7,082	8,175	1,531	29	27	138	-4	0
WAUSAU BUSINESS INS CO	188,466	53,648	3,533	44,442	30,116	84	23	37,958	23,109	61
WAUSAU GENERAL INS CO	36,838	29,032	2,069	0	0	0	0	12,287	6,691	54
WAUSAU UNDERWRITERS INS CO	244,473	91,619	5,827	44,442	30,116	84	23	41,711	22,697	54
WEA PROPERTY & CSLTY INS CO	14,069	4,866	-105	9,042	5,740	73	34	10,680	6,808	64
WESCO INS CO	146,541	37,167	5,109	11,680	6,027	59	0	2,611	969	37
WEST AMERICAN INS CO	298,664	207,026	10,152	0	0	0	0	6,673	5,365	80
WEST BEND MUTUAL INS CO	1,446,546	397,168	-17,658	686,197	416,908	74	30	301,416	167,099	55
WESTCHESTER FIRE INS CO	2,561,317	759,535	53,019	547,471	273,794	68	23	5,219	9,977	191
WESTERN AGRICULTURAL INS CO	326,576	51,700	-2,719	77,103	60,633	85	25	3,687	4,003	109
WESTERN INS CO	31,316	18,881	2,090	11,140	1,067	24	40	0	0	0
WESTERN NATIONAL ASSUR CO	39,336	16,122	1,356	14,076	7,886	69	27	0	0	0
WESTERN NATIONAL MUTUAL INS CO	478,987	210,546	8,990	166,901	93,509	69	27	21,533	10,885	51
WESTERN SURETY CO	1,209,593	554,637	108,543	427,713	55,045	18	53	3,922	411	10
WESTFIELD INS CO	2,122,170	586,070	-3,929	1,054,419	610,819	67	33	8,196	6,751	82
WESTFIELD NATIONAL INS CO	454,618	154,565	-3,398	214,179	124,073	67	33	116	1	1
WESTPORT INS CORP	8,047,015	1,811,272	365,585	257,913	512,832	75	65	8,344	7,464	89
WHITE MOUNTAINS REINS CO OF AMER	2,504,999	708,771	-123,759	616,716	538,785	101	23	0	-151	0
WILLIAMSBURG NATIONAL INS CO	94,278	21,945	2,783	33,107	15,746	62	30	78	-1	0
WILSHIRE INS CO	141,949	71,207	-3,305	69,083	38,067	65	33	0	-14	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
WILSON MUTUAL INS CO	74,216	15,829	-1,411	18,694	11,137	73	33	81,092	51,331	63
WISCONSIN AMERICAN MUTUAL INS CO	4,851	2,703	-643	3,830	2,987	97	35	5,979	4,971	83
WISCONSIN COUNTY MUTUAL INS CORP	49,632	17,768	4,398	13,523	3,322	45	28	16,851	-1,638	0
WISCONSIN HEALTH CARE LIABILITY INS PLAN	67,963	39,107	25,015	6,018	-10,674	0	19	6,018	-10,674	0
WISCONSIN LAWYERS MUTUAL INS CO	25,841	16,528	423	3,755	582	50	26	4,491	709	16
WISCONSIN MUNICIPAL MUTUAL INS CO	48,415	33,612	-285	3,013	1,995	75	27	4,142	6,137	148
WISCONSIN MUTUAL INS CO	87,699	42,595	823	51,074	37,366	81	22	55,266	45,329	82
WISCONSIN REINSURANCE CORP	71,881	34,724	-2,057	33,848	30,595	99	18	0	0	0
WMAC CREDIT INS CORP	6,185	6,135	192	0	0	0	0	0	0	0
WOLVERINE MUTUAL INS CO	41,401	11,995	-1,050	29,254	20,236	79	31	10	5	48
WORK FIRST CSLTY CO	34,071	10,717	-28	24,480	14,980	72	19	1	0	46
WORKMENS AUTO INS CO	56,032	19,117	-3,000	54,043	32,447	72	37	0	0	0
WRM AMERICA INDEMNITY CO INC	61,887	60,831	-442	0	0	0	0	0	0	0
XL INS AMER INC	647,687	248,347	4,366	148,145	70,857	60	23	5,794	3,468	60
XL INS CO OF NY INC	210,270	67,193	5,867	44,443	21,257	60	23	0	0	0
XL REINSURANCE AMER INC	5,277,622	2,319,107	130,095	962,941	460,571	60	23	0	0	0
XL SPECIALTY INS CO	577,093	181,750	15,086	88,887	42,514	60	23	16,169	8,222	51
YORK INS CO	23,356	9,614	4,076	-60	-3,441	999	0	0	-1	0
YOSEMITE INS CO	411,562	314,080	44,540	61,015	16,286	33	19	1,604	361	23
ZALE INDEMNITY CO	16,450	11,573	1,848	4,453	-270	14	26	5	0	2
ZENITH INS CO	2,106,449	1,015,330	111,476	595,180	190,490	46	38	409	86	21
ZURICH AMERICAN INS CO	29,634,470	6,239,830	249,083	5,117,039	3,268,156	83	20	94,291	79,581	84
ZURICH AMERICAN INS CO OF IL	58,379	41,486	1,841	0	0	0	0	505	222	44

**Table G**

**2008 Financial Data  
of  
Life Insurers**

**Includes: Fraternal Insurers  
Life Insurers**



LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
5 STAR LIFE INS CO	174,786	48,407	-5,078	94,497	83,501	817	501
AAA LIFE INS CO	369,389	71,888	-6,207	146,291	115,353	5,488	1,372
ACACIA LIFE INS CO	1,544,345	322,405	-759	33,251	63,211	2,365	3,722
ACCENDO INS CO	12,401	11,224	-1,814	0	0	0	0
ACE LIFE INS CO	34,324	19,977	-6,731	4,645	5,947	0	0
ADMIRAL LIFE INS CO OF AMER	13,214	9,198	385	2,242	1,532	3,419	2,197
ADVANTA LIFE INS CO	4,420	4,133	122	465	120	0	0
AETNA HEALTH & LIFE INS CO	1,604,314	161,285	-6,706	358,963	348,182	0	0
AETNA HEALTH INS CO	66,224	40,062	37,974	174,344	99,833	0	0
AETNA LIFE INS CO	20,880,604	3,743,547	951,199	13,647,540	11,693,626	119,851	115,534
AGL LIFE ASSUR CO	4,143,050	13,762	2,054	296,450	621,318	0	0
AIG ANNUITY INS CO	45,803,022	3,047,157	-7,900,969	5,713,161	2,523,016	73,966	101,431
AIG LIFE INS CO	9,429,399	364,387	-875,552	354,292	1,029,995	21,387	22,375
AIG SUNAMERICA LIFE ASSUR CO	24,396,263	1,274,742	-782,331	3,307,672	4,846,384	70,191	98,280
ALL SAVERS INS CO	4,269	4,009	153	45	-45	0	0
ALLIANZ LIFE & ANNUITY CO	16,301	11,422	114	0	1,233	0	20
ALLIANZ LIFE INS CO OF NORTH AMER	66,374,757	2,009,309	-895,825	8,350,963	9,749,301	214,264	158,933
ALLSTATE ASSURANCE CO	11,275	8,952	333	0	0	0	104
ALLSTATE LIFE INS CO	67,552,094	3,248,888	-1,947,193	4,768,229	6,173,925	56,507	111,941
ALTA HEALTH & LIFE INS CO	28,615	16,989	19,433	-2,419	-11,466	40	30
AMALGAMATED LIFE & HEALTH INS CO	6,914	4,143	950	6,325	4,449	0	0
AMALGAMATED LIFE INS CO	62,441	30,861	2,126	38,093	32,082	70	0
AMERICAN AMICABLE LIFE INS CO OF TX	353,383	57,678	4,762	40,167	27,506	650	198
AMERICAN BANKERS LIFE ASSUR CO OF FL	653,077	106,707	1,684	130,025	36,343	1,643	1,179
AMERICAN COMMUNITY MUTUAL INS CO	141,888	74,506	-25,340	355,815	278,401	2,665	507
AMERICAN EQUITY INVESTMENT LIFE INS CO	13,593,940	983,325	-6,754	2,272,134	2,319,000	55,949	38,486
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	71,782,958	4,601,314	1,208,648	15,136,569	10,752,264	64,352	27,572
AMERICAN FAMILY LIFE INS CO	3,860,797	446,822	-81,848	392,769	314,864	89,068	60,772
AMERICAN FIDELITY ASSUR CO	3,311,754	239,134	38,134	652,155	460,738	8,662	9,453
AMERICAN FIDELITY LIFE INS CO	469,805	73,209	1,154	14,579	7,452	130	57
AMERICAN FINANCIAL SECURITY LIFE INS CO	3,086	3,016	-102	20	1	0	0
AMERICAN FRATERNAL UNION	23,429	1,208	-9	1,687	1,973	3	6
AMERICAN GENERAL ASSUR CO	193,923	74,867	-6,538	79,407	34,857	4,324	5,465
AMERICAN GENERAL LIFE & ACCIDENT INS CO	9,134,531	563,502	-816,947	955,005	945,346	204	455
AMERICAN GENERAL LIFE INS CO	38,638,399	5,192,345	-4,103,622	3,537,962	4,860,329	61,530	38,586
AMERICAN HEALTH & LIFE INS CO	1,519,632	656,795	96,308	281,977	154,525	3,871	2,148
AMERICAN HERITAGE LIFE INS CO	1,326,474	192,142	279	414,583	239,956	10,510	4,475
AMERICAN HOME LIFE INS CO THE	165,548	14,258	150	19,050	18,977	96	73
AMERICAN INCOME LIFE INS CO	1,828,070	228,066	98,778	531,944	240,832	18,943	4,235
AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	6,660,685	370,537	-1,028,914	369,393	895,140	35	3,348
AMERICAN INVESTORS LIFE INS CO	14,336,684	930,113	-223,667	4,338,787	4,228,408	98,768	27,307

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
AMERICAN MATURITY LIFE INS CO	57,672	42,408	1,115	19	212	78	221
AMERICAN MEDICAL & LIFE INS CO	32,050	12,100	1,327	28,500	17,749	2,571	1,894
AMERICAN MEDICAL SECURITY LIFE INS CO	129,773	70,517	56,284	198,468	119,177	6,860	5,249
AMERICAN MEMORIAL LIFE INS CO	1,996,141	86,055	-22,978	281,438	276,793	1,924	2,817
AMERICAN MODERN LIFE INS CO	64,198	18,348	-2,687	13,197	10,884	2,236	1,671
AMERICAN NATIONAL INS CO	13,586,041	1,805,670	-123,072	2,243,674	2,357,911	55,853	84,559
AMERICAN NATIONAL LIFE INS CO OF TX	137,691	36,095	-8,391	93,894	75,117	1,427	1,147
AMERICAN PUBLIC LIFE INS CO	74,494	12,861	-2,501	44,094	31,000	27	40
AMERICAN REPUBLIC CORP INS CO	9,651	7,121	-437	5,901	3,667	4,292	1,713
AMERICAN REPUBLIC LIFE INS CO	475,460	235,924	17,794	459,515	338,924	45,249	37,858
AMERICAN SPECIALTY HEALTH INS CO	8,161	7,309	333	5,788	2,756	0	0
AMERICAN UNITED LIFE INS CO	12,526,176	656,212	9,406	2,353,601	2,226,756	62,132	38,746
AMERICO FINANCIAL LIFE & ANNUITY INS CO	3,439,012	171,039	-20,771	288,981	-231,279	1,494	3,628
AMERITAS LIFE INS CORP	5,142,388	710,625	-71,982	1,299,308	1,157,637	33,210	32,042
AMICA LIFE INS CO	940,142	156,354	8,723	62,821	72,832	375	177
ANNUITY INVESTORS LIFE INS CO	1,742,237	78,555	-25,860	417,373	480,906	889	2,526
ANTHEM LIFE INS CO	288,278	65,434	23,770	173,255	100,264	13,542	5,722
ASSURED LIFE ASSN	58,356	10,643	1,046	3,536	2,729	41	60
ASSURITY LIFE INS CO	2,161,105	223,151	1,947	237,187	207,519	7,211	10,074
ATLANTA LIFE INS CO	75,434	17,341	-695	62,508	51,723	25	37
AURORA NATIONAL LIFE ASSURNC CO	3,125,399	327,630	14,166	1,374	-96,027	360	5,206
AUTO CLUB LIFE INS CO	423,260	48,803	-3,547	54,272	47,908	48	43
AUTO OWNERS LIFE INS CO	2,110,939	229,577	13,444	182,779	217,268	5,360	2,937
AVIVA LIFE & ANNUITY CO	24,683,212	1,266,450	-287,394	3,753,282	3,734,973	147,708	70,991
AXA CORPORATE SOLUTIONS LIFE REINS CO	1,540,933	254,539	-518,635	98,711	1,035,791	0	0
AXA EQUITABLE LIFE & ANNUITY CO	512,844	48,771	8,639	7,830	24,940	990	745
AXA EQUITABLE LIFE INS CO	111,795,878	3,155,026	-1,074,785	14,619,784	13,898,895	369,418	338,458
BALBOA LIFE INS CO	43,255	30,692	3,958	16,156	4,195	293	36
BALTIMORE LIFE INS CO THE	834,794	71,538	1,109	103,871	92,822	478	250
BANKERS FIDELITY LIFE INS CO	110,664	29,876	1,269	55,157	40,010	32	3
BANKERS LIFE & CSLTY CO	11,442,369	607,131	-27,315	2,920,288	2,906,822	93,681	61,866
BANKERS RESERVE LIFE INS CO OF WI	132,437	58,093	7,980	379,426	309,109	0	0
BANNER LIFE INS CO	1,335,175	211,272	-16,081	194,558	112,551	6,492	5,603
BAPTIST LIFE ASSN	24,542	665	-309	1,791	2,282	2	12
BCS LIFE INS CO	180,558	79,727	1,114	202,012	171,416	80	45
BENEFICIAL LIFE INS CO	3,437,234	451,321	-239,733	368,449	502,432	375	176
BERKLEY LIFE & HEALTH INS CO	26,100	25,717	565	0	-30	0	0
BERKSHIRE HATHAWAY LIFE INS CO OF NE	3,528,028	810,409	70,144	57,855	89,197	0	6,903
BERKSHIRE LIFE INS CO OF AMER	2,455,455	423,850	28,652	419,299	308,091	3,026	73
BLUE CROSS BLUE SHIELD OF WI	508,419	179,179	-5,798	1,013,775	913,764	1,012,000	898,164
BOSTON MUTUAL LIFE INS CO	929,127	77,722	9,605	170,736	137,273	1,252	821

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
BROKERS NATIONAL LIFE ASSUR CO	26,577	16,965	2,630	43,494	26,991	40	35
CANADA LIFE ASSURNC CO THE	4,193,691	216,966	35,852	65,124	42,063	5,007	6,920
CANADA LIFE INS CO OF AMER	1,801,046	124,631	11,393	4,432	118,248	94	1,103
CAPITOL LIFE INS CO THE	209,480	8,273	572	10,114	19,672	0	210
CARDIF LIFE INS CO	61,592	14,940	-1,133	10,193	2,825	251	73
CATHOLIC AID ASSN THE	581,788	24,633	1,320	34,645	52,036	596	540
CATHOLIC FAMILY LIFE INS	275,582	6,182	-4,737	21,151	27,465	12,701	12,724
CATHOLIC HOLY FAMILY SOCIETY	89,618	10,439	-1,384	10,276	10,498	121	39
CATHOLIC KNIGHTS	831,150	36,284	-7,239	56,750	78,704	49,377	38,951
CATHOLIC ORDER OF FORESTERS	632,921	35,673	-1,728	69,732	80,224	14,736	11,574
CELTIC INS CO	66,800	22,378	4,705	83,210	52,106	1,863	1,605
CENTRAL BENEFITS NATL LIFE INS CO	6,770	6,750	284	529	430	0	0
CENTRAL RESERVE LIFE INS CO	25,029	14,622	793	20,226	14,265	1,964	2,043
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	320,030	85,145	-759	85,547	44,465	10,394	4,186
CENTRAL UNITED LIFE INS CO	321,381	38,090	2,252	92,552	75,270	241	101
CENTRE LIFE INS CO	2,021,720	90,764	3,403	1,192	714	563	133
CENTURION LIFE INS CO	1,620,996	993,314	47,781	135,226	101,115	1,158	442
CHARTER NATIONAL LIFE INS CO	150,135	10,024	334	0	-1	13	1,123
CHESAPEAKE LIFE INS CO THE	86,248	44,937	-8,784	117,478	64,806	5,565	2,845
CHURCH LIFE INS CORP	205,902	31,476	-3,118	25,359	25,981	313	38
CINCINNATI LIFE INS CO THE	2,477,627	290,089	-70,121	176,938	208,289	7,295	2,959
CM LIFE INS CO	7,539,867	707,773	-76,592	779,517	1,398,297	18,557	24,144
COLONIAL LIFE & ACCIDENT INS CO	1,988,846	379,589	109,294	1,011,687	512,875	5,182	2,155
COLONIAL PENN LIFE INS CO	692,246	37,575	-353	174,546	123,043	2,883	2,805
COLORADO BANKERS LIFE INS CO	144,871	17,484	-757	56,316	31,520	425	98
COLUMBIAN LIFE INS CO	245,170	19,228	-5,668	38,583	35,000	4,129	2,292
COLUMBIAN MUTUAL LIFE INS CO	846,269	79,424	6,083	143,186	108,506	76	220
COLUMBUS LIFE INS CO	2,500,566	208,958	16,963	204,832	238,486	721	389
COMBINED INS CO OF AMER	2,382,484	593,513	383,473	693,853	96,546	26,061	10,130
COMMERCIAL TRAVELERS MUTUAL INS CO	35,203	12,418	988	33,404	18,838	34	9
COMMONWEALTH ANNUITY & LIFE INS CO	5,334,786	390,622	-247,090	108,925	1,952,506	2,191	27,194
COMPANION LIFE INS CO	130,402	67,499	6,696	137,757	83,620	7,387	5,583
CONGRESS LIFE INS CO	60,150	57,111	617	1,117	1,037	0	0
CONNECTICUT GENERAL LIFE INS CO	17,733,121	2,030,228	978	7,017,380	7,509,978	40,091	39,495
CONSECO HEALTH INS CO	2,472,317	128,610	1,377	293,123	247,257	5,133	3,920
CONSECO INS CO	1,044,458	159,078	18,664	108,836	86,568	3,303	10,831
CONSECO LIFE INS CO	4,529,499	162,350	-68,199	312,738	804,581	3,724	8,163
CONSTITUTION LIFE INS CO	87,358	19,055	1,325	31,235	23,893	11,014	8,444
CONSUMERS LIFE INS CO	31,949	17,104	-4,646	36,443	18,940	1,221	1,046
CONTINENTAL AMERICAN INS CO	104,027	32,646	6,918	69,127	25,745	184	102
CONTINENTAL ASSURANCE CO	3,333,560	487,288	-50,740	1,504	155,824	960	4,428

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
CONTINENTAL GENERAL INS CO	227,247	44,577	3,853	78,760	64,513	4,310	3,589
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	152,963	59,993	11,893	171,113	118,355	303	212
COUNTRY INVESTORS LIFE ASSUR CO	199,151	152,157	4,058	0	1,790	1,365	1,868
COUNTRY LIFE INS CO	7,270,651	944,900	-9,745	575,054	577,041	12,018	10,701
COVENTRY HEALTH & LIFE INS CO	517,384	200,110	15,214	1,789,841	1,547,871	12,461	11,438
CROATIAN FRATERNAL UNION OF AMER	307,203	12,325	1,397	23,995	34,514	125	357
CROWN LIFE INS CO	342,518	43,924	7,175	8,569	20,367	1,073	2,865
CSA FRATERNAL LIFE	112,937	2,965	-449	5,366	9,033	56	135
CSI LIFE INS CO	20,169	15,276	395	7,231	2,729	0	0
CUNA MUTUAL INS SOCIETY	11,002,454	985,178	-37,828	2,451,267	2,316,427	167,795	160,746
DEAN HEALTH INS INC	55,458	49,129	-1,500	40,300	36,578	40,300	37,105
DEGREE OF HONOR PROTECTIVE ASSN	171,912	5,237	779	27,335	30,590	4,607	4,522
DELAWARE AMERICAN LIFE INS CO	83,876	27,313	2,281	26,588	19,930	33	81
DENTEGRA INS CO	33,068	20,049	74	18,566	1,227	1,792	1,150
DIRECT GENERAL LIFE INS CO	35,468	22,009	6,404	23,345	4,756	0	0
EMC NATIONAL LIFE CO	682,705	41,271	-21,992	119,663	141,516	3,876	4,865
EMPHEYSYS INS CO	4,827	3,857	-285	2,949	2,651	0	0
EMPLOYEES LIFE CO MUTUAL	290,663	18,100	736	63,197	68,216	3,772	2,112
EMPLOYERS REASSURANCE CORP	9,697,674	681,200	-619,051	692,356	1,696,908	0	0
EMPLOYES MUTUAL BENEFIT ASSN	1,163	731	103	534	280	513	290
ENTERPRISE LIFE INS CO	21,036	5,410	-479	4,615	2,808	113	24
ENVISION INS CO	12,691	5,226	-8,076	21,955	24,701	66	78
EPIC LIFE INS CO THE	42,076	21,758	-217	15,776	10,956	13,718	4,682
EQUITABLE RESERVE ASSN	120,017	6,667	-2,316	6,774	9,910	5,227	6,154
EQUITRUST LIFE INS CO	7,779,919	416,978	-116,931	1,505,252	1,683,857	55,571	11,143
ERIE FAMILY LIFE INS CO	1,533,697	105,817	-66,401	216,379	229,781	2,913	825
FAMILY HERITAGE LIFE INS CO OF AMER	309,399	34,025	12,716	119,984	65,240	547	67
FAMILY LIFE INS CO	126,179	25,371	4,915	15,890	9,712	44	74
FAMILY SERVICE LIFE INS CO	530,615	90,769	6,604	21	21,444	0	0
FARM BUREAU LIFE INS CO	5,591,863	385,372	-28,712	568,577	641,119	21,800	26,007
FARMERS NEW WORLD LIFE INS CO	6,443,866	551,476	19,206	623,848	548,074	12,616	6,712
FEDERAL LIFE INS CO MUTUAL	219,093	29,824	-2,621	20,639	21,588	859	1,077
FEDERATED LIFE INS CO	954,854	217,960	12,249	123,142	96,435	5,556	1,181
FIDELITY INVESTMENTS LIFE INS CO	11,893,788	648,979	-7,147	2,163,128	1,297,310	20,114	15,895
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	514,697	256,820	-14,104	34,348	24,732	936	298
FIDELITY SECURITY LIFE INS CO	538,362	84,615	8,293	299,507	229,382	6,330	4,600
FIRST ALLMERICA FINANCIAL LIFE INS CO	1,714,062	113,697	33,124	30,700	77,171	172	608
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE US OF AMER	544,660	84,502	-4,575	21,329	40,570	827	329
FIRST CATHOLIC SLOVAK UNION USA	201,037	9,060	265	8,026	15,961	38	108
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	11,859	4,437	587	6,041	4,523	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
FIRST HEALTH LIFE & HEALTH INS CO	682,069	214,661	-76,803	2,034,120	1,999,607	65,759	57,060
FIRST INVESTORS LIFE INS CO	1,011,132	119,664	8,757	80,265	120,796	198	492
FIRST PENN PACIFIC LIFE INS CO	1,890,903	192,458	27,325	56,861	107,398	2,602	2,666
FORETHOUGHT LIFE INS CO	3,870,190	189,717	-71,586	776,361	794,536	10,352	6,985
FORT DEARBORN LIFE INS CO	2,616,352	290,336	-38,470	1,253,475	1,015,269	17,680	5,605
FUNERAL DIRECTORS LIFE INS CO	556,606	48,561	1,027	124,088	119,139	3,758	1,697
GARDEN STATE LIFE INS CO	91,014	17,678	-1,572	39,314	22,576	376	174
GENERAL AMERICAN LIFE INS CO	11,734,937	1,079,457	1,177,066	465,413	747,167	10,450	9,935
GENERAL FIDELITY LIFE INS CO	210,242	164,110	7,134	48,659	-2,828	0	0
GENERAL RE LIFE CORP	2,615,078	466,576	31,949	1,086,070	859,909	0	0
GENERALI USA LIFE REASSURANCE CO	831,112	259,547	695	278,055	226,397	0	0
GENWORTH LIFE & ANNUITY INS CO	25,963,876	1,930,920	-242,048	2,199,072	1,968,115	70,458	63,308
GENWORTH LIFE INS CO	34,733,533	3,326,835	-349,164	1,358,964	2,489,965	134,289	32,893
GERBER LIFE INS CO	1,567,859	160,419	-42,089	368,128	274,966	8,700	3,333
GLOBE LIFE & ACCIDENT INS CO	2,736,764	392,687	133,709	511,558	336,279	7,428	2,825
GOLDEN RULE INS CO	613,699	267,811	144,741	1,260,647	794,587	62,263	47,005
GOVERNMENT PERSONNEL MUT LIFE INS CO	787,153	83,559	-3,138	53,337	60,531	302	399
GRANGE LIFE INS CO	254,933	33,571	-1,212	41,842	39,348	625	120
GREAT AMERICAN LIFE INS CO	9,627,858	781,011	-30,000	1,187,434	1,277,490	13,769	11,635
GREAT SOUTHERN LIFE INS CO	274,057	34,181	-1,117	249	43	517	785
GREAT WEST LIFE & ANNUITY INS CO	33,279,542	904,376	271,436	4,405,204	4,145,866	70,778	34,396
GREAT WEST LIFE ASSUR CO THE	134,990	37,736	-430	4,962	11,219	660	927
GREAT WESTERN INS CO	403,032	32,426	6,352	-13,990	-26,113	8,061	6,000
GREATER BENEFICIAL UNION OF PITTSBURGH	498,869	27,675	-1,754	62,177	81,810	4,888	2,038
GREEK CATHOLIC UNION OF THE USA	618,183	6,410	-5,342	83,077	107,680	14,288	5,279
GUARANTEE TRUST LIFE INS CO	218,660	42,048	-1,261	160,424	96,714	8,598	4,226
GUARDIAN INS & ANNUITY CO INC THE	7,502,709	212,558	-35,097	941,132	1,451,422	15,078	25,463
GUARDIAN LIFE INS CO OF AMER THE	28,973,450	3,658,868	437,309	5,929,369	5,040,900	47,101	35,081
HARLEYSVILLE LIFE INS CO	341,303	20,319	-4,946	51,185	50,293	339	9
HARTFORD LIFE & ACCIDENT INS CO	14,413,998	6,045,731	263,377	4,035,654	2,891,721	84,450	56,012
HARTFORD LIFE & ANNUITY INS CO	65,460,546	2,177,858	-1,983,105	9,352,585	15,447,041	243,384	384,390
HARTFORD LIFE INS CO	133,562,466	4,071,384	-2,533,318	9,334,313	12,705,936	181,038	177,219
HCC LIFE INS CO	584,804	345,370	60,296	663,429	506,319	25,799	21,880
HCSC INS SERVICES CO	112,317	79,952	3,693	407,557	333,527	0	0
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	10,528,728	6,104,793	742,597	16,024,664	13,366,888	4,119	3,607
HEALTH NET LIFE INS CO	650,111	368,802	14,086	1,241,223	1,048,218	5,927	4,564
HEALTHMARKETS INS CO	9,406	9,291	-200	0	0	0	0
HEALTHSPRING LIFE & HEALTH INS CO INC	7,742	7,742	145	0	0	0	0
HEALTHY ALLIANCE LIFE INS CO	598,258	268,945	107,535	1,553,419	1,232,600	0	0
HERITAGE LIFE INS CO	32,673	24,151	3,436	0	-20	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
HERITAGE UNION LIFE INS CO	12,094	11,691	-3,446	0	-14	764	1,103
HM HEALTH INS CO	23,304	12,652	56	69,912	62,482	0	0
HM LIFE INS CO	350,111	148,492	-34	383,947	293,431	7,387	5,903
HOMESTEADERS LIFE CO	1,602,425	79,208	160	339,864	336,773	11,251	4,922
HORACE MANN LIFE INS CO	4,540,834	270,433	-10,743	419,447	528,686	9,258	9,599
HOUSEHOLD LIFE INS CO	829,108	329,513	12,707	246,980	124,313	2,927	1,702
HUMANA INS CO	4,063,225	2,189,471	320,883	14,067,870	11,861,849	750,453	637,587
HUMANADENTAL INS CO	93,909	63,790	22,666	296,428	198,653	18,924	14,662
IA AMERICAN LIFE INS CO	31,054	28,547	4,308	-39,070	-38,249	41	1,515
IDEALIFE INS CO	21,067	14,618	811	1,915	1,141	51	79
ILLINOIS MUTUAL LIFE INS CO	1,268,230	132,399	-9,140	145,215	145,525	11,790	4,248
INDEPENDENCE LIFE & ANNUITY CO	131,607	52,709	-609	-780	12,243	0	444
INDEPENDENT ORDER OF FORESTERS THE	2,636,433	143,548	-83,493	185,762	221,779	3,591	3,071
INDEPENDENT ORDER OF VIKINGS	2,674	1,362	-8	133	48	2	1
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	45,695	11,329	-121	24,672	14,159	333	151
INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL SERVICES INC	386,291	23,063	-52	53,801	58,588	7	15
ING LIFE INS & ANNUITY CO	57,306,158	1,524,556	-428,353	10,500,498	10,975,005	186,716	169,949
ING USA ANNUITY & LIFE INS CO	64,089,977	1,872,666	-831,431	11,991,986	7,487,422	414,516	157,238
INTEGRITY LIFE INS CO	4,850,848	375,422	-27,410	751,293	507,328	14,634	5,741
INVESTORS LIFE INS CO OF NORTH AMER	754,802	34,193	-510	21,995	97,037	220	893
JACKSON NATIONAL LIFE INS CO	68,327,271	3,745,686	-623,395	10,596,109	9,809,231	214,260	145,170
JEFFERSON NATIONAL LIFE INS CO	1,325,645	23,340	-14,843	181,410	210,382	2,796	6,266
JMIC LIFE INS CO	95,859	47,216	13,851	-6,648	-21,253	-334	960
JOHN ALDEN LIFE INS CO	490,584	94,328	28,049	510,713	326,072	8,532	6,803
JOHN HANCOCK LIFE & HEALTH INS CO	2,573,744	193,247	6,358	184	288,935	7	3,084
JOHN HANCOCK LIFE INS CO	62,943,519	2,583,558	-438,176	1,099,499	6,414,624	107,984	61,322
JOHN HANCOCK LIFE INS CO USA	103,890,941	1,980,597	-2,019,278	10,536,410	11,736,289	422,191	156,843
JOHN HANCOCK VARIABLE LIFE INS CO	12,432,478	544,807	43,010	581,649	805,512	8,142	14,163
KANAWHA INS CO	823,103	59,571	-73,698	147,834	166,967	1,659	1,208
KANSAS CITY LIFE INS CO	2,998,063	306,247	-20,114	259,105	313,113	3,543	6,159
KEMPER INVESTORS LIFE INS CO	13,886,167	166,863	-15,695	-57,734	984,943	4,923	28,659
KNIGHTS OF COLUMBUS	14,051,335	1,618,816	11,195	997,256	1,072,436	27,168	26,146
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	110,188	5,822	-1,432	17,215	8,940	398	87
LAFAYETTE LIFE INS CO THE	2,017,159	102,895	-9,627	354,453	304,019	7,626	3,141
LIBERTY BANKERS LIFE INS CO	807,084	63,206	1,987	185,718	205,577	2,635	2,012
LIBERTY LIFE ASSUR CO OF BOSTON	11,605,062	460,448	-27,565	1,103,979	1,345,429	38,816	5,546
LIBERTY LIFE INS CO	3,597,209	234,251	-19,111	294,997	340,455	3,561	5,560
LIBERTY NATIONAL LIFE INS CO	5,149,123	674,133	155,252	476,542	427,601	741	240
LIFE INS CO OF NORTH AMER	5,464,298	628,615	125,023	2,255,500	1,739,218	24,101	14,450
LIFE INS CO OF THE SOUTHWEST	6,525,364	420,121	-37,005	1,229,793	1,189,821	3,745	10,037

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFESECURE INS CO	48,504	12,790	-5,933	36,256	34,275	58	225
LINCOLN BENEFIT LIFE CO	2,184,805	278,816	7,800	0	-18,397	45,463	108,304
LINCOLN HERITAGE LIFE INS CO	621,699	86,064	2,325	200,393	133,259	2,751	1,396
LINCOLN LIFE & ANNUITY CO OF NY	8,440,912	795,171	-95,022	929,070	872,783	1,274	203
LINCOLN MUTUAL LIFE & CSLTY INS CO	31,978	10,757	533	6,606	3,485	9	23
LINCOLN NATIONAL LIFE INS CO THE	119,849,817	4,585,435	-144,793	18,436,775	16,938,946	417,661	342,668
LONDON LIFE REINS CO	713,239	70,409	3,385	37,752	22,210	634	1,070
LONGEVITY INS CO	7,594	7,594	86	-32	-10,067	13	0
LOYAL AMERICAN LIFE INS CO	483,899	37,698	-4,721	107,301	109,440	2,293	637
LOYAL CHRISTIAN BENEFIT ASSN	152,870	4,308	-2,003	20,724	24,528	29	109
MADISON NATIONAL LIFE INS CO INC	799,124	138,243	-4,824	127,380	103,218	23,759	12,613
MANHATTAN LIFE INS CO THE	354,152	32,017	-1,029	14,972	25,212	280	434
MANHATTAN NATIONAL LIFE INS CO	213,681	7,878	-81	1,336	2,397	1,810	3,150
MARQUETTE NATIONAL LIFE INS CO	33,113	6,122	-10,202	82,530	85,593	1,912	1,295
MASSACHUSETTS MUTUAL LIFE INS CO	114,294,059	8,462,931	-993,468	13,237,888	14,842,124	156,109	123,566
MEDAMERICA INS CO	451,588	17,830	-7,753	93,961	113,519	535	98
MEDCO CONTAINMENT LIFE INS CO	143,754	95,800	3,272	296,898	262,710	2,432	2,261
MEDICO INS CO	117,816	45,528	-5,082	15,539	13,879	2,163	1,897
MEDICO LIFE INS CO	512,339	25,917	-6,294	24,301	29,494	749	1,626
MEGA LIFE & HEALTH INS CO THE	708,328	190,990	-12,813	849,718	295,974	29,437	18,904
MEMBERS LIFE INS CO	45,950	12,231	-5,500	4,970	2,609	9	2
MERCYCARE INS CO	11,674	11,301	10	1,333	1,249	1,252	2,570
MERIT LIFE INS CO	776,733	408,194	-16,709	89,284	45,297	1,533	842
MERRILL LYNCH LIFE INS CO	10,341,871	356,135	-259,862	431,339	1,774,711	6,429	9,580
METLIFE INS CO OF CT	69,829,133	5,471,465	242,343	3,070,077	5,976,272	37,541	71,791
METLIFE INVESTORS INS CO	9,523,373	397,632	-34,949	1,497,581	1,114,913	38,344	34,682
METLIFE INVESTORS USA INS CO	26,939,324	760,534	-482,265	6,824,911	3,354,709	188,475	42,374
METROPOLITAN LIFE INS CO	289,578,009	11,592,263	-337,644	34,015,648	37,402,334	378,422	373,488
METROPOLITAN TOWER LIFE INS CO	5,511,567	884,826	212,196	54,233	210,336	2,288	6,242
MID CONTINENT PREFERRED LIFE INS CO	14,288	3,225	-150	6,722	3,769	0	0
MIDLAND NATIONAL LIFE INS CO	25,408,812	1,240,344	110,608	2,213,760	2,395,354	69,649	57,576
MIDWEST NATIONAL LIFE INS CO OF TN	218,508	98,335	38,467	272,977	59,371	7,125	4,693
MIDWEST SECURITY LIFE INS CO	50,291	24,359	2,991	118,723	103,343	25,220	23,690
MIDWESTERN UNITED LIFE INS CO	244,724	96,123	731	4,480	9,447	19	56
MII LIFE INC	139,420	10,437	-5,305	496	1	2,594	2,015
MINNESOTA LIFE INS CO	19,697,080	1,431,990	-236,099	4,634,102	4,232,017	151,195	80,180
MML BAY STATE LIFE INS CO	4,176,228	191,776	9,669	48,075	113,280	1,767	1,053
MODERN WOODMEN OF AMER	8,479,198	1,104,955	-7,424	771,398	996,391	55,689	37,791
MOLINA HEALTHCARE INS CO	9,048	8,414	101	0	0	10	79
MONARCH LIFE INS CO	827,647	9,496	-1,628	9,420	66,321	564	1,687
MONUMENTAL LIFE INS CO	35,531,178	1,236,153	343,664	2,229,991	-3,182,522	33,031	44,128

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
MONY LIFE INS CO	9,161,876	520,732	2,878	434,420	662,572	8,864	14,980
MONY LIFE INS CO OF AMER	4,198,940	191,705	-68,212	250,450	765,299	5,323	31,327
MOTORISTS LIFE INS CO	334,026	43,109	-8,328	45,960	45,004	1,105	554
MTL INS CO	1,319,361	89,225	-11,268	149,370	156,130	10,630	6,797
MUNICH AMERICAN REASSURNC CO	5,506,150	649,235	-58,594	1,278,046	1,367,613	0	0
MUTUAL OF AMER LIFE INS CO	10,971,697	783,832	-54,045	1,371,318	1,781,965	29,750	29,240
MUTUAL OF OMAHA INS CO	4,700,084	2,098,578	152,034	1,554,254	1,157,213	14,857	10,173
NATIONAL BENEFIT LIFE INS CO	721,467	316,859	15,138	130,987	67,341	533	147
NATIONAL CATHOLIC SOCIETY OF FORESTERS	125,449	10,949	-414	4,842	6,758	906	1,754
NATIONAL FARMERS UNION LIFE INS CO	262,903	42,285	6,918	7,565	11,441	166	203
NATIONAL GUARDIAN LIFE INS CO	1,651,189	160,840	6,392	199,337	245,289	30,164	36,063
NATIONAL HEALTH INS CO	25,798	16,861	1,325	32,757	23,043	1,024	1,079
NATIONAL LIFE INS CO	7,964,828	792,195	-4,911	540,362	663,978	10,375	8,591
NATIONAL MUTUAL BENEFIT	248,357	25,721	-1,544	19,847	23,736	13,806	9,376
NATIONAL SLOVAK SOCIETY OF THE USA	269,876	7,161	491	47,062	56,417	536	127
NATIONAL STATES INS CO	78,281	11,768	-5,645	57,976	47,975	6,626	4,568
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	229,825	27,982	-1,117	77,886	44,054	4	0
NATIONAL WESTERN LIFE INS CO	6,126,954	708,047	9,643	575,006	677,984	5,954	10,407
NATIONWIDE LIFE & ANNUITY CO OF AMER	530,312	40,947	-2,444	26,489	75,155	272	1,013
NATIONWIDE LIFE & ANNUITY INS CO	4,348,940	81,725	-87,930	193,042	229,705	2,152	31,320
NATIONWIDE LIFE INS CO	77,309,925	2,261,487	-898,319	9,771,066	13,572,098	160,611	219,336
NATIONWIDE LIFE INS CO OF AMER	4,993,629	488,446	27,780	228,949	325,721	15,669	2,156
NETWORK HEALTH INS CORP	35,259	20,063	9,598	131,408	107,089	131,280	103,555
NEW ENGLAND LIFE INS CO	8,966,118	469,364	27,936	1,591,268	1,635,510	25,879	15,896
NEW ERA LIFE INS CO OF THE MIDWEST	41,625	8,634	111	40,592	34,849	3	489
NEW YORK LIFE INS & ANNUITY CORP	74,943,575	3,595,817	-386,931	10,678,515	11,853,972	155,190	85,073
NEW YORK LIFE INS CO	117,305,625	11,793,474	-564,359	11,286,026	13,115,103	90,250	91,538
NIPPON LIFE INS CO OF AMER	159,640	113,898	-3,982	223,098	184,884	416	383
NORTH AMERICAN CO FOR LIFE & HEALTH INS	8,446,862	526,559	-18,257	1,827,726	1,852,966	35,677	14,942
NORTH AMERICAN INS CO	16,180	10,340	1,663	1,575	2	909	1,808
NORTHWESTERN LONG TERM CARE INS CO	402,675	63,403	-17,643	158,859	97,605	12,030	616
NORTHWESTERN MUTUAL LIFE INS CO THE	154,834,649	12,401,283	500,826	13,392,463	14,393,261	867,358	1,003,796
NYLIFE INS CO OF AZ	189,617	37,973	1,591	39,308	21,750	899	101
OCCIDENTAL LIFE INS CO OF NC	259,021	29,003	3,094	30,423	23,011	232	342
OHIO NATIONAL LIFE ASSUR CORP	2,739,296	267,465	-43,407	291,022	379,323	7,299	2,342
OHIO NATIONAL LIFE INS CO	12,159,782	757,192	-129,622	2,515,469	1,614,742	102,916	74,066
OHIO STATE LIFE INS CO	10,242	6,833	125	0	-420	160	370
OLD AMERICAN INS CO	239,865	18,065	1,624	61,486	42,798	1,153	660
OLD REPUBLIC LIFE INS CO	153,975	35,061	750	28,405	20,568	611	674
OLD UNITED LIFE INS CO	71,440	34,860	70	5,354	1,825	0	0
OM FINANCIAL LIFE INS CO	17,450,041	802,695	-284,105	1,799,491	1,858,787	37,474	52,083

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
ONENATION INS CO	75,179	74,433	946	244	82	0	0
OPTIMUM RE INS CO	71,864	24,081	4,465	26,898	20,254	0	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	20,818	7,659	5,272	10,519	8,454	10,839	9,258
OXFORD LIFE INS CO	502,891	129,702	9,789	36,655	35,937	215	186
OZARK NATIONAL LIFE INS CO	617,627	96,581	21,051	89,891	60,812	4,913	1,949
PACIFIC LIFE & ANNUITY CO	2,503,717	287,817	-115,594	521,246	411,515	401	311
PACIFIC LIFE INS CO	83,652,571	3,135,787	-1,528,807	7,858,650	12,162,553	360,688	146,333
PACIFICARE LIFE & HEALTH INS CO	778,584	642,789	148,920	433,725	284,619	-620	3,165
PAN AMERICAN ASSUR CO	23,066	16,889	884	101	130	151	136
PAN AMERICAN LIFE INS CO	1,527,542	267,189	349	191,756	160,937	4,614	3,974
PARK AVENUE LIFE INS CO	417,794	144,337	16,903	6,556	15,961	5	0
PARKER CENTENNIAL ASSUR CO	64,676	39,525	776	4,381	5,397	4,381	183
PAUL REVERE LIFE INS CO THE	4,710,077	340,303	78,561	94,925	87,170	3,956	5,859
PAUL REVERE VARIABLE ANNUITY INS CO	110,191	94,726	1,760	0	-18,939	11	0
PEKIN LIFE INS CO	854,397	117,159	1,227	211,402	199,011	30,704	18,447
PENN INS & ANNUITY CO	1,047,715	107,510	2,954	61,757	114,790	958	2,536
PENN MUTUAL LIFE INS CO THE	9,688,538	1,285,720	-49,296	944,700	1,063,944	13,857	16,747
PENN TREATY NETWORK AMER INS CO	1,001,191	-224,038	180	32,400	22,857	1,752	1,705
PENNSYLVANIA LIFE INS CO	1,102,685	125,491	7,339	1,795,225	1,534,468	41,638	43,328
PERICO LIFE INS CO	61,334	39,480	7,756	51,936	33,653	2,154	1,397
PHARMACISTS LIFE INS CO THE	38,902	5,500	-1,621	3,484	4,567	116	2
PHILADELPHIA AMERICAN LIFE INS CO	174,075	19,965	-99	25,528	20,603	168	230
PHL VARIABLE INS CO	4,428,521	273,028	-187,032	1,040,473	702,266	17,126	10,288
PHOENIX LIFE & ANNUITY CO	60,167	20,494	74	3,258	3,693	122	92
PHOENIX LIFE INS CO	15,392,479	758,914	-82,267	835,975	1,257,369	14,817	29,910
PHYSICIANS BENEFITS TRUST LIFE INS CO	19,896	10,272	163	24,167	20,619	0	0
PHYSICIANS LIFE INS CO	1,263,422	87,607	-1,495	191,595	184,254	18,323	21,342
PHYSICIANS MUTUAL INS CO	1,432,789	771,937	19,015	403,383	296,197	32,056	21,242
PIONEER MUTUAL LIFE INS CO	457,217	29,073	-1,097	34,329	42,972	1,046	296
PIONEER SECURITY LIFE INS CO	95,060	73,638	2,794	5,353	3,831	33	0
POLISH FALCONS OF AMER	51,202	1,424	-504	2,810	4,679	9	24
POLISH NATIONAL ALLIANCE OF THE US OF NA	431,166	30,637	-4,306	15,614	25,473	104	337
POLISH ROMAN CATHOLIC UNION OF AMER	169,538	6,182	-3,398	24,764	30,352	241	332
POLISH WOMENS ALLIANCE OF AMER	52,284	656	-211	1,368	3,083	23	67
PRESIDENTIAL LIFE INS CO	3,706,636	329,039	16,932	165,989	322,229	1,819	4,347
PRIMERICA LIFE INS CO	5,958,953	1,472,548	73,596	1,190,758	700,485	25,111	11,972
PRINCIPAL LIFE INS CO	115,411,350	4,810,232	83,345	8,690,147	9,055,290	530,899	221,345
PRINCIPAL NATIONAL LIFE INS CO	11,775	11,644	196	1	0	0	0
PROFESSIONAL INS CO	102,186	32,179	-3,608	69,847	48,475	189	103
PROTECTIVE LIFE INS CO	25,929,543	1,767,703	-300,392	2,953,193	2,352,902	68,587	52,123
PROVIDENT AMERICAN LIFE & HEALTH INS CO	16,944	7,295	-2,974	43,490	30,600	13	1

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
PROVIDENT LIFE & ACCIDENT INS CO	7,741,375	428,410	118,222	820,099	465,759	15,218	11,943
PRUCO LIFE INS CO	22,061,367	600,640	-566,189	3,038,221	3,366,509	98,897	72,751
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	35,015,040	633,365	-322,639	7,524,058	7,023,370	159,535	96,935
PRUDENTIAL INS CO OF AMER THE	237,497,815	6,432,375	-807,813	16,139,879	23,220,474	153,860	320,253
PRUDENTIAL RETIREMENT INS & ANTY	51,851,791	1,208,403	-12,474	113,916	181,291	253,998	202,759
PYRAMID LIFE INS CO THE	460,978	178,520	16,534	1,016,145	824,947	58,144	47,953
REASSURE AMERICA LIFE INS CO	16,470,295	520,396	-50,198	441,140	871,251	17,610	25,594
RELIABLE LIFE INS CO THE	741,847	56,363	10,275	112,239	73,619	10	23
RELIANCE STANDARD LIFE INS CO	3,508,998	511,718	23,285	1,234,262	1,153,286	36,688	12,168
RELIASTAR LIFE INS CO	20,473,880	2,079,413	-125,207	2,308,649	2,846,643	68,454	80,881
RELIASTAR LIFE INS CO OF NY	3,207,471	221,964	-196,907	538,591	479,584	801	715
RENAISSANCE LIFE & HEALTH INS CO OF AMER	30,344	19,754	-3,044	92,407	77,040	190	62
RESOURCE LIFE INS CO	70,691	13,028	7,033	1,629	-5,868	-151	910
RGA REINSURANCE CO	13,008,986	1,103,753	-41,750	2,854,128	3,816,687	0	0
RIVERSOURCE LIFE INS CO	67,906,201	2,528,647	-1,407,175	9,838,077	8,617,098	267,359	203,849
ROYAL NEIGHBORS OF AMER	671,601	213,503	10,414	57,214	54,560	8,050	6,840
SAFEHEALTH LIFE INS CO	29,988	21,075	1,789	85,674	67,953	27	17
SAGICOR LIFE INS CO	538,779	29,188	-21,226	33,782	50,725	1,357	1,428
SAVINGS BANK LIFE INS CO OF MA	2,130,313	160,892	-28,594	189,706	211,947	121	207
SCOR GLOBAL LIFE RE INS CO OF TX	314,839	41,531	-5,413	31,161	27,791	0	0
SCOR GLOBAL LIFE US RE INS CO	2,011,116	162,991	6,351	161,408	170,781	0	0
SEARS LIFE INS CO	73,633	51,010	4,678	31,944	14,121	1,281	438
SECURIAN LIFE INS CO	142,911	121,967	3,833	40,510	28,570	260	160
SECURITY BENEFIT LIFE INS CO	9,246,195	300,551	-317,408	820,152	1,162,486	19,958	83
SECURITY LIFE INS CO OF AMER	93,961	25,276	3,135	164,576	114,051	2,316	2,174
SECURITY LIFE OF DENVER INS CO	24,264,720	1,438,954	37,565	1,347,952	1,945,612	10,265	6,545
SECURITY MUTUAL LIFE INS CO OF NY	2,220,992	107,896	-8,784	290,707	304,270	2,020	2,933
SECURITY NATIONAL LIFE INS CO	342,913	16,432	-1,060	44,310	52,740	12	13
SENIOR HEALTH INS CO OF PA	3,272,997	217,975	-52,450	297,540	225,270	3,883	4,389
SENTRY LIFE INS CO	2,882,466	262,501	15,445	319,473	362,179	42,352	64,026
SETTLERS LIFE INS CO	414,231	53,011	843	39,769	36,726	1,749	4,173
SIGNIFICA INS GROUP INC	31,023	7,689	-2,473	87,171	77,977	0	0
SILVERSCRIPT INS CO	354,195	63,188	-33,140	627,435	646,414	13,498	12,436
SLOVAK CATHOLIC SOKOL	51,029	9,746	-938	792	1,850	21	123
SLOVAK GYMNASIAC UNION SOKOL OF THE USA	10,629	5,293	-264	256	360	0	4
SLOVENE NATIONAL BENEFIT SOCIETY	156,684	6,309	-3,715	10,226	15,792	143	140
SONS OF NORWAY	260,026	8,612	-2,437	28,414	35,652	2,309	482
SOUTHERN LIFE & HEALTH INS CO	96,599	32,810	-2,583	56	2,133	0	0
STANDARD INS CO	12,874,451	1,112,301	134,897	4,034,925	3,262,600	46,357	24,534
STANDARD LIFE & ACCIDENT INS CO	490,140	201,855	2,259	131,758	102,721	244	276
STANDARD LIFE INS CO OF IN	2,088,894	44,377	-91,614	25,504	47,141	10,003	7,279

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
STANDARD SECURITY LIFE INS CO OF NY	369,681	114,274	-3,803	199,214	141,182	11,775	9,325
STARMOUNT LIFE INS CO	32,957	13,914	2,557	44,620	29,258	70	0
STATE FARM LIFE & ACCIDENT ASSUR CO	1,660,908	266,545	-3,402	194,577	196,434	71,691	35,160
STATE LIFE INS CO THE	2,840,070	177,887	20,498	237,401	298,730	8,845	2,601
STATE LIFE INS FUND	87,847	6,441	540	1,896	2,789	2,999	3,918
STATE MUTUAL INS CO	386,400	30,054	3,583	41,853	39,776	666	1,110
STERLING LIFE INS CO	346,265	192,735	7,875	1,000,102	851,947	4,248	5,272
STONEBRIDGE LIFE INS CO	2,138,240	172,446	211,039	518,714	226,841	21,916	17,438
SUN LIFE & HEALTH INS CO (US)	87,717	39,023	19,475	0	-1,077	9,834	8,025
SUN LIFE ASSUR CO OF CN	15,747,949	860,773	-280,871	2,406,290	2,310,421	88,387	58,403
SUN LIFE ASSUR CO OF CN US	39,669,904	1,267,093	-988,348	2,852,780	4,630,877	64,840	36,771
SUNAMERICA LIFE INS CO	24,857,470	4,658,761	-2,231,657	11,156	262,243	34	6,266
SUPREME COUNCIL OF THE ROYAL ARCANUM	60,000	10,649	-382	3,164	4,029	6	11
SURETY LIFE INS CO	13,022	12,205	430	0	-134	549	747
SUSA LIFE INS CO INC	16,053	11,364	-2,655	1,011	1,373	2	2
SWISS RE LIFE & HEALTH AMER INC	12,775,210	1,788,034	375,176	2,484,422	2,240,369	0	18
SYMETRA LIFE INS CO	18,646,103	1,178,975	36,708	2,275,145	2,606,270	34,164	13,656
SYMETRA NATIONAL LIFE INS CO	17,365	10,985	470	339	239	5	0
TEACHERS INS & ANNUITY ASSN OF AMER	195,236,800	17,754,167	-3,283,391	13,383,899	25,530,690	150,223	186,751
TEXAS LIFE INS CO	664,998	47,963	-3,437	130,206	99,425	331	191
THRIVENT FINANCIAL FOR LUTHERANS	49,470,159	3,934,709	-315,261	3,817,110	4,897,548	451,485	439,333
THRIVENT LIFE INS CO	2,689,220	173,639	20,117	146,712	472,365	7,717	23,139
TIAA CREF LIFE INS CO	2,917,585	280,331	-61,476	168,033	192,654	2,039	1,245
TIME INS CO	678,112	211,842	39,042	1,326,008	863,983	59,195	53,764
TRANS WORLD ASSUR CO	334,900	67,232	1,337	12,684	4,502	135	23
TRANSAMERICA FINANCIAL LIFE INS CO	18,792,373	806,474	-296,851	4,597,323	4,439,172	21,891	7,815
TRANSAMERICA LIFE INS CO	103,871,552	4,926,874	-528,468	7,517,845	7,671,620	196,763	190,735
TRAVELERS PROTECTIVE ASSN OF AMER	11,154	9,733	12	1,269	687	26	54
TRILOGY HEALTH INS INC	3,997	2,010	-1,992	12,691	10,913	12,867	10,111
TRUSTMARK INS CO	1,168,327	212,236	46,891	231,174	115,643	5,454	4,191
TRUSTMARK LIFE INS CO	377,360	183,535	-14,491	407,953	313,451	11,852	17,274
UBS LIFE INS CO USA	41,393	37,536	1,744	1,115	119,028	0	0
UCARE WISCONSIN INC	4,089	2,405	-1,764	6,894	6,903	6,903	5,483
ULLICO LIFE INS CO	15,300	11,582	617	1,075	592	19	6
UNICARE LIFE & HEALTH INS CO	1,636,272	361,461	7,077	2,832,474	2,505,818	17,514	16,252
UNIFIED LIFE INS CO	99,706	14,603	2,270	22,821	19,239	27	13
UNIMERICA INS CO	244,431	104,728	-5,511	255,851	217,131	11,454	8,063
UNION BANKERS INS CO	107,233	18,494	3,767	44,746	37,475	2,351	1,510
UNION CENTRAL LIFE INS CO THE	6,310,581	266,977	-156,271	982,367	1,142,487	8,174	6,238
UNION FIDELITY LIFE INS CO	18,264,425	456,312	-512,110	357,561	2,702,871	770	717
UNION LABOR LIFE INS CO THE	4,364,925	107,849	4,147	160,330	126,578	1,093	801

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
UNION SECURITY INS CO	5,523,783	350,383	1,754	1,213,590	923,210	36,680	46,570
UNITED AMERICAN INS CO	1,384,726	183,136	78,913	851,802	573,378	7,912	5,635
UNITED CONCORDIA INS CO	64,941	42,307	734	134,664	110,651	658	600
UNITED FIDELITY LIFE INS CO	572,103	196,474	8,949	24,993	81,927	119	268
UNITED HEALTHCARE INS CO	10,522,869	2,821,569	1,867,011	32,326,008	26,625,909	1,206,667	988,997
UNITED HERITAGE LIFE INS CO	420,525	40,022	-5,143	56,867	59,797	70	42
UNITED HOME LIFE INS CO	60,014	16,033	-209	11,857	6,731	107	36
UNITED INS CO OF AMER	2,005,027	190,165	-5,642	201,786	135,883	2,282	2,030
UNITED INVESTORS LIFE INS CO	2,543,231	420,956	39,887	255,139	337,180	2,075	2,532
UNITED LIFE INS CO	1,322,029	157,003	646	200,686	236,821	22,392	21,278
UNITED OF OMAHA LIFE INS CO	12,879,237	1,196,272	-69,569	1,855,298	1,852,673	45,748	36,430
UNITED TEACHER ASSOCIATES INS CO	506,374	58,642	-7,979	204,113	160,591	2,040	1,556
UNITED WORLD LIFE INS CO	90,578	34,839	1,897	2,372	2,977	16,800	14,724
UNITY FINANCIAL LIFE INS CO	74,619	6,751	278	23,122	24,355	999	142
UNITY MUTUAL LIFE INS CO	267,880	24,547	1,434	23,734	-32,876	15	60
UNIVERSAL GUARANTY LIFE INS CO	256,890	27,483	4,825	9,444	17,238	40	107
UNIVERSAL UNDERWRITERS LIFE INS CO	253,961	59,617	22,074	10,722	-5,674	75	844
UNUM LIFE INS CO OF AMER	16,890,055	1,353,250	190,940	2,720,088	1,823,384	96,855	61,739
US FINANCIAL LIFE INS CO	562,739	43,176	-2,879	65,372	88,029	4,839	4,138
US LETTER CARRIERS MUT BENEFIT ASSN	177,923	19,011	-1,332	15,296	19,266	219	141
US LIFE INS CO IN THE CITY OF NY THE	5,318,291	251,378	-642,886	632,137	801,131	5,376	2,824
USAA DIRECT LIFE INS CO	9,168	9,153	269	0	0	0	0
USAA LIFE INS CO	12,583,746	1,105,518	23,678	1,986,698	2,323,423	11,526	6,235
USABLE LIFE	286,748	117,607	351	366,679	253,461	99	165
VANTISLIFE INS CO	669,461	64,602	-4,683	87,347	99,642	8	7
VARIABLE ANNUITY LIFE INS CO THE	53,699,125	2,844,336	-4,497,616	6,464,268	8,354,934	24,980	22,197
VISTA LIFE INS CO	39,571	37,827	3,152	-2	-63	0	0
WASHINGTON NATIONAL INS CO	2,348,189	457,013	13,480	254,429	257,706	4,471	5,918
WEA INS CORP	540,989	223,926	5,410	856,331	791,064	856,531	774,416
WELLCARE HEALTH INS OF IL INC	102,237	27,001	-5,459	382,503	332,155	13,110	10,734
WELLCARE PRESCRIPTION INS INC	215,078	96,486	6,203	1,058,741	943,158	16,345	15,875
WELLINGTON LIFE INS CO	6,846	6,357	-54	1,859	1,138	0	0
WELLMARK COMMUNITY INS INC	18,307	16,055	-762	0	0	0	0
WEST COAST LIFE INS CO	3,400,574	333,302	-121,083	182,067	323,770	15,837	11,124
WESTERN & SOUTHERN LIFE INS CO THE	7,727,827	3,301,984	295,051	363,967	471,623	1,974	2,044
WESTERN CATHOLIC UNION	352,863	1,612	4,851	92,894	100,550	29,132	2,731
WESTERN FRATERNAL LIFE ASSN	219,439	20,307	1,687	15,775	19,963	3,362	2,159
WESTERN RESERVE LIFE ASSUR CO OF OH	8,127,643	280,092	-59,128	788,842	1,340,004	13,235	35,910
WESTERN SOUTHERN LIFE ASSUR CO	10,031,439	868,681	-109,123	1,309,458	1,566,201	130,697	24,664
WESTWARD LIFE INS CO	23,622	11,137	3,351	456	-301	5	0
WILLIAM PENN ASSN	186,748	21,609	-3,704	13,298	18,972	46	40

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
WILTON REASSURANCE CO	668,443	126,425	5,062	407,925	427,793	0	0
WILTON REASSURANCE LIFE CO OF NY	1,184,341	70,632	-26,150	63,496	111,483	108	139
WISCONSIN AUTO & TRUCK DEALERS INS CORP	6,191	3,689	-1,945	9,629	9,530	9,511	9,748
WOMANS LIFE INS SOCIETY	182,739	28,693	-3,401	9,841	12,812	77	172
WOODMEN OF THE WORLD LIFE INS SOCIETY	7,582,357	756,614	-27,808	828,354	859,406	480	6,856
WORKMENS BENEFIT FUND OF THE USA	35,546	627	-156	1,099	1,854	8	37
WORLD CORP INS CO	23,327	22,328	60	1,950	1,658	1	0
WORLD INS CO	210,260	104,115	-913	155,694	102,357	3,619	3,438
WYSSTA INS CO INC	3,271	2,975	-282	2,292	1,875	2,292	1,875
XL LIFE INS & ANNUITY CO	82,503	16,019	-14,871	0	5,839	0	0
XL RE LIFE AMER INC	55,522	32,909	-17,279	5,570	15,281	6	0
ZALE LIFE INS CO	11,935	9,691	635	1,848	416	2	0



**Table H**

**2008 Financial Data  
of  
Other Health Insurers**

**Includes: Health Maintenance Organizations  
Limited Service Health Organizations  
Hospital Medical Dental Indemnity Plans**



## FINANCIAL DATA

## WISCONSIN OPERATIONS

OTHER HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ABRI HEALTH PLAN INC	11,376	5,845	2,419	33,972	25,397	82	10	63,151	50,343	80
AMERICAN DENTAL PLAN OF WI INC	234	105	1	3,121	2,668	85	15	3,121	2,668	85
CARE PLUS DENTAL PLANS INC	1,279	0	0	19,524	19,226	98	2	0	19,226	0
CARE WISCONSIN HEALTH PLAN INC	24,440	10,616	-285	58,107	41,227	88	15	58,560	41,227	70
CHILDRENS COMMUNITY HEALTH PLAN INC	13,281	4,211	1,390	30,087	27,344	98	6	30,208	34,209	113
COMMUNITY CARE HEALTH PLAN INC	18,822	11,223	4,946	72,562	56,590	82	12	72,562	56,781	78
COMPCARE HEALTH SERVICES INS CORP	120,570	56,307	-4,889	421,620	371,028	94	9	421,620	371,028	88
DEAN HEALTH PLAN INC	95,003	48,394	6,357	811,285	760,574	95	5	811,285	760,574	94
DELTA DENTAL OF WI INC	117,750	100,518	7,531	106,025	88,613	84	8	103,922	88,613	85
DENTAL COM INS PLAN	6	0	0	2,461	2,215	90	10	2,461	2,215	90
DENTAL PROTECTION PLAN INC	36	11	8	63	0	0	87	63	0	0
DIRECT DENTAL SERVICE PLAN INC	2	2	0	3,013	2,651	100	0	3,013	2,651	88
DORAL DENTAL PLAN OF WI INC	720	511	11	460	352	77	21	0	352	0
EYE CARE OF WI INS INC	193	88	-21	70	540	935	21	70	540	773
FIRST COMMONWEALTH LTD HEALTH SERVICE CORP	3,615	2,623	281	8,381	7,169	86	11	8,381	7,169	86
GROUP HEALTH COOP OF EAU CLAIRE	51,735	19,766	2,031	144,601	136,852	96	10	145,639	137,949	95
GROUP HEALTH COOP OF SOUTH CENTRAL WI	96,466	66,130	8,864	219,007	190,569	89	9	219,007	190,819	87
GUNDERSSEN LUTHERAN HEALTH PLAN INC	20,552	13,631	2,130	186,353	172,829	95	4	185,725	172,484	93
HEALTH TRADITION HEALTH PLAN	17,577	8,238	30	111,394	101,874	96	4	112,784	102,727	91
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	56,451	31,775	755	145,349	114,599	81	15	204,579	162,547	79
INDEPENDENT CARE HEALTH PLAN	35,455	13,382	5,534	86,728	64,414	82	10	86,849	64,585	74
MANAGED HEALTH SERVICES INS CORP	77,263	46,815	16,751	155,009	118,529	81	11	161,499	187,915	116
MEDICA HEALTH PLANS OF WI	3,028	2,927	160	1,577	1,369	89	6	1,577	1,369	87
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	3,087	1,851	-205	25,325	23,229	93	8	25,325	23,229	92
MERCYCARE HMO INC	21,503	9,008	4,588	104,218	94,254	91	5	105,210	94,613	90
NETWORK HEALTH PLAN	80,299	53,437	-338	352,992	309,107	93	6	354,579	310,951	88
PARTNERSHIP HEALTH PLAN INC	26,004	9,590	1,786	95,142	80,048	90	9	95,298	80,582	85
PHYSICIANS PLUS INS CORP	74,004	40,790	2,606	363,480	329,272	92	7	363,480	330,639	91
SECURITY HEALTH PLAN OF WI INC	179,199	88,428	22,659	651,987	587,734	92	5	651,987	587,734	90
SENIORDENT DENTAL PLAN INC	180	180	0	1	0	21	183	1	0	21
UNITEDHEALTHCARE OF WI INC	208,870	110,150	41,806	696,980	575,126	85	9	698,453	582,530	83
UNITY HEALTH PLANS INS CORP	67,596	34,258	3,728	305,760	270,338	91	7	306,412	270,701	88
VISION CARE NETWORK INS CORP	28	28	23	47	0	0	64	47	0	0
VISION INS PLAN OF AMER INC	1,568	706	976	8,967	5,035	56	28	8,552	4,839	57
WISCONSIN PHYSICIANS SERVICE INS CORP	284,073	143,238	15,926	450,005	366,127	88	14	454,432	372,003	82
WISCONSIN VISION SERVICE PLAN INC	11,682	10,230	536	12,369	10,770	88	9	12,050	10,770	89
WPS HEALTH PLAN INC	25,489	10,581	-138	82,167	72,518	92	8	84,607	74,849	88



**Table I**

**2008 Financial Data  
of  
Town Mutual Insurers**

**Includes: Town Mutual Insurers**



TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ALL STAR MUTUAL INS CO	2,119	1,082	71	1,150	674	65	39	1,779	831	47
ARLINGTON MUTUAL FIRE INS CO	4,076	3,165	-343	1,143	1,004	102	38	1,778	1,804	101
ASHLAND COUNTY TOWN INS CO	1,130	915	141	285	53	22	45	473	115	24
BARABOO MUTUAL INS CO	1,712	1,417	6	361	256	75	35	592	448	76
BARRON MUTUAL INS CO	3,252	2,333	282	1,097	287	32	44	1,609	677	42
BERRY & ROXBURY MUTUAL INS CO	2,353	2,046	53	258	142	59	43	461	269	58
BLOOMINGTON FARMERS MUTUAL INS CO	2,260	1,204	-119	1,016	850	87	37	1,672	1,090	65
BRISTOL TOWN INS CO	1,100	1,032	31	78	12	23	74	190	24	13
CALEDONIA MUTUAL FIRE INS CO	510	496	-52	16	10	74	117	86	21	24
CALUMET EQUITY MUTUAL INS CO	2,175	1,437	85	711	244	47	52	1,114	174	16
CLARNO MUTUAL INS CO	2,448	1,995	39	405	164	45	46	639	139	22
COLUMBUS MUTUAL TOWN INS CO	2,063	1,608	-33	397	281	74	44	649	212	33
DARLINGTON MUTUAL INS CO	1,981	1,195	-102	812	487	68	52	1,218	876	72
DUPONT MUTUAL INS CO	3,065	1,924	88	1,077	522	58	48	1,778	1,229	69
EAGLE POINT MUTUAL INS CO	3,532	2,960	37	562	305	71	36	1,060	332	31
ETTRICK MUTUAL INS CO	1,091	800	84	510	218	48	42	777	262	34
FALL CREEK MUTUAL INS CO	2,469	1,853	127	581	274	55	38	1,114	439	39
FARMERS TOWN MUTUAL INS CO	2,069	1,815	-3	247	199	88	41	540	2,051	380
FLYWAY MUTUAL INS CO	2,267	1,736	-284	393	345	97	90	944	127	13
FOUNTAIN CITY MUTUAL INS CO	2,377	1,784	211	601	171	34	48	900	186	21
FRANKLIN FARMERS MUTUAL INS CO	2,056	1,172	-81	891	703	82	38	1,328	732	55
GREEN COUNTY MUTUAL INS CO	2,385	1,558	95	855	470	61	42	1,507	553	37
HAMBURG STARK MUTUAL INS CO	3,210	1,365	-148	2,021	1,303	71	40	2,852	1,713	60
HELENVILLE MUTUAL INS CO	2,415	1,325	-17	1,182	681	69	41	1,781	1,065	60
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	577	508	-1	18	11	86	98	158	64	40
HOLLAND MUTUAL FIRE INS CO	694	432	-3	226	119	57	54	434	166	38
HOMESTEAD MUTUAL INS CO	7,536	6,331	-264	1,454	1,167	87	51	2,257	1,050	47
IXONIA MUTUAL INS CO	3,563	2,983	219	663	181	35	51	989	217	22
JAMESTOWN MUTUAL INS CO	2,889	1,942	195	1,019	506	55	28	1,410	757	54
KENOSHA COUNTY MUTUAL INS CO	3,538	3,377	-6	142	127	97	74	265	134	50
LAPRAIRIE MUTUAL INS CO	2,294	1,910	111	422	61	22	63	623	89	14
LEBANON CLYMAN MUTUAL INS CO	1,517	1,230	20	409	133	42	58	699	77	11
LIBERTY MUTUAL FIRE INS CO	3,013	2,322	148	731	231	35	49	1,173	296	25
LUCK MUTUAL INS CO	2,387	1,803	14	692	412	66	42	940	618	66
MARCELLON COURTLAND SPRINGVALE MUTUAL INS CO	1,730	1,630	-89	118	176	159	57	267	403	151
MEDINA MUTUAL INS CO	2,312	759	-357	1,642	1,459	93	32	2,279	2,267	99
MERRIMAC LODI MUT INS CO	3,441	2,824	-231	561	459	92	59	1,131	533	47
MIDDLETON INS CO	2,461	1,878	145	693	265	43	49	1,030	156	15
MT PLEASANT PERRY MUT INS CO	3,446	2,309	105	952	457	52	38	1,700	858	50

TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
NEW HOPE MUTUAL INS CO	859	629	-97	277	211	82	65	547	511	93
NEWARK MUTUAL INS CO	800	412	-79	408	304	80	53	670	436	65
NORTHEASTERN MUTUAL INS CO	2,364	1,890	76	474	197	48	42	897	473	53
NORTHERN FINNISH MUTUAL INS CO	1,507	927	-26	506	153	41	61	814	822	101
PARIS MUTUAL FIRE INS CO	598	561	22	51	2	8	59	77	2	3
PELLA MUTUAL INS CO	3,823	1,789	-335	1,944	1,533	88	37	3,123	3,590	115
PRICE COUNTY TOWN MUTUAL INS CO	1,844	1,236	-84	537	475	94	42	893	741	83
RACINE COUNTY MUTUAL INS CO	2,713	2,172	-7	516	266	62	61	739	811	110
REEDSBURG WESTFIELD MUTUAL INS CO	2,227	1,898	5	398	225	62	45	709	347	49
RIVER FALLS MUTUAL INS CO	2,906	2,297	169	558	217	48	31	1,088	246	23
ROSENDALE MUTUAL INS CO	743	469	-131	208	174	104	68	459	662	144
SENECA SIGEL MUTUAL INS CO	2,572	1,943	142	915	289	40	44	1,308	466	36
SHELBY FARMERS MUTUAL INS CO	857	517	-22	325	179	62	47	490	278	57
SOUTH CENTRAL MUTUAL INS CO	2,335	1,739	-110	455	371	90	50	850	762	90
SOUTHEAST MUTUAL INS CO	1,734	1,436	-127	194	248	136	58	422	628	149
SPRING GROVE MUTUAL INS CO	1,418	1,307	-48	109	105	109	83	281	82	29
STOCKHOLM TOWN MUTUAL INS CO	2,566	2,290	180	303	124	43	19	508	452	89
SUGAR CREEK MUTUAL INS CO	7,158	6,243	259	1,197	387	37	46	1,701	657	39
THERESA MUTUAL INS CO	3,490	2,965	-197	526	176	36	45	931	179	19
TRADE LAKE MUTUAL INS CO	1,957	1,519	88	683	252	45	55	1,014	1,050	104
TRI COUNTY MUTUAL TOWN INS CO	839	691	79	216	56	34	52	357	106	30
WASHINGTON TOWN MUTUAL INS CO	1,882	1,798	31	74	5	22	93	162	6	4
WATERTOWN MUTUAL INS CO	2,457	1,766	-210	691	417	70	57	1,027	547	53
WAUKESHA COUNTY MUTUAL INS CO	1,200	1,006	-43	256	113	63	65	406	160	39
WAUSAU STETTIN MUTUAL INS CO	13,713	9,116	155	5,144	3,271	77	38	6,622	5,948	90
WEST CENTRAL MUTUAL INS CO	2,342	1,874	-8	487	240	71	55	848	429	51
YORKVILLE & MT PLEASANT MUTUAL INS CO	1,594	1,498	81	115	37	37	64	281	64	23

## **VII. Directory of Licensed Insurers**



## Directory of Licensed Insurers

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state as of December 31, 2008. (For current information,

see OCI's Web site at [ociaccess.oci.wi.gov/CmpInfo/CmpInfo.oci](http://ociaccess.oci.wi.gov/CmpInfo/CmpInfo.oci)). The codes used to designate the kind of company and a brief description of each follows.

**CC—Continuing Care Organization.** Organized under ch. 647, Wis. Stat. Continuing care organizations provide nursing, medical, or personal care services, and maintenance services, for a period over one year or the duration of a person's life, conditioned upon payment of an entrance fee or a portion of the person's estate. Continuing care organizations file a financial statement, on a GAAP basis, which is audited by an independent CPA.

**FR—Fraternal Benefit Society (or Mutual Benefit Society).** May be a domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc., services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

**GA—Gift Annuity Corporation.** Established by a domestic or foreign nonprofit corporation under ch. 615, Wis. Stat. Gift annuities receive gifts of money or property, in return for agreeing to pay an annuity to the donor. Remaining income may be transferred to the nonprofit corporation for its charitable, religious, etc. purposes. Gift annuities file the NAIC Charitable Annuity Corporations annual statement blank.

**HMO—Health Maintenance Organization (HMO).** Established under chs. 185, 611, 613, or 618, Wis. Stat., and operates under ch. 609, Wis. Stat. HMOs may be for profit, nonprofit, or a cooperative. An HMO makes available comprehensive health care services (performed by providers contracted by the HMO) to enrolled participants for predetermined fixed payments. An HMO may hire medical service providers as employees or may contract with existing hospitals and clinics to provide services to participants. HMOs file the NAIC Health annual statement blank.

**IRO—Independent Review Organizations.** These entities are certified under s. 632.835, Wis. Stat., to provide independent medical reviews to resolve some coverage disputes between an insured individual and the health insurer. To be certified, the IRO must demonstrate that it is unbiased and that its clinical peer reviewers are qualified and independent.

**LAH—Life and Accident and Health Company.** May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual company or a stock company. Life and accident and health companies write a wide range of life, annuity, individual, and group health insurance. Life and accident and health companies file either the NAIC Life and Accident and Health annual statement blank or the NAIC Health annual statement blank.

**LHSO—Limited Health Service Organization (LHSO).** Similar to an HMO, except that it provides a limited range of health care services (such as vision or dental) to participants. LSHOs file the NAIC Health annual statement blank.

**MC—Motor Club Plan.** Established under ch. 616, Wis. Stat. A motor club plan may provide emergency road service, towing, bail bonds, map and touring service, etc. to members. Motor club plans file a financial statement which has been audited by an independent CPA.

**PC—Property and Casualty Company.** A domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual or stock company. Fire and casualty companies write a wide range of property and liability coverages and individual and group health insurance. Fire and casualty companies file the NAIC Fire and Casualty annual statement blank. Some nondomestic insurers licensed under ch. 618, Wis. Stat., are called reciprocals. Reciprocals are unincorporated associations, operating through an attorney-in-fact, by which subscribers with similar interests (e.g., lumberyards, dry cleaners) provide fire and casualty insurance to each other through the exchange of insurance contracts. Reciprocals file the NAIC Fire and Casualty annual statement blank.

**RS—Rate Service Organization.** These entities are licensed under s. 625.31, Wis. Stat., to file rates on behalf of designated insurers. These entities are not licensed insurers and are not authorized to transact the business of insurance.

**TI—Title Company.** May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer operating under ch. 618, Wis. Stat. Title companies notify a prospective purchaser of recorded liens or easements on a parcel of real estate, and provide insurance against loss due to other defects in title to property (e.g., due to forgery, fraud, errors in public records, wills not probated, etc.). Title companies file the NAIC Title Insurance annual statement blank.

**TM—Town Mutual of Wisconsin.** A domestic fire and casualty insurer subject to ch. 612, Wis. Stat., as an assessable mutual. Town mutuals are authorized to write a limited range of property and liability coverage in a limited number of counties in Wisconsin. Town mutuals may file either the NAIC Fire and Casualty annual statement blank or the Wisconsin Town Mutual annual statement blank.

**VI—Viatical Settlement Providers.** Established under s. 632.68, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person who has a catastrophic or life threatening illness or condition.

**VPP—Vehicle Protection Plan.** Established under s. 100.203, Wis. Stat., to provide warranty coverage to vehicle protection products, including alarm system, body-part marketing products, steering locks, window-etch products, pedal and ignition locks, fuel and ignition kill switches, and electronic, radio, and satellite tracking devices.

**WP—Warranty Plan.** Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by this office.) Warranty plans file audited GAAP based financial statements with this office.

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21ST CENTURY CAS CO	CA	PC	6301 OWENSMOUTH AVE WOODLAND HILLS CA 91367 (818) 704-3700	1987	2005
21ST CENTURY INS CO	CA	PC	6301 OWENSMOUTH AVE WOODLAND HILLS CA 91369 (818) 704-3700	1967	2005
5 STAR LIFE INS CO	LA	LAH	909 N WASHINGTON ST ALEXANDRIA VA 22314 (800) 776-2322	1943	2003
AAA LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152-3985 (734) 779-2600	1969	1971
AAGI INC	IL	VPP	1500 W SHURE DR 7TH FL ONE NORTH ARLINGTON ARLINGTON HEIGHTS IL 60004 (888) 442-2886	1999	2005
AAGI INC	IL	WP	P O BOX 925 ARLINGTON HEIGHTS IL 60006 (847) 385-0405	1999	2000
AARP INSTITUTE	DC	GA	601 E STREET NW WASHINGTON DC 20049 (202) 434-6210	1963	2006
ABRI HEALTH PLAN INC	WI	HMO	2400 S 102ND ST STE 103 WEST ALLIS WI 53227 (414) 847-1777	2004	2004
ACA FINANCIAL GUARANTY CORP	MD	PC	140 BROADWAY 47TH FL NEW YORK NY 10005 (212) 375-2000	1986	1989
ACACIA LIFE INS CO	DC	LAH	5900 O ST LINCOLN NE 68510 (402) 467-1122	1869	1923
ACCENDO INS CO	UT	LAH	221 N CHARLES LINDBERGH DR SALT LAKE CITY UT 84116 (801) 961-6000	1955	1970
ACCEPTANCE CASUALTY INS CO	NE	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1920	1970
ACCEPTANCE INS CO	NE	PC	300 W BROADWAY STE 1600 COUNCIL BLUFFS IA 51503 (712) 329-3600	1979	1993
ACCIDENT FUND GENERAL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	2005	2006
ACCIDENT FUND INS CO OF AM	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	1994	2000
ACCIDENT FUND NATL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	2005	2006
ACCREDITED SURETY AND CASUALTY CO INC	FL	PC	P O BOX 140855 ORLANDO FL 32814 (407) 629-2131	1971	2005
ACE AMERICAN INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1945	1971
ACE FIRE UNDERWRITERS INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1941	1967
ACE INDEMNITY INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1967	1989

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ACE LIFE INS CO	CT	LAH	P O BOX 1000 PHILADELPHIA PA 19106 (203) 352-6602	1965	1966
ACE PROPERTY AND CASUALTY INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1819	1851
ACIG INS CO	IL	PC	12222 MERIT DR STE 1660 DALLAS TX 75251 (800) 563-6051 427	1985	2004
ACORD	NY	RS	P O BOX 1529 PEARL RIVER NY 10965 (914) 620-1700	1994	1994
ACSTAR INS CO	IL	PC	P O BOX 2350 NEW BRITAIN CT 06050 (860) 224-2000	1970	1981
ACUITY A MUTUAL INS CO	WI	PC	P O BOX 58 SHEBOYGAN WI 53082 (920) 458-9131	1925	1925
ADDISON INS CO	IL	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1855	1996
ADMIRAL INDEMNITY CO	DE	PC	1255 CALDWELL RD CHERRY HILL NJ 08034 (630) 210-0360	1992	2001
ADMIRAL LIFE INS CO OF AMERICA	AZ	LAH	P O BOX 33 ROME GA 30162 (706) 295-1505	1958	1986
ADVANTA INS CO	AZ	PC	P O BOX 429 WELSH & MCKEAN RDS SPRING HOUSE PA 19477 (215) 444-5769	1986	1990
ADVANTA LIFE INS CO	AZ	LAH	P O BOX 429 WELSH & MCKEAN RDS SPRING HOUSE PA 19477 (215) 444-5769	1972	1990
ADVANTAGE WARRANTY CORP THE	FL	WP	ONE CHESTERFIELD PLACE 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1985	1993
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	P O BOX 571918 SALT LAKE CITY UT 84157-1918 (801) 288-8750	1981	1984
ADVENTIST FRONTIER MISSIONS INC	MI	GA	P O BOX 346 BERRIEN SPRINGS MI 49103 (269) 473-4250	1985	2003
AEGIS SECURITY INS CO	PA	PC	P O BOX 3153 HARRISBURG PA 17105 (717) 657-9671	1977	1990
AETNA HEALTH & LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1971	1972
AETNA HEALTH INS CO	PA	LAH	980 JOLLY RD U11S BLUEBELL PA 19422 (800)872-3862	1956	1967
AETNA INS CO OF CT	CT	PC	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1853	1858

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AFFILIATED FM INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1949	1950
AFFINITY ROAD & TRAVEL CLUB INC	TX	MC	64 INVERNESS DRIVE EAST ENGLEWOOD CO 80112 (303) 790-2267	1978	1979
AFFIRMATIVE INS CO	IL	PC	P O BOX 9030 ADDISON TX 75001 (972) 728-6300	1983	1988
AGL LIFE ASSURANCE CO	PA	LAH	610 W GERMANTOWN PIKE STE 460 PLYMOUTH MEETING PA 19462 (484) 530-4800	1960	1994
AGRI GENERAL INS CO	IA	PC	9200 NORTH PARK DR STE 350 JOHNSTON IA 50131 (515) 559-1000	1983	1991
AIG ADVANTAGE INS CO	MN	PC	ONE AIG CTR WILMINGTON DE 19803 (302) 252-2000	1987	1992
AIG CASUALTY CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1871	1929
AIG CENTENNIAL INS CO	PA	PC	ONE AIG CTR WILMINGTON DE 19803 (302) 252-2000	1981	1982
AIG INDEMNITY INS CO	PA	PC	ONE AIG CTR WILMINGTON DE 19803 (302) 252-2000	1984	1984
AIG LIFE INS CO	DE	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1962	1979
AIG NATIONAL INS CO INC	NY	PC	13010 MORRIS RD CENTRE TWO ALPHARETTA GA 30004 (770) 753-8300	1938	1985
AIG PREMIER INS CO	PA	PC	ONE AIG CTR WILMINGTON DE 19803 (302) 252-2000	1910	1911
AIG WARRANTY GUARD INC	DE	WP	175 WATER ST 20TH FL NEW YORK NY 10038 (212) 458-1842	1996	2000
AIPSO	RI	RS	302 CENTRAL AVE JOHNSTON RI 02919 (888)424-0026	1971	1972
AIU INS CO	NY	PC	175 WATER ST 24TH FL NEW YORK NY 10038 (212) 770-7000	1851	1915
ALAMANCE INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1998	2000
ALDO LEOPOLD FOUNDATION INC	WI	GA	P O BOX 77 BARABOO WI 53913 (608) 355-0279	1982	2006
ALEA NORTH AMERICAN INS CO	NY	PC	55 CAPITAL BLVD ROCKY HILL CT 06067 (860) 513-4180	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	9301 N 76TH ST MILWAUKEE WI 53223 (414) 355-9300	1974	1974
ALEXICO CORPORATION	NV	VPP	6201 COLLEGE BLVD STE 300 OVERLAND PARK KS 66211 (913) 338-0009	2001	2005
ALL AMERICA INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1961	1974

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ALL SAVERS INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 290-8100	1986	1987
ALL-STAR MUTUAL INS CO	WI	TM	100 N BUSINESS PK CIRCLE STE 102 STOUGHTON WI 53589 (608) 877-9750	1882	1882
ALLEGHENY CASUALTY CO	PA	PC	P O BOX 1116 MEADVILLE PA 16335 (814) 336-2521	1936	1956
ALLIANZ GLOBAL RISKS US INS CO	CA	PC	225 W WASHINGTON ST STE 2000 CHICAGO IL 60606-3484 (312) 224-3300	1977	1977
ALLIANZ LIFE AND ANNUITY CO	MN	LAH	5701 GOLDEN HILLS DR MINNEAPOLIS MN 55416-1297 (763) 765-6500	1984	1991
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LAH	5701 GOLDEN HILLS DR GOLDEN VALLEY MN 55416-1297 (763) 765-6500	1896	1899
ALLIED PROPERTY AND CASUALTY INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (515) 508-4211	1983	1999
ALLIED WORLD REINSURANCE CO	NJ	PC	225 FRANKLIN ST BOSTON MA 02110 (857) 288-6000	1986	1991
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01605 (508) 853-7200	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1976	1993
ALLSTATE ASSURANCE CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1978	1978
ALLSTATE FIRE AND CASUALTY INS CO	IL	PC	2775 SANDERS RD NORTHBROOK IL 60062 (847) 402-5000	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1960	1964
ALLSTATE INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-6018	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	51 W HIGGINS RD RGA S BARRINGTON IL 60010 (847) 551-2440	1982	1983
ALLSTATE PROPERTY & CASUALTY INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1985	1987
ALPHA PROPERTY & CASUALTY INS CO	WI	PC	P O BOX 223687 DALLAS TX 75222 (972) 690-5500	1979	1979
ALTA HEALTH & LIFE INS CO	IN	LAH	8505 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-1395	1963	1982
ALVERNO COLLEGE	WI	GA	P O BOX 343922 MILWAUKEE WI 53234 (414) 382-6128	1940	1993

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ALZHEIMERS DISEASE & RELATED DISORDERS INC	DE	GA	225 N MICHIGAN AVE 17TH FL CHICAGO IL 60601 (312) 335-5717	1980	1997
AMALGAMATED LIFE & HEALTH INS CO	IL	LAH	333 S ASHLAND AVE CHICAGO IL 60607 (914) 367-5000	1939	1963
AMALGAMATED LIFE INS CO	NY	LAH	333 WESTCHESTER AVE WHITE PLAINS NY 10604 (914) 367-5000	1943	1995
AMBAC ASSURANCE CORP	WI	PC	1 STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1970	1970
AMCO INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (515) 508-4211	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	7101 82ND ST LUBBOCK TX 79424 (806) 473-0333	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1501 E WOODFIELD RD STE 300W SCHAUMBURG IL 60173 (847) 969-2900	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1995	1997
AMERICAN AMBASSADOR CASUALTY CO	IL	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1963	1993
AMERICAN AMICABLE LIFE INS CO OF TX	TX	LAH	P O BOX 2549 WACO TX 76702 (254) 297-2777	1981	1986
AMERICAN ASSOC OF INS SERVICES	IL	RS	1745 S NAPERVILLE RD WHEATON IL 60189-5898 (630) 681-8347	1970	1970
AMERICAN AUTOMOBILE INS CO	MO	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1911	1916
AMERICAN BANKERS INS CO OF FLA	FL	PC	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLA	FL	LAH	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1952	1959
AMERICAN BAPTIST FOREIGN MISSION SOCIETY	PA	GA	P O BOX 851 VALLEY FORGE PA 19482-0851 (610) 768-2203	1821	1978
AMERICAN BAPTIST HOMES OF THE MIDWEST	MN	GA	14850 SCENIC HEIGHTS RD STE 125 EDEN PRAIRIE MN 55344 (952) 253-1459	1930	1992
AMERICAN BIBLE SOCIETY	NY	GA	1865 BROADWAY NEW YORK NY 10023 (212) 408-1276	1841	1978
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	DE	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1981	1985
AMERICAN CANCER SOCIETY	NY	GA	250 WILLIAMS ST NW ATLANTA GA 30303 (404) 329-4306	1922	1997
AMERICAN CASUALTY CO OF READING PA	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1902	1944

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AMERICAN CENTENNIAL INS CO	DE	PC	3501 SILVERSIDE RD 203 NAAMANS BLDG WILMINGTON DE 19810-4910 (302) 479-2100	1970	1979
AMERICAN COMMERCE INS CO	OH	PC	211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1946	1960
AMERICAN COMMUNITY MUTUAL INS CO	MI	LAH	39201W SEVEN MILE RD LIVONIA MI 48152 (734) 591-4645	1947	1995
AMERICAN COMPENSATION INS CO	MN	PC	8500 NORMANDALE LAKE BLVD STE 1400 BLOOMINGTON MN 55437 (952) 893-0403	1991	1997
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	601 S FIGUEROA ST LOS ANGELES CA 90017-5704 (310) 649-0990	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	150 NW POINT BLVD STE 300 ELK GROVE VILLAGE IL 60007-1040 (847) 700-8200	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LHSO	1221 JOHN Q HAMMONS DR MADISON WI 53717-2912 (608) 831-1047	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	1001 FOURTH AVE SAFECO PLZ SEATTLE WA 98154 (206) 545-5000	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	P O 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	P O BOX 71216 DES MOINES IA 50325 (888) 221-1234	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45102 (800) 543-2644	1965	1984
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	NE	LAH	1932 WYNNTON RD COLUMBUS GA 31999 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WI	PC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1927	1927
AMERICAN FARMERS & RANCHERS INS CO	ID	PC	P O BOX 24000 OKLAHOMA CITY OK 73124 (405) 218-5535	1979	1991
AMERICAN FARMLAND TRUST THE	DC	GA	1200 18TH ST NW STE 800 WASHINGTON DC 20036 (202) 378-1218	1980	2006
AMERICAN FEDERATION INS CO	FL	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1983	1998
AMERICAN FIDELITY ASSUR CO	OK	LAH	P O BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	4060 BARRANCAS AVE PENSACOLA FL 32507 (850) 456-7401	1956	1965

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AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	10308 METCALF AVE PMB #275 OVERLAND PARK KS 66212 (913) 341-1190	1957	1981
AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1906	1979
AMERICAN FRATERNAL UNION	MN	FR	P O BOX 59 ELY MN 55731 (218) 365-3143	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE INC	DE	GA	1501 CHERRY ST PHILADELPHIA PA 19102 (215) 241-7000	1949	1978
AMERICAN FUJI FIRE & MARINE INS CO	IL	PC	2 LOGAN SQ STE 600 PHILADELPHIA PA 19103 (877) 514-3542	1981	1990
AMERICAN GENERAL ASSURANCE CO	IL	LAH	3600 ROUTE 66 NEPTUNE NJ 07754 (732) 922-7000	1929	1964
AMERICAN GENERAL INDEMNITY CO	IL	PC	3600 RTE 66 NEPTUNE NJ 07754 (732) 922-7000	1986	1993
AMERICAN GENERAL LIFE & ACCIDENT INS CO	TN	LAH	458N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1900	1970
AMERICAN GENERAL LIFE INS CO	TX	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1917	1966
AMERICAN GENERAL PROPERTY INS CO	TN	PC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1974	1975
AMERICAN GUARANTEE & LIABILITY INS CO	NY	PC	1400 AMERICAN LN TOWER 1 19 TH FL SCHAUMBERG IL 60196 (847) 605-6000	1939	1939
AMERICAN GUARANTY TITLE INS CO	OK	TI	4040 N TULSA OKLAHOMA CITY OK 73112 (405) 942-4848	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	800 ROOSEVELT RD STE C-1 GLEN ELLYN IL 60137 (630) 534-4125	1998	2000
AMERICAN HARDWARE MUTUAL INS CO	OH	PC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1899	1918
AMERICAN HEALTH & LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (817) 348-7500	1954	1959
AMERICAN HEALTH ASSISTANCE FOUNDATION	DC	GA	22512 GATEWAY CTR DR CLARKSBURG MD 20871 (301) 948-3244	1973	1996
AMERICAN HEALTHCARE INDEMNITY CO	DE	PC	1888 CENTURY PARK E STE 800 LOS ANGELES CA 90067 (310) 551-5900	1980	1986
AMERICAN HEART ASSOCIATION INC	NY	GA	7272 GREENVILLE AVE DALLAS TX 75231 (214) 373-6300	1924	1993
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1956	1962
AMERICAN HOME ASSURANCE CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1899	1930

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AMERICAN HOME LIFE INS CO THE	KS	LAH	P O BOX 1497 TOPEKA KS 66601 (785) 235-6276	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN INCOME LIFE INS CO	IN	LAH	P O BOX 2608 WACO TX 76797 (254) 761-6400	1954	1966
AMERICAN INSTITUTE FOR CANCER RESEARCH THE	DC	GA	1759 R ST NW WASHINGTON DC 20009 (202) 328-7744	1981	2000
AMERICAN INS CO THE	OH	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1846	1880
AMERICAN INTERNATIONAL INS CO	NY	PC	ONE AIG CTR WILMINGTON DE 19803 (302) 252-2000	1824	1979
AMERICAN INTERNATIONAL LIFE ASSURANCE CO OF NY	NY	LAH	P O BOX 727 WALL ST STATION NEW YORK NY 10268 (212) 770-7000	1962	1964
AMERICAN INTERNATIONAL SOUTH INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1946	1986
AMERICAN INTERSTATE INS CO	LA	PC	2301 HIGHWAY 190 W DERIDDER LA 70634 (800) 256-9052	1973	1995
AMERICAN INVESTORS LIFE INS CO	KS	LAH	P O BOX 1555 MAILSTOP H73 DES MOINES IA 50306 (515) 557-3935	1965	1985
AMERICAN LEBANESE SYRIAN ASSOC CHARITIES INC	IL	GA	501 ST JUDE PLACE MEMPHIS TN 38105 (901) 578-2150	1957	1996
AMERICAN LUNG ASSOCIATION	NY	GA	61 BROADWAY 6TH FL NEW YORK NY 10006 (715) 425-8390	1918	2002
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1974	1974
AMERICAN MATURITY LIFE INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1972	1987
AMERICAN MEDICAL & LIFE INS CO	NY	LAH	8 WEST 38TH ST STE 1002 NEW YORK NY 10018 (646) 223-9300	1964	2005
AMERICAN MEDICAL SECURITY LIFE INS CO	WI	LAH	P O BOX 19032 GREEN BAY WI 54307 (920) 661-6020	1982	1982
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	P O BOX 2730 RAPID CITY SD 57709 (605) 719-0999	1959	1980
AMERICAN MERCHANTS CAS CO	DE	PC	767 THIRD AVE 5TH FL NEW YORK NY 10017 (914) 468-8000	1986	1988
AMERICAN MERCURY INS CO	OK	PC	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6590	1962	1980
AMERICAN MODERN HOME INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1965	1981

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AMERICAN MODERN HOME SERVICE CO	OH	WP	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LAH	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1956	1995
AMERICAN MODERN SELECT INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (513) 943-7200	1980	2006
AMERICAN MOTORISTS INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-3127	1926	1927
AMERICAN MUTUAL REINSURANCE CO	IL	PC	C/O OFC DEPUTY RECVR STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1941	1964
AMERICAN NATIONAL GENERAL INS CO	MO	PC	1949 E SUNSHINE AMERICAN NATIONAL CORP CTR SPRINGFIELD MO 65899 (417) 887-4990	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1954	1992
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	PC	AMERICAN NATIONAL CORP CTR 1949 E SUNSHINE SPRINGFIELD MO 65899-0001 (417) 887-4990	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	95 GLASTONBURY BLVD STE 300 GLASTONBURY CT 06033-4453 (860) 682-1301	1973	1973
AMERICAN PHYSICIANS ASSURANCE CORP	MI	PC	P O BOX 1471 E LANSING MI 48823 (517) 351-1150	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	P O BOX 925 JACKSON MS 39205 (601) 936-6600	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	8655 E VIA DE VENTURA STE E200 SCOTTSDALE AZ 85258 (408) 483-8666	1952	1987
AMERICAN REPUBLIC CORP INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	P O BOX 1 DES MOINES IA 50301 (515) 245-2000	1929	1958
AMERICAN ROAD INS CO THE	MI	PC	ONE AMERICAN ROAD MD 7600 DEARBORN MI 48126 (313) 337-1102	1959	1960
AMERICAN SAFETY CASUALTY INS CO	OK	PC	100 GALLERIA PKWY SE STE 700 ATLANTA GA 30339 (770) 916-1908	1981	1983
AMERICAN SECURITY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1984
AMERICAN SELECT INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1959	1995

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AMERICAN SENTINEL INS CO	PA	PC	P O BOX 61140 HARRISBURG PA 17106-1140 (717) 540-0600	1956	2006
AMERICAN SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS	NY	GA	520 EIGHTH AVE 7TH FL NEW YORK NY 10018 (212) 876-7700	1866	2005
AMERICAN SOUTHERN HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45201 (800)543-2644	1982	2006
AMERICAN SOUTHERN INS CO	KS	PC	P O BOX 723030 ATLANTA GA 31139 (404) 266-9599	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IL	LAH	777 FRONT ST SAN DIEGO CA 92101 (619) 578-2000	1972	1979
AMERICAN STANDARD INS CO OF WI	WI	PC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	PC	1001 FOURTH AVE SAFECO PLZ SEATTLE WA 98154 (206) 545-5000	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	1001 FOURTH AVE SAFECO PLZ SEATTLE WA 98154 (206) 545-5000	1979	1980
AMERICAN STERLING INS CO	CA	PC	28202 CABOT RD STE 640 LAGUNA NIGUEL CA 92677-1260 (949) 545-6408	1979	1995
AMERICAN SUMMIT INS CO	TX	PC	P O BOX 2650 WACO TX 76702 (254) 399-0626	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	P O BOX 1838 SARASOTA FL 34236 (941) 952-5522	1979	1981
AMERICAN TV & APPLIANCE OF MADISON INC	WI	WP	2404 W BELTLINE HWY MADISON WI 53713 (608) 275-7400	1963	2003
AMERICAN UNITED LIFE INS CO	IN	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (317) 285-1877	1877	1955
AMERICAN WEST INS CO	ND	PC	P O BOX 2502 FARGO ND 58108-2502 (701) 298-4200	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1946	1957
AMERIN GUARANTY CORP	IL	PC	1601 MARKET ST PHILADELPHIA PA 19103 (215) 564-6600	1974	1991
AMERIPRISE INS CO	WI	PC	3500 PACKERLAND DR DE PERE WI 54115-9034 (920) 330-5100	2005	2006
AMERISURE INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1912	1937

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AMERITAS LIFE INS CORP	NE	LAH	P O BOX 81889 LINCOLN NE 68501 (402) 467-1122	1887	1984
AMERITRUST INS CORP	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1996	2006
AMEX ASSURANCE CO	IL	PC	19640 N 31ST AVE MC 18-02-19 PHOENIX AZ 85027 (623) 492-3236	1973	1980
AMGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1982	2001
AMICA LIFE INS CO	RI	LAH	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1968	1982
AMICA MUTUAL INS CO	RI	PC	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1972	1972
AMNESTY INTERNATIONAL OF THE U S A INC	NY	GA	5 PENN PLZ 16TH FL NEW YORK NY 10001 (212) 633-4224	1996	1998
AMT WARRANTY CORP	DE	WP	59 MAIDEN LANE 6TH FL NEW YORK NY 10038 (212) 220-7120	2004	2006
AMYOTROPHIC LATERAL SCLEROSIS ASSOC	DE	GA	27001 AGOURA RD STE 250 CALABASAS HILLS CA 91301 (818) 587-2212	1985	2006
ANNUITY INVESTORS LIFE INS CO	OH	LAH	P O BOX 5423 CINCINNATI OH 45201-5423 (513) 357-3300	1981	1984
ANSUR AMERICA INS CO	MI	PC	ONE MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
ANTHEM INS COS INC	IN	PC	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1944	1991
ANTHEM LIFE INS CO	IN	LAH	P O BOX 182361 COLUMBUS OH 43218 (614) 433-8800	1953	1986
APCO SERVICES LLC	DE	VPP	6010 ATLANTIC BLVD NORCROSS GA 30071 (800)521-2774	2002	2005
APPLE INC	CA	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	2007	2008
ARAG INS CO	IA	PC	400 LOCUST ST STE 480 DES MOINES IA 50309 (515) 246-1200	1989	2001
ARCH INDEMNITY INS CO	NE	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (201) 743-4000	1969	1969
ARCH INS CO	MO	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (212) 743-4000	1971	1987
ARCHDIOCESE OF MILWAUKEE	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3334	1903	1994
ARGONAUT GREAT CENTRAL INS CO	IL	PC	3625 N SHERIDAN RD PEORIA IL 61633 (309) 688-8571	1967	1969

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ARGONAUT INS CO	IL	PC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (210) 321-8400	1957	1959
ARGONAUT MIDWEST INS CO	IL	PC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (800)470-7958	1962	1972
ARLINGTON MUTUAL FIRE INS CO	WI	TM	P O BOX 199 ARLINGTON WI 53911 (608) 635-4754	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	550 EISENHOWER RD LEAVENWORTH KS 66048 (913) 727-5500	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	3600 ARCO CORPORATE DR CHARLOTTE NC 28273 (704) 522-2000	1979	1980
ARROWOOD WARRANTY SERVICES INC	FL	WP	9300 ARROWPOINT BLVD CHARLOTTE NC 28273 (704) 522-2841	1998	1998
ARTISAN AND TRUCKERS CAS CO	WI	PC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1994	2006
ASBURY THEOLOGICAL SEMINARY	KY	GA	204 N LEXINGTON AVE WILMORE KY 40390 (859) 858-2282	1931	1993
ASHLAND COUNTY TOWN INS CO	WI	TM	P O BOX 147 BUTTERNUT WI 54514 (715) 769-3650	1901	1901
ASSEMBLIES OF GOD FOUNDATION	MO	GA	1661 BOONVILLE AVE STE G SPRINGFIELD MO 65807 (417) 520-3214	1960	1981
ASSOCIATED INDEMNITY CORP	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSURANCE CO OF AMER	NY	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1945	1948
ASSURED GUARANTY CORP	MD	PC	1325 AVENUE OF THE AMERICAS NEW YORK NY 10019 (212) 974-0100	1985	2007
ASSURED LIFE ASSOCIATION	CO	FR	8000 E MAPLEWOOD AVE STE 105 GREENWOOD VILLAGE CO 80111 (303) 792-9777	1891	1995
ASSURITY LIFE INS CO	NE	LAH	P O BOX 82533 LINCOLN NE 68501 (402) 437-6500	1964	1969
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	P O BOX 411605 KANSAS CITY MO 64141 (816) 237-3000	2001	2002
ASURION WARRANTY SERVICES INC	TN	WP	8880 WARD PKWY KANSAS CITY MO 64114 (816) 237-3135	1991	2003
ATHENA ASSURANCE CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ATLANTA INTERNATIONAL INS CO	NY	PC	7230 MCGINNIS FERRY RD STE 200 SUWANEE GA 30024 (678) 512-2400	1929	1930

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ATLANTA LIFE INS CO	GA	LAH	100 AUBURN AVE N E ATLANTA GA 30303 (404) 654-8825	1916	1992
ATLANTIC MUTUAL INS CO	NY	PC	100 WALL ST 28TH FL NEW YORK NY 10005 (212) 943-1800	1842	1949
ATLANTIC SPECIALTY INS CO	NY	PC	ONE BEACON LANE CANTON MA 02021 (781) 332-7000	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	5026 CAMPBELL BLVD STE C BALTIMORE MD 21236 (410) 246-5510	1993	1998
ATTIC ANGEL ASSOC	WI	GA	640 JUNCTION RD MADISON WI 53717 (608) 662-8900	1926	2007
ATTIC ANGEL NURSING HOME	WI	CC	8301 OLD SAUK RD MIDDLETON WI 53562 (608) 662-8842	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	640 JUNCTION RD MADISON WI 53717 (608) 662-8900	1999	2006
ATTORNEYS TITLE GUARANTY FUND INC	IL	TI	2102 WINDSOR PL CHAMPAIGN IL 61820 (217) 359-2000	1964	1994
AURORA FOUNDATION INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5881	1987	2000
AURORA NATIONAL LIFE ASSURANCE CO	CA	LAH	55 HARTLAND ST EAST HARTFORD CT 06108 (860) 513-6090	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	P O BOX 1420 MAPLE GROVE MN 55311-6420 (763) 657-8600	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1969	1996
AUTO CLUB GROUP THE	MI	MC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1049	1997	2005
AUTO CLUB INS ASSOC	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152 (734) 779-2600	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	P O BOX 21443 OKLAHOMA CITY OK 73156 (405) 751-4430	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	P O BOX 21570 OKLAHOMA CITY OK 73156 (800)221-8062	1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	MC	1009 N PALM CANYON DR PALM SPRINGS CA 92262 (800)451-0459	2002	2005
AUTO SERVICES CO INC	AR	WP	P O BOX 2400 MOUNTAIN HOME AR 72654 (870) 425-8330	1986	2006
AUTO SERVICES CO OF WI INC	AR	WP	971 COLEY DR MOUNTAIN HOME AR 72653 (870) 425-8330	2002	2003
AUTO-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1916	1957

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AUTO-OWNERS LIFE INS CO	MI	LAH	P O BOX 30660 LANSING MI 48901 (517) 323-1200	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	6010 ATLANTIC BLVD NORCROSS GA 30071 (678) 225-1001	1987	1995
AUTOMOTIVE WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1977	1992
AUTOMOTIVE WARRANTY SERVICES OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1997	2001
AVEMCO INS CO	MD	PC	411 AVIATION WAY FREDERICK MD 21701 (301) 694-5700	1960	1968
AVIVA LIFE AND ANNUITY CO	IA	LAH	P O BOX 1555 MAILSTOP H73 DES MOINES IA 50306 (515) 283-2371	1896	1902
AVOMARK INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (513) 603-2400	1996	2001
AXA ART INS CORPORATION	NY	PC	3 W 35TH ST FL 11 NEW YORK NY 10001-2204 (212) 415-8421	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	1290 AVENUE OF THE AMERICAS 12TH FL NEW YORK NY 10104 (212) 314-4167	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	CO	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 314-5642	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1859	1915
AXA INS CO	NY	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1839	1979
AXA RE PROPERTY AND CASUALTY INS CO	DE	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1971	1977
AXIS INS CO	IL	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1979	1979
AXIS REINSURANCE CO	NY	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1991	1992
BACK TO THE BIBLE FOUNDATION	NE	GA	P O BOX 82808 LINCOLN NE 68501 (402) 464-7200	1958	2007
BADGER MUTUAL INS CO	WI	PC	1635 W NATIONAL AVE MILWAUKEE WI 53204 (414) 383-1234	1887	1891
BALBOA INS CO	CA	PC	P O BOX 19702 IRVINE CA 92623 (949) 222-8000	1948	1964
BALBOA LIFE INS CO	CA	LAH	P O BOX 19702 IRVINE CA 92623 (949) 222-8000	1968	1973

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BALTIMORE LIFE INS CO THE	MD	LAH	10075 RED RUN BLVD OWINGS MILLS MD 21117 (410) 581-6600	1882	1990
BANC INSURE INC	OK	PC	P O BOX 26104 OKLAHOMA CITY OK 73126 (405) 290-5678	1985	1987
BANKERS FIDELITY LIFE INS CO	GA	LAH	P O BOX 105185 ATLANTA GA 30348 (404) 266-5500	1955	1999
BANKERS LIFE & CASUALTY CO	IL	LAH	600 W CHICAGO AVE CHICAGO IL 60654-2800 (312) 396-6000	1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH	7711 CARONDELET AVE STE 800 SAINT LOUIS MO 63105 (314) 725-4477 25579	1961	1964
BANKERS STANDARD INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	11101 ROOSEVELT BLVD NORTH ST PETERSBURG FL 33716 (800)431-5843	2005	2006
BANNER LIFE INS CO	MD	LAH	1701 RESEARCH BLVD ROCKVILLE MD 20850 (301) 279-4800	1981	1982
BAPTIST GENERAL CONFERENCE	IL	GA	2002 S ARLINGTON HEIGHTS RD ARLINGTON HEIGHTS IL 60005 (847) 879-3256	1900	1998
BAPTIST LIFE ASSN	NY	FR	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BAR PLAN MUT INS CO THE	MO	PC	1717 HIDDEN CREEK COURT ST LOUIS MO 63131 (314) 965-3333	1985	2003
BARABOO MUTUAL INS CO	WI	TM	P O BOX 527 BARABOO WI 53913 (608) 356-5000	1876	1877
BARNABAS FOUNDATION	IL	GA	18601 N CREEK DR STE B TINLEY PARK IL 60477 (708) 532-3444	1976	2004
BARRON MUTUAL INS CO	WI	TM	P O BOX 205 BARRON WI 54812 (715) 537-5141	1891	1891
BCS INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1950	1979
BCS LIFE INS CO	IL	LAH	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1949	1953
BEACON INDUSTRIES WORLDWIDE INC	DE	VPP	5610 NW 12TH AVE STE 209 FORT LAUDERDALE FL 33309 (888) 722-3824	1999	2007
BEAVER DAM COMMUNITY HOSPITALS FOUNDATION INC	WI	GA	707 S UNIVERSITY AVE BEAVER DAM WI 53916-3027 (920) 887-4077	1984	2002
BEAZLEY INS CO INC	CT	PC	30 BATTERSON PARK RD FARMINGTON CT 06032 (860) 677-3700	1978	1980
BENCHMARK INS CO	KS	PC	775 PRAIRIE CTR DR STE 420 EDEN PRAIRIE MN 55344 (952) 974-2200	1964	1974
BENEDICTINE MONKS INC	WI	GA	12605 224TH AVE BENET LAKE WI 53102 (262) 396-4311	1946	1978

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BENEFICIAL LIFE INS CO	UT	LAH	150 SOCIAL HALL AVE SALT LAKE CITY UT 84136-0001 (801) 933-1100	1905	1991
BERKLEY INS CO	DE	PC	475 STEAMBOAT RD 1ST FL GREENWICH CT 06830 (203) 542-3800	1975	1996
BERKLEY LIFE & HEALTH INS CO	IA	LAH	475 STEAMBOAT RD GREENWICH CT 06830 (203) 542-3800	1962	1966
BERKLEY REGIONAL INS CO	DE	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1985	1988
BERKSHIRE HATHAWAY ASSURANCE CORP	NY	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	2007	2008
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1993	1995
BERKSHIRE LIFE INS CO OF AMERICA	MA	LAH	700 SOUTH ST PITTSFIELD MA 01201 (413) 499-4321	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	TM	4766 HIGHWAY KP CROSS PLAINS WI 53528 (608) 798-4766	1876	1876
BETHANY LUTHERAN COLLEGE AND SEMINARY INC	MN	GA	700 LUTHER DR MANKATO MN 56001 (507) 344-7000	1927	2002
BETHESDA LUTHERAN HOME FOUNDATION INC	WI	GA	600 HOFFMAN DR WATERTOWN WI 53094 (920) 261-3050	1979	2007
BETHESDA LUTHERAN HOMES AND SERVICES INC	WI	GA	600 HOFFMANN DR WATERTOWN WI 53094 (920) 261-3050	1903	1977
BILLY GRAHAM EVANGELISTIC ASSN	MN	GA	1 BILLY GRAHAM PKWY CHARLOTTE NC 28201 (704) 401-2741	1950	1977
BITUMINOUS CASUALTY CORP	IL	PC	P O BOX 1210 BROOKFIELD WI 53008-1210 (262) 792-9254	1928	1939
BITUMINOUS FIRE & MARINE INS CO	IL	PC	320 18TH ST ROCK ISLAND IL 61201-8716 (309) 732-0409	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	P O BOX 98 BLOOMINGTON WI 53804 (608) 994-2683	1874	1874
BLUE CROSS BLUE SHIELD OF WI	WI	LAH	6775 W WASHINGTON ST WEST ALLIS WI 53214 (414) 459-5000	1939	1939
BLUE RIDGE IND CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1981	2003
BLUE RIDGE INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1928	1968
BNAI BRITH FOUNDATION OF THE US	DC	GA	2020 K ST NW 7TH FL WASHINGTON DC 20006 (202) 857-6590	1958	2008
BOARD OF TRUSTEES OF BELOIT COLLEGE	WI	GA	700 COLLEGE ST BELOIT WI 53511 (608) 363-2000	1846	1997
BOND SAFEGUARD INS CO	IL	PC	10002 SHELBYVILLE RD STE 100 LOUISVILLE KY 40223 (502) 253-6500	1971	2006

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BONDED BUILDERS SERVICE CORP	FL	WP	1500 KINGS HIGHWAY PORT CHARLOTTE FL 33980 (800) 749-0381	1989	2003
BOSTON MUTUAL LIFE INS CO	MA	LAH	120 ROYALL ST CANTON MA 02021 (781) 828-7000	1891	1980
BOY SCOUTS OF AMERICA	DC	GA	1325 W WALNUT HILL LANE IRVING TX 75015-2079 (972) 580-2214	1916	1995
BOYS & GIRLS CLUBS OF AM	DC	GA	1275 PEACHTREE ST NE ATLANTA GA 30309 (404) 487-5700	1956	2008
BRICKELL FINANCIAL SERVICES MOTOR CLUB INC	FL	MC	7300 CORPORATE CTR DR STE 601 MIAMI FL 33126 (305) 392-4300	1978	1985
BRISTOL TOWN INS CO	WI	TM	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BRISTOL WEST INS CO	OH	PC	5701 STIRLING RD DAVIE FL 33314 (954) 316-5200	1968	1968
BROKERS NATIONAL LIFE ASSURANCE CO	AR	LAH	P O BOX 92529 AUSTIN TX 78709 (512) 383-0220	1964	2006
BROTHERHOOD MUTUAL INS CO	IN	PC	P O BOX 2227 FORT WAYNE IN 46801 (260) 482-8668	1935	1999
BRUNSWICK PRODUCT PROTECTION CORP	DE	WP	1 N FIELD COURT LAKE FOREST IL 60045 (847) 735-4700	2003	2004
BUCKEYE STATE MUTUAL INS CO	OH	PC	ONE HERITAGE PL PIQUA OH 45356 (937) 778-5000	1897	1994
BUILDERS MUTUAL INS CO	NC	PC	P O BOX 150005 RALEIGH NC 27624 (919) 845-1976	1997	2001
CAL-TEX PROTECTIVE COATINGS INC	TX	VPP	7455 NATURAL BRIDGE CAVERNS RD SCHERTZ TX 78154 (210) 564-3220	1983	2005
CALEDONIA MUTUAL FIRE INS CO	WI	TM	N5725 HWY 78 PORTAGE WI 53901 (608) 742-4885	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO OF OR	OR	PC	10260 SW GREENBURG RD STE 448 PORTLAND OR 97223 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1967	1995
CALIFORNIA INS CO	CA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1965	2007
CALUMET EQUITY MUTUAL INS CO	WI	TM	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 (920) 898-4488	1873	1873

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CAMDEN FIRE INS ASSOCIATION THE	NJ	PC	ONE BEACON LANE CANTON MA 02021 (781) 332-7000	1841	1901
CAMICO MUTUAL INS CO	CA	PC	1235 RADIO RD REDWOOD CITY CA 94065 (650) 802-2507	1986	1998
CAMP MANITO WISH YMCA INC	WI	GA	P O BOX 246 BOULDER JUNCTION WI 54512 (715) 385-2312	1970	2008
CANADA LIFE ASSURANCE CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1849	1986
CANADA LIFE INS CO OF AMER	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1988	1989
CANAL INS CO	SC	PC	P O BOX 7 GREENVILLE SC 29602 (864) 242-5365	1939	1959
CANCER RESEARCH INSTITUTE	NY	GA	ONE EXCHANGE PLZ 55 BROADWAY STE 1802 NEW YORK NY 10006 (212) 688-7515 237	1953	2004
CANINE COMPANIONS FOR INDEPENDENCE INC	CA	GA	P O BOX 446 2965 DUTTON AVE SANTA ROSA CA 95402-0446 (707) 577-1789	1978	2006
CAPITAL MARKETS ASSURANCE CORP	NY	PC	113 KING ST ARMONK NY 10504 (914) 273-4545	1928	1928
CAPITAL WARRANTY SERVICES INC	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	P O BOX 5900 MADISON WI 53705 (608) 829-4200	1959	1960
CAPITOL LAKES INC	WI	CC	110 S HENRY ST MADISON WI 53703 (608) 283-2000	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (469) 522-4400	1905	1959
CAPITOL SPECIALTY INS CORP	WI	PC	P O BOX 5900 MADISON WI 53705 (608) 829-4200	1961	1961
CARDIF LIFE INS CO	KS	LAH	P O BOX 77-0250 MIAMI FL 33177 (305) 234-1771	1964	1970
CARE PLUS DENTAL PLANS INC	WI	LHSO	11711 W BURLEIGH ST WAUWATOSA WI 53222 (414) 771-1711	1983	1983
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	2802 INTERNATIONAL LANE MADISON WI 53704 (608) 240-0020	2003	2004
CAREGARD WARRANTY SERVICES INC	TX	VPP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2003
CARLETON COLLEGE	MN	GA	ONE N COLLEGE ST NORTHFIELD MN 55057 (507) 222-4169	1866	2008

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CAROLINA CASUALTY INS CO	IA	PC	P O BOX 2575 JACKSONVILLE FL 32203 (904) 363-0900	1951	1966
CARROLL COLLEGE INC	WI	GA	100 N EAST AVE WAUKESHA WI 53186 (262) 524-7201	1846	1977
CARTHAGE COLLEGE	IL	GA	2001 ALFORD PARK DR KENOSHA WI 53140 (262) 551-6200	1870	1992
CATERPILLAR INS CO	MO	PC	P O BOX 340001 NASHVILLE TN 37203 (615) 341-8147	1963	1969
CATHOLIC AID ASSOCIATION THE	MN	FR	3499 LEXINGTON AVE N STE 201 ARDEN HILLS MN 55126 (651) 490-0170	1892	1967
CATHOLIC CHURCH EXTENSION SOCIETY OF THE UNITED STATES OF AMERICA THE	IL	GA	150 S WACKER DR FL 20 CHICAGO IL 60606-4226 (312) 795-6050	1912	2001
CATHOLIC DIOCESE OF GREEN BAY	WI	GA	P O BOX 23825 GREEN BAY WI 54305 (920) 437-7531	1907	1982
CATHOLIC FAMILY LIFE INS	WI	FR	P O BOX 11563 MILWAUKEE WI 53211 (414) 961-0500	1869	1869
CATHOLIC FOREIGN MISSION SOCIETY OF AM INC	NY	GA	P O BOX 306 MARYKNOLL NY 10545 (914) 941-7590 2537	1912	2004
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	P O BOX 2909 JOLIET IL 60434 (815) 725-5880	1915	1995
CATHOLIC KNIGHTS	WI	FR	1100 W WELLS ST MILWAUKEE WI 53233 (414) 273-6266	1885	1885
CATHOLIC MEDICAL MISSION BOARD INC	NY	GA	10 W 17TH ST NEW YORK NY 10011 (212) 609-2597	1928	2002
CATHOLIC NEAR EAST WELFARE ASSOC	NY	GA	1011 FIRST AVE 15TH FL NEW YORK NY 10022 (212) 826-1480 301	1942	1999
CATHOLIC ORDER OF FORESTERS	IL	FR	P O BOX 3012 NAPERVILLE IL 60566 (630) 983-4900	1883	1895
CATHOLIC RELIEF SERVICES USCC INC	DC	GA	228 W LEXINGTON ST BALTIMORE MD 21201-3422 (410) 951-7213	1943	1996
CATLIN INS CO INC	TX	PC	3340 PEACHTREE RD NE STE 2950 ATLANTA GA 30326 (404) 443-4910	1913	1934
CEDAR COMMUNITY FOUNDATION INC	WI	GA	5595 COUNTY RD Z WEST BEND WI 53095-9285 (262) 306-4212	1953	1977
CELTIC INS CO	IL	LAH	233 S WACKER DR STE 700 CHICAGO IL 60606 (312) 332-5401	1949	1959
CENSTAR TITLE INS CO	TX	TI	7777 WASHINGTON AVE S EDINA MN 55439 (281) 588-2200	1928	2003
CENTAUR INS CO	IL	PC	C/O SPEC DEP RECEIVER STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1973	1983

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CENTENNIAL INS CO	NY	PC	100 WALL ST 28TH FL NEW YORK NY 10005 (212) 943-1800	1941	1949
CENTER FOR SCIENCE IN THE PUBLIC INTEREST	DC	GA	1875 CONNECTICUT AVE NW #300 WASHINGTON DC 20009-5728 (202) 332-9110	1971	2008
CENTRAL BENEFITS NATIONAL LIFE INS CO	OH	LAH	655 METRO PLACE SOUTH STE 600 DUBLIN OH 43017 (614) 797-5139	1956	1971
CENTRAL MUTUAL INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1876	1894
CENTRAL RESERVE LIFE INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	P O BOX 34350 OMAHA NE 68134 (402) 397-1111	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1977	1984
CENTRAL UNITED LIFE INS CO	AR	LAH	2727 ALLEN PKWY WORTHAM TOWER STE 500 HOUSTON TX 77019 (713) 529-0045	1962	1985
CENTRE INS CO	DE	PC	ONE LIBERTY PLZ 165 BROADWAY 33RD FL NEW YORK NY 10006 (212) 859-2600	1969	1969
CENTRE LIFE INS CO	MA	LAH	ONE LIBERTY PLZ 165 BROADWAY 33RD FL NEW YORK NY 10006 (212) 859-2600	1926	1959
CENTURION CASUALTY CO	IA	PC	800 WALNUT ST DES MOINES IA 50309 (515) 557-2131	1983	1990
CENTURION LIFE INS CO	IA	LAH	800 WALNUT ST DES MOINES IA 50309 (515) 557-2131	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	18 BUNSEN DR IRVINE CA 92618 (505) 881-2244	1999	2006
CENTURY INDEMNITY CO	PA	PC	P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1963	1969
CENTURY NATIONAL INS CO	CA	PC	P O BOX 3999 NORTH HOLLYWOOD CA 91609-0599 (818) 760-0880	1955	1995
CENTURY SURETY CO	OH	PC	P O BOX 163340 COLUMBUS OH 43216 (614) 895-2000	1978	1991
CENTURY WARRANTY SERVICES INC	DE	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	2002	2004
CHARTER NATIONAL LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1955	1963
CHARTER OAK FIRE INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1931	1935

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CHEROKEE INS CO	MI	PC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450 3474	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1956	1970
CHEVRON TRAVEL CLUB INC	CA	MC	2005 DIAMOND BLVD RM 2280 CONCORD CA 94520 (925) 827-7931	1968	1988
CHICAGO INS CO	IL	PC	33 W MONROE ST 12TH FLOOR CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1961	1961
CHILDREN INTERNATIONAL	MO	GA	2000 E RED BRIDGE RD KANSAS CITY MO 64131 (816) 942-2000	1951	1978
CHILDRENS HOSPITAL FOUNDATION INC	WI	GA	P O BOX 1997 MILWAUKEE WI 53201-1997 (414) 266-6225	1984	1998
CHILDRENS COMMUNITY HEALTH PLAN INC	WI	HMO	9000 W WISCONSIN AVE MILWAUKEE WI 53226 (414) 266-6328	2005	2005
CHRISTIAN AND MISSIONARY ALLIANCE THE	CO	GA	P O BOX 35660 COLORADO SPRINGS CO 80935 (719) 268-7218	1992	2000
CHRISTIAN APPALACHIAN PROJECT INC	KY	GA	322 CRAB ORCHARD RD LANCASTER KY 40444 (859) 269-0635	1964	1995
CHRISTIAN BROADCASTING NETWORK INC THE	VA	GA	977 CTRVILLE TURNPIKE VIRGINIA BEACH VA 23463 (757) 226-3648	1960	1993
CHRISTIAN CHILDRENS FUND INC	VA	GA	2821 EMERYWOOD PKWY RICHMOND VA 23294 (804) 756-3502	1938	2002
CHRISTIAN CHURCH FOUNDATION INC	IN	GA	P O BOX 1986 INDIANAPOLIS IN 46206 (317) 713-2436	1961	2003
CHRISTIAN COMMUNITY FOUNDATION INC	TX	GA	2925 PROFESSIONAL PLACE STE 201 COLORADO SPRINGS CO 80904 (719) 447-4620	1980	2003
CHUBB INDEMNITY INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1922	1925
CHUBB NATIONAL INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1993	1997
CHURCH INS CO THE	NY	PC	445 FIFTH AVE NEW YORK NY 10016 (212) 592-1800	1929	1954
CHURCH LIFE INS CORP	NY	LAH	445 FIFTH AVE NEW YORK NY 10016 (212) 592-1800	1922	2005
CHURCH MUTUAL INS CO	WI	PC	P O BOX 357 MERRILL WI 54452 (715) 536-5577	1897	1897
CIFG ASSURANCE NORTH AM INC	NY	PC	825 THIRD AVE NEW YORK NY 10022 (212) 909-3939	2003	2004

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CIM INS CORPORATION	MI	PC	500 W 5TH ST WINSTON SALEM NC 27102-3199 (336) 435-2838	1998	1999
CINCINNATI CASUALTY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1972	1979
CINCINNATI INDEMNITY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1950	1974
CINCINNATI LIFE INS CO THE	OH	LAH	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1987	1988
CITIES & VILLAGES MUTUAL INS CO	WI	PC	1250 S SUNNY SLOPE RD BROOKFIELD WI 53005 (262) 784-5666	1987	1987
CITIZENS INS CO OF AMER	MI	PC	645 W GRAND RIVER AVE HOWELL MI 48843 (517) 546-2160	1974	1984
CLARENDON NATIONAL INS CO	NJ	PC	466 LEXINGTON AVE NEW YORK NY 10017 (212) 790-9700	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1922 10TH ST MONROE WI 53566 (608) 325-1303	1874	1874
CLEARWATER INS CO	DE	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1974	1978
CLEARWATER SELECT INS CO	DE	PC	300 FIRST STAMFORD PLACE STAMFORD CT 06902 (203) 977-8000	1993	1997
CLEMENT MANOR INC	WI	CC	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
CLERMONT INS CO	IA	PC	1255 CALDWELL RD CHERRY HILL NJ 08034 (630) 210-0360	1977	1984
CM LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1981	1982
CMG MORTGAGE ASSURANCE CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1969	2000
CMG MORTGAGE INS CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1968	1972
CMG MORTGAGE REINSURANCE CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1999	1999
CNA NATIONAL WARRANTY CORPORATION	AZ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDATE AZ 85251 (480) 941-1626	1995	1995
COACH NET MOTOR CLUB INC	NV	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	2003	2005
COFACE NORTH AMERICA INS CO	MA	PC	50 MILLSTONE RD BLDG 100 STE 360 EAST WINDSOR NJ 08520 (609) 469-0400	1974	1975

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COLISEUM REINSURANCE CO	DE	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1972	1987
COLOGNE REINSURANCE CO OF AMER	CT	PC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1975	1979
COLONIAL AMERICAN CASUALTY & SURETY CO	MD	PC	1400 AMERICAN LANE TOWER 1 - 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1200 COLONIAL LIFE BLVD COLUMBIA SC 29210 (803) 798-7000	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	399 MARKET ST PHILADELPHIA PA 19181 (215) 928-8000	1957	1967
COLONIAL SURETY CO	PA	PC	50 CHESTNUT RIDGE RD MONTVALE NJ 07645-1814 (201) 573-8788	1930	2005
COLORADO BANKERS LIFE INS CO	CO	LAH	5990 GREENWOOD PLZ BLVD #325 GREENWOOD VILLAGE CO 80111 (303) 220-8500	1974	1985
COLORADO CASUALTY INS CO	CO	PC	175 BERKELEY ST BOSTON MA 02116 (720) 873-9200	1980	1995
COLUMBIA ST MARYS FOUNDATION INC	WI	GA	4425 N PORT WASHINGTON RD GLENDALE WI 53212 (414) 326-2232	1909	1990
COLUMBIAN LIFE INS CO	IL	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	400 EAST 4TH ST CINCINNATI OH 45202 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	205 S UNIVERSITY AVE BEAVER DAM WI 53916 (920) 885-9409	1873	1873
COMBINED INS CO OF AMER	IL	LAH	1000 N MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-2025	1919	1962
COMMERCE & INDUSTRY INS CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1957	1966
COMMERCIAL CASUALTY INS CO	CA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1986	1992
COMMERCIAL LOAN INS CORP	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1966	1966
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LAH	70 GENESEE ST UTICA NY 13502 (800) 422-6200	1883	1967
COMMONWEALTH ANNUITY & LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772 (508) 460-2400	1974	1975

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COMMONWEALTH LAND TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1944	1962
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	1555 S LAYTON BLVD MILWAUKEE WI 53215 (414) 385-6600	2004	2005
COMMUNITY FOUNDATION FOR THE FOX VALLEY REGION INC	WI	GA	4455 W LAWRENCE ST APPLETON WI 54914 (920) 830-1290	1986	2003
COMMUNITY FOUNDATION OF GREATER SOUTH WOOD COUNTY INC	WI	GA	478 E GRAND AVE WISCONSIN RAPIDS WI 54494 (715) 423-3863	1993	2005
COMMUNITY FOUNDATION OF NORTH CENTRAL WI INC	WI	GA	500 THIRD ST STE 310 WAUSAU WI 54403 (715) 845-9555	1987	2007
COMMUNITY INS CORP	WI	PC	C/O WISCONSIN COUNTIES ASSOC 22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	2002	2002
COMMUNITY MEMORIAL FOUNDATION OF MENOMONEE FALLS INC	WI	GA	N180 N8085 TOWN HALL RD MENOMONEE FALLS WI 53052 (262) 257-3760	1988	1999
COMPANION COMMERCIAL INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1997	1999
COMPANION LIFE INS CO	SC	LAH	P O BOX 100102 COLUMBIA SC 29202-3102 (803) 735-1251	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1984	1999
COMPASS INS CO	NY	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1968	1972
COMPASSION & CHOICES	CO	GA	P O BOX 101810 DENVER CO 80250 (303) 639-1202	1981	2000
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	6775 W WASHINGTON ST WEST ALLIS WI 53214 (414) 459-5000	1984	1984
COMPUTER INS CO	RI	PC	10 WEYBOSSET ST STE 502 PROVIDENCE RI 02903-2818 (401) 431-2920	1989	1992
CONCORDIA COLLEGE	MN	GA	901 S 8TH ST MOOHEAD MN 56562 (218) 299-3327	1891	2008
CONGREGATION OF THE PASSION HOLY CROSS PROVINCE THE	IL	GA	5700 N HARLEM AVE CHICAGO IL 60631 (773) 631-6336	1954	2006
CONGRESS LIFE INS CO	AZ	LAH	P O BOX 10055 SCOTTSDALE AZ 85271 (602) 385-3625	1965	1988
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	TWO LIBERTY PLACE TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (860) 226-6000	1865	1936
CONSECO HEALTH INS CO	AZ	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-4300	1970	1984
CONSECO INS CO	IL	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-4000	1951	1974

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CONSECO LIFE INS CO	IN	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6400	1962	1965
CONSOLIDATED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1955	1973
CONSTITUTION INS CO	NY	PC	P O BOX 8424 OMAHA NE 68108-0424 (866) 705-5000	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795-8465 (407) 995-8000	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1994	1994
CONSUMERS LIFE INS CO	OH	LAH	2060 E NINTH ST CLEVELAND OH 44115 (216) 687-7000	1955	2006
CONSUMERS UNION OF U S INC	NY	GA	101 TRUMAN AVE YONKERS NY 10703 (202) 238-9258	1936	2003
CONTINENTAL AMERICAN INS CO	SC	LAH	P O BOX 427 COLUMBIA SC 29202 (803) 256-6265	1968	2000
CONTINENTAL ASSURANCE CO	IL	LAH	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1911	1922
CONTINENTAL CAR CLUB INC	TN	MC	P O BOX 451 DAYTON TN 37321 (423) 775-9611	1983	1993
CONTINENTAL CASUALTY CO	IL	PC	333 WABASH AVE CHICAGO IL 60604 (312) 822-5000	1897	1898
CONTINENTAL DIVIDE INS CO	CO	PC	P O BOX 3126 ENGLEWOOD CO 80155 (303) 779-4770	1978	1992
CONTINENTAL GENERAL INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1986	1990
CONTINENTAL INS CO THE	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LAH	P O BOX 1188 BRENTWOOD TN 37024 (615) 377-1300	1983	2000
CONTINENTAL SERVICE PLAN INC	NJ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	1992	1992
CONTINENTAL SERVICE PROVIDER INC	IL	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1907	1959
CONTRACTORS BONDING & INS CO	WA	PC	P O BOX 9271 SEATTLE WA 98109 (206) 628-7200	1979	1989

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COOPERATIVE FOR ASSISTANCE & RELIEF EVERYWHERE INC	GA	GA	151 ELLIS ST NE ATLANTA GA 30303 (404) 681-2552	1945	2003
COOPERATIVE MUTUAL INS CO	NE	PC	3905 S 148TH ST STE 100 OMAHA NE 68144 (402) 408-2177	1935	1985
CORNHUSKER CASUALTY CO	NE	PC	9290 W DODGE RD STE 300 OMAHA NE 68114 (402) 393-7255	1970	1992
CORPORATION FOR NATIONAL ASSOCIATION OF CONGREGATIONAL CHRISTIAN CHURCH	WI	GA	P O BOX 288 OAK CREEK WI 53154 (414) 764-1620	1961	1978
COUNTRY CASUALTY INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1999	1999
COURTESY INS CO	FL	PC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442-1723 (954) 429-2150	1987	1995
COVENTRY FIRST LLC	DE	VI	7111 VALLEY GREEN RD FT WASHINGTON PA 19034 (404) 233-7000	1999	2001
COVENTRY HEALTH & LIFE INS CO	DE	LAH	6705 ROCKLEDGE DR STE 900 BETHESDA MD 20817 (717) 671-2474	1968	1990
CPP WARRANTIES LLC	DE	WP	5100 GAMBLE DR STE 600 ST LOUIS PARK MN 55416 (952) 541-5807	2003	2004
CROATIAN FRATERNAL UNION OF AMER	PA	FR	100 DELANEY DR PITTSBURGH PA 15235 (412) 843-0380	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	ONE CABOT RD MEDFORD MA 02155 (781) 393-9300	1976	1981
CROWN LIFE INS CO	MI	LAH	1901 SCARTH ST STE 1900 REGINA SASKATCHEWAN S4P4 CANADA (306) 751-6000	1900	1964
CRUM & FORSTER INDEMNITY CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	2003	2003
CSA FRATERNAL LIFE	IL	FR	P O BOX 3039 OAK BROOK IL 60522 (630) 472-0500	1854	1938
CSI LIFE INS CO	NE	LAH	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1973	2006
CUMIS INS SOCIETY INC	IA	PC	P O BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960
CUNA MUTUAL INS SOCIETY	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1935	1935

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DAIRYLAND INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1989	2006
DALLAS NATIONAL INS CO	TX	PC	P O BOX 800499 DALLAS TX 75380 (800)533-0457	1987	1995
DARLINGTON MUTUAL INS CO	WI	TM	P O BOX 165 DARLINGTON WI 53530 (608) 776-2319	1875	1875
DARWIN NATIONAL ASSURANCE CO	DE	PC	9 FARM SPRINGS RD FARMINGTON CT 06032 (860) 284-1300	1972	2004
DEALERS ALLIANCE CORP	OH	WP	3518 RIVERSIDE DR COLUMBUS OH 43221 (800) 282-8913	1977	1998
DEALERS ALLIANCE CORP	OH	VPP	P O BOX 21185 COLUMBUS OH 43221 (800)282-8913	1977	2006
DEALERS ASSURANCE CO	OH	PC	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221 (614) 459-0364	1935	1996
DEAN HEALTH INS INC	WI	LAH	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEERBROOK INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1979	1996
DEERFIELD INS CO	IL	PC	TEN PARKWAY N DEERFIELD IL 60015 (847) 572-6000	1911	1989
DEFENDERS OF WILDLIFE	DC	GA	1130 SEVENTEENTH ST NW GIFT PLANNING DEPARTMENT WASHINGTON DC 20036 (202) 682-9400	1947	2005
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	400 ROBERT ST N STE 1600 SAINT PAUL MN 55101 (651) 228-7600	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1964	1979
DELOS INS CO	DE	PC	120 W 45TH ST 36TH FL NEW YORK NY 10036 (212) 702-3700	1977	1981
DELTA DENTAL OF WI INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	1962	1965
DENTAL COM INS PLAN	WI	LHSO	P O BOX 929 MARSHFIELD WI 54449 (715) 387-1702	2003	2003
DENTAL PROTECTION PLAN INC	WI	LHSO	7130 W GREENFIELD AVE WEST ALLIS WI 53214 (414) 259-9522	1987	1987
DENTEGRA INS CO	DE	LAH	ONE DELTA DR MECHANICSBURG PA 17055 (717) 766-8500	1966	1997
DENTISTS INS CO THE	CA	PC	P O BOX 1582 SACRAMENTO CA 95812 (916) 554-5307	1979	1995

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DEPAUW UNIVERSITY	IN	GA	313 S LOCUST ST GREENCASTLE IN 46135 (765) 658-4127	1837	2004
DEPOSITORS INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF 76 COLUMBUS OH 43215 (614) 249-1545	1983	1986
DEVELOPERS SURETY & INDEMNITY CO	IA	PC	P O BOX 19725 IRVINE CA 92623 (949) 263-3300	1956	1974
DIAMOND INS CO	IL	PC	1051 PERIMETER DR STE 620 SCHAUMBURG IL 60173-5833 (847) 230-1331	1996	2006
DIAMOND STATE INS CO	IN	PC	THREE BALA PLZ STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1981	2000
DIMENSION SERVICE CORP	OH	WP	400 METRO PLACE N STE 300 DUBLIN OH 43017 (614) 726-3150 4125	1994	2006
DIOCESE OF LA CROSSE	WI	GA	3710 EAST AVE S LA CROSSE WI 54601 (608) 791-2668	1914	2002
DIRECT DENTAL SERVICE PLAN INC	WI	LHSO	1320 S GREEN BAY RD RACINE WI 53406 (262) 637-9371	1987	1987
DIRECT GENERAL LIFE INS CO	SC	LAH	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1945	1953
DISABLED AMERICAN VETERANS CHARITABLE SERVICE TRUST	DC	GA	3725 ALEXANDRIA PIKE COLD SPRING KY 41076-1712 (859) 441-7300	1986	2001
DISCOVER PROPERTY & CASUALTY INS CO	IL	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1978	1980
DISTRICTS MUTUAL INS	WI	PC	212 W PINEHURST TRL NORTH SIOUX CITY SD 57049-5240 (605) 422-2655	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	P O BOX 94558 NAPA CA 94558 (707) 226-0100	1975	1989
DOCTORS WITHOUT BORDERS USA INC	NY	GA	333 SEVENTH AVE 2ND FL NEW YORK NY 10001 (212) 763-5791	1987	2008
DONEGAL MUTUAL INS CO	PA	PC	1195 RIVER RD MARIETTA PA 17547 (717) 426-1931	1889	2007
DORAL DENTAL PLAN OF WI INC	WI	LHSO	12121 N CORPORATE PKWY MEQUON WI 53092 (262) 241-7140	1995	1995
DORINCO REINSURANCE CO	MI	PC	1320 WALDO AVE STE 200 MIDLAND MI 48642 (989) 636-0047	1977	1989
DUPONT MUTUAL INS CO	WI	TM	P O BOX 175 MARION WI 54950 (715) 754-2525	1883	1883
EAA AVIATION FOUNDATION INC	WI	GA	P O BOX 3086 OSHKOSH WI 54903 (920) 426-4850	1962	1984

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EAGLE POINT MUTUAL INS CO	WI	TM	P O BOX 456 CHIPPEWA FALLS WI 54729 (715) 723-9333	1879	1879
EARTHJUSTICE LEGAL DEFENSE FUND	CA	GA	426 17TH ST 6TH FL OAKLAND CA 94612 (510) 550-6700	1971	2003
EASTCASTLE PLACE INC	WI	CC	2505 E BRADFORD AVE MILWAUKEE WI 53211 (414) 332-8610	1884	1985
EASTERN ALLIANCE INS CO	PA	PC	P O BOX 83777 LANCASTER PA 17608 (717) 396-7095	1997	2007
EASTGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1827	2001
ECOBLOCK INC	TX	VPP	15920 ADDISON RD ADDISON TX 75001-3290 (972) 813-0913	2002	2008
ECONOMY FIRE & CASUALTY CO	IL	PC	700 QUAKER LANE WARWICK RI 02886 (401) 827-2400	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	700 QUAKER LANE WARWICK RI 02887 (401) 827-2400	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	PC	700 QUAKER LANE WARWICK RI 02887 (401) 827-2400	1980	1986
ELECTRIC INS CO	MA	PC	75 SAM FONZO DR BEVERLY MA 01915 (978) 921-2080	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	DUNLAP & SHIPMAN PA 2065 THOMASVILLE RD 1ST FL TALLAHASSEE FL 32308-0733 (850) 385-5000	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	P O BOX 356 HORTONVILLE WI 54944 (920) 779-4515	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	P O BOX 9202 DES MOINES IA 50306 (515) 345-4000	1962	1967
EMC PROPERTY & CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1953	2000
EMCASCO INS CO	IA	PC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1958	1962
EMPHESSYS INS CO	TX	LAH	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1978	1984
EMPIRE FIRE & MARINE INS CO	NE	PC	1400 AMERICAN LANE 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1954	1973
EMPLOYEES LIFE CO MUTUAL	IL	LAH	916 SHERWOOD DR LAKE BLUFF IL 60044 (847) 295-6000	1946	1946
EMPLOYERS ASSURANCE CO	FL	PC	P O BOX 88806 NORTH PALM BEACH FL 33408 (561) 840-7171	1979	1980
EMPLOYERS FIRE INS CO THE	MA	PC	1 BEACON LANE CANTON MA 02021 (781) 332-7000	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1911	1911

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EMPLOYERS MUTUAL CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50309 (515) 280-2511	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	P O BOX 88806 NORTH PALM BEACH FL 33408 (561) 840-7171	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	P O BOX 2981 MISSION KS 66202 (913) 982-3700	1986	1986
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	231 W MICHIGAN ST MILWAUKEE WI 53203 (414) 221-2701	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1984	2003
ENCOMPASS INS CO OF AMERICA	IL	PC	2775 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	767 THIRD AVE 5TH FL NEW YORK NY 10017 (914) 468-8000	1996	1997
ENGENDERHEALTH INC	NJ	GA	440 NINTH AVE NEW YORK NY 10001 (212) 561-8000	1943	2007
ENTERPRISE FINANCIAL GROUP INC	TX	WP	122 W CARPENTER FWY 6TH FL IRVING TX 75039 (972) 445-8300	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	122 W CARPENTER FWY IRVING TX 75039 (972) 445-8300	1978	1992
ENVISION INS CO	OH	LAH	2181 E AURORA RD TWINSBURG OH 44087 (330) 405-8080	2006	2008
EPIC LIFE INS CO THE	WI	LAH	P O BOX 14196 MADISON WI 53708 (608) 221-6882	1984	1984
EPISCOPAL CHURCH FOUNDATION	NY	GA	815 SECOND AVE 7TH FL NEW YORK NY 10017 (212) 697-2858	1949	1998
EQUIGUARD INC	IL	WP	1111 PASQUINELLI DR STE 400 WESTMONT IL 60559 (630) 986-9363	1991	1995
EQUITABLE RESERVE ASSN	WI	FR	P O BOX 448 NEENAH WI 54957 (920) 722-1574	1897	1897
EQUITRUST LIFE INS CO	IA	LAH	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1966	1969
ERIE FAMILY LIFE INS CO	PA	LAH	100 ERIE INS PLACE ERIE PA 16530 (814) 870-2000	1967	2000
ERIE INS CO OF NY	NY	PC	120 CORPORATE WOODS STE 150 ROCHESTER NY 14623 (814) 870-2000	1885	2007
ERIE INS CO	PA	PC	100 ERIE INS PLACE ERIE PA 16530 (814) 870-2000	1972	2000
ERIE INS EXCHANGE	PA	PC	100 ERIE INS PLACE ERIE PA 16530 (814) 870-2000	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	PC	100 ERIE INS PLACE ERIE PA 16530 (814) 870-2000	1993	2000

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ESECURITEL HOLDINGS LLC	DE	WP	2 PARK LANE STE 300C HILTON HEAD ISLAND SC 29928 (843) 686-3727	2005	2005
ESSENTIA INS CO	MO	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1979	1983
ESURANCE INS CO	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1933	2005
ESURANCE INS CO OF NJ	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1919	1958
ESURANCE PROPERTY & CAS INS CO	CA	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1987	2005
ETTRICK MUTUAL INS CO	WI	TM	P O BOX 35 ETTRICK WI 54627 (608) 525-3201	1877	1877
EULER HERMES AMERICAN CREDIT INDEMNITY CO	MD	PC	800 RED BROOK BLVD OWINGS MILLS MD 21117 (410) 753-0718	1893	1899
EVANGELICAL COVENANT CHURCH THE	IL	GA	5101 N FRANCISCO AVE CHICAGO IL 60625 (847) 583-3200	1885	1998
EVANGELICAL FREE CHURCH OF AMERICA THE	MN	GA	901 E 78TH ST MINNEAPOLIS MN 55420 (440) 239-8900	1908	1987
EVANGELICAL LUTHERAN CHURCH IN AMERICA	MN	GA	8765 W HIGGINS RD CHICAGO IL 60631 (773) 380-2917	1987	1988
EVANGELICAL LUTHERAN GOOD SAMARITAN SOCIETY THE	ND	GA	P O BOX 5038 SIOUX FALLS SD 57117 (605) 362-3306	1922	2000
EVEREST NATIONAL INS CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938 (908) 604-3000	1985	1995
EVEREST REINSURANCE CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938 (908) 604-3000	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	6140 PARKLAND BLVD STE 321 MAYFIELD HEIGHTS OH 44124 (440) 229-3420	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1130 N WESTFIELD ST OSHKOSH WI 54901 (920) 233-2340	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	ONE STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1968	1968
EXECUTIVE RISK INDEMNITY INC	DE	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1977	1993
EYE CARE OF WISCONSIN INS INC	WI	LHSO	8633 N PORT WASHINGTON RD FOX POINT WI 53217 (414) 351-3030	1986	1986
FABCO EQUIPMENT INC	WI	WP	11200 W SILVER SPRING RD MILWAUKEE WI 53225 (414) 461-9100	1982	2002
FACTORY MUTUAL INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1968	1968
FAIRFIELD INS CO	CT	PC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1991	1994

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FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190 (262) 473-2140	1960	1977
FAIRHAVEN CORP	WI	GA	435 W STARIN RD WHITEWATER WI 53190 (262) 753-0010	1960	1977
FAIRMONT INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1970	1984
FAIRMONT PREMIER INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03103 (603) 656-2233	1941	1949
FALL CREEK MUTUAL INS CO	WI	TM	P O BOX 186 FALL CREEK WI 54742 (715) 877-2771	1875	1875
FAMILY HERITAGE LIFE INS CO OF AM	OH	LAH	P O BOX 470608 CLEVELAND OH 44147 (440) 922-5200	1989	2005
FAMILY LIFE INS CO	TX	LAH	2727 ALLEN PKWY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 919-2702	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1944	1993
FARMERS ALLIANCE MUTUAL INS CO	KS	PC	1122 NORTH MAIN ST MCPHERSON KS 67460 (620) 241-2200	1888	1986
FARMERS AUTOMOBILE INS ASSN THE	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	6785 WESTOWN PKY WEST DES MOINES IA 50266 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	3003 77TH AVE SE MERCER ISLAND WA 98040-2837 (206) 232-8400	1910	1921
FARMERS TOWN MUTUAL INS CO	WI	TM	P O BOX 234 WILTON WI 54670 (608) 435-6901	1876	1876
FARMERS UNION MUT INS CO	ND	PC	P O BOX 2020 JAMESTOWN ND 58402 (701) 252-2702	1944	2006
FARMINGTON CASUALTY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	264 STATE RD 35 OSCEOLA WI 54020 (715) 294-3186	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF 76 COLUMBUS OH 43215 (614) 249-1545	1909	1948
FATHER FLANAGANS BOYS HOME	NE	GA	14086 MOTHER THERSA LANE BOYS TOWN NE 68010 (402) 498-3127	1920	1978

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FCNL EDUCATION FUND	DC	GA	245 SECOND ST NE WASHINGTON DC 20002 (202) 547-6000	1982	2006
FEDERAL INS CO	IN	PC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1901	1903
FEDERAL LIFE INS CO MUTUAL	IL	LAH	3750 W DEERFIELD RD RIVERWOODS IL 60015 (847) 520-1900	1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	WP	260 INTERSTATE NORTH CIRCLE SE ATLANTA GA 30339 (305) 253-2244 32140	1993	1995
FEDERATED LIFE INS CO	MN	LAH	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	P O BOX 15147 LENEXA KS 66285 (913) 541-0150	1957	1959
FEDERATED SERVICE INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1972	1998
FFG INS CO	TX	PC	200 E RANDOLPH ST CHICAGO IL 60601 (312) 381-9523	1981	1993
FIDELITY & DEPOSIT CO OF MD	MD	PC	1400 AMERICAN LANE TOWER 1 - 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1969	1982
FIDELITY & GUARANTY INS CO	IA	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1951	1959
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	82 DEVONSHIRE ST V5A BOSTON MA 02109 (617) 392-2708	1981	1984
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	IL	LAH	1211 W 22ND ST STE 209 OAK BROOK IL 60523 (630) 522-0392	1896	1899
FIDELITY NATIONAL INS CO	CA	PC	601 RIVERSIDE AVE BLDG 5 STE 200 JACKSONVILLE FL 32204 (904) 997-7312	1990	2005
FIDELITY NATIONAL PROP & CAS INS CO	NY	PC	601 RIVERSIDE AVE BLDG 5 STE 200 JACKSONVILLE FL 32204 (904) 997-7310	1971	1989
FIDELITY NATIONAL TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	3130 BROADWAY ST KANSAS CITY MO 64111 (816) 756-1060	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	1978	1993
FIDELITY WARRANTY SERVICES INC	FL	VPP	P O BOX 8567 DEERFIELD BEACH FL 33443 (954) 596-3158	1978	2005

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FINANCIAL GUARANTY INS CO	NY	PC	125 PARK AVE NEW YORK NY 10017 (212) 312-3000	1972	1972
FINANCIAL INDEMNITY CO	CA	PC	P O BOX 223687 DALLAS TX 75222-3687 (972) 690-5500 1316	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	P O BOX 292220 SACRAMENTO CA 95829 (916) 630-5000	1986	1999
FINANCIAL SECURITY ASSURANCE INC	NY	PC	31 W 52ND ST NEW YORK NY 10019 (212) 826-0100	1984	1988
FINIAL REINSURANCE CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1990	1996
FIRE INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1942	1954
FIREMANS FUND INS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1958	1967
FIREMENS INS CO OF WASHINGTON DC	DE	PC	P O BOX 61038 RICHMOND VA 23261 (804) 285-2700	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772-2132 (508) 460-2400	1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP	P O BOX 10180 VAN NUYS CA 91410 (818) 781-5050	1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	PC	114 E FIFTH ST SANTA ANA CA 92701 (714) 560-7856	1977	1992
FIRST AMERICAN TITLE INS CO	CA	TI	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 800-3000	1968	1990
FIRST AUTO & CASUALTY INS CO	WI	PC	P O BOX 7988 MADISON WI 53707 (608) 242-4505	1991	1991
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	15920 ADDISON RD ADDISON TX 75001 (877) 881-2244 19931	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	OH	FR	24950 CHAGRIN BLVD BEACHWOOD OH 44122 (216) 464-8015	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	6611 ROCKSIDE RD INDEPENDENCE OH 44131 (216) 642-9406	1892	1940
FIRST CHICAGO INS CO	IL	PC	P O BOX 389508 BEDFORD PARK IL 60638 (708) 552-4400	1920	1921
FIRST CHURCH OF CHRIST SCIENTIST IN BOSTON MA	MA	GA	210 MASSACHUSETTS AVE P5-10 BOSTON MA 02115 (617) 450-3259	1892	2008
FIRST COLONIAL INS CO	FL	PC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1987	2001
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	WI	LHSO	550 W JACKSON BLVD STE 800 CHICAGO IL 60661 (312) 993-1000	1996	1996

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FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	12946 DAIRY ASHFORD STE 360 SUGAR LAND TX 77478 (281) 313-7150	1979	1979
FIRST DAKOTA IND CO	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1995	2006
FIRST EXTENDED SERVICE CORP	TX	WP	P O BOX 130745 DALLAS TX 75313 (800) 527-3448	1976	1992
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	1345 RIVER BEND DR STE 200 DALLAS TX 75247 (800) 527-3448	1995	2002
FIRST FINANCIAL INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1970	1983
FIRST GUARD INS CO	AZ	PC	200 NOKOMIS AVE S 4TH FL VENICE FL 34285 (941) 485-6210	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	3200 HIGHLAND AVE DOWNERS GROVE IL 60515 (630) 737-7900	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LAH	RARITAN PLZ 1 P O BOX 7836 EDISON NJ 08818 (212) 858-8200	1962	1991
FIRST LIBERTY INS CORP THE	IA	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1989	1990
FIRST MARINE INS CO	MO	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (573) 348-2743	1982	1998
FIRST MERCURY CASUALTY CO	MN	PC	29621 NORTHWESTERN HWY SOUTHFIELD MI 48034 (248) 358-4010	1961	1979
FIRST NATIONAL INS CO OF AMERICA	WA	PC	1001 FOURTH AVE SAFECO PLZ SEATTLE WA 98154 (206) 545-5000	1928	1930
FIRST NONPROFIT INS CO	IL	PC	111 N CANAL ST STE 801 CHICAGO IL 60606 (312) 715-3010	1978	2005
FIRST PENN PACIFIC LIFE INS CO	IN	LAH	1300 S CLINTON ST FORT WAYNE IN 46802 (260) 455-2000	1963	1981
FIRST SEALORD SURETY INC	PA	PC	P O BOX 900 VILLANOVA PA 19085 (610) 664-2259	1991	2000
FLAGSHIP CITY INS CO	PA	PC	144 E SIXTH ST ERIE PA 16530 (814) 428-7554	1992	2000
FLORISTS MUTUAL INS CO	IL	PC	P O BOX 428 EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	918 W MAIN ST WAUPUN WI 53963 (920) 324-2571	1874	1874
FOCUS ON THE FAMILY	CA	GA	8605 EXPLORER DR COLORADO SPRINGS CO 80920 (719) 548-5720	1977	1998
FORD AUTO CLUB INC	MI	MC	P O BOX 1732 MD 7480 DALLAS TX 75222 (313) 594-0019	1981	1987

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FORD MOTOR SERVICE CO	MI	WP	THE AMERICAN RD DEARBORN MI 48121 (312) 845-0676	1997	1998
FOREMOST INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 956-8476	1952	1955
FOREMOST PROPERTY & CASUALTY INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1982	1984
FORETHOUGHT LIFE INS CO	IN	LAH	300 N MERDIAN ST STE 1800 INDIANAPOLIS IN 46204 (317) 223-2700	1980	1982
FORT DEARBORN LIFE INS CO	IL	LAH	1020 31ST ST DOWNERS GROVE IL 60515 (630) 824-6094	1966	1979
FORT MEMORIAL HOSPITAL FOUNDATION INC	WI	GA	611 SHERMAN AVE FORT ATKINSON WI 53538 (920) 568-5157	1981	2006
FORTRESS INS CO	IL	PC	6133 N RIVER RD STE 650 ROSEMONT IL 60018 (847) 384-0062	1997	2003
FORTUITY INS CO	MI	PC	ONE MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
FOUNDATION FIGHTING BLINDNESS INC	MD	GA	11435 CRONHILL DR OWINGS MILLS MD 21117 (410) 568-0150	1971	2008
FOUNDERS INS CO	IL	PC	1645 E BIRCHWOOD AVE DES PLAINES IL 60018 (847) 768-0040	1972	1994
FOUNTAIN CITY MUTUAL INS CO	WI	TM	2 SOUTH SHORE DR FOUNTAIN CITY WI 54629 (608) 687-3221	1874	1874
FOX VALLEY TECHNICAL COLLEGE FOUNDATION INC	WI	GA	P O BOX 2277 APPLETON WI 54912 (920) 735-5603	1976	2003
FRANKENMUTH MUTUAL INS CO	MI	PC	1 MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	146 WEST JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FRIENDS FIDUCIARY CORP	PA	GA	1650 ARCH ST STE 1904 PHILADELPHIA PA 19103 (215) 242-7272	1975	2003
FRONTIER INS CO	NY	PC	195 LAKE LOUISE MARIE RD ROCK HILL NY 12775 (845) 796-2100	1962	1991
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	P O BOX 5649 ABILENE TX 79608 (325) 695-3412	1981	1998
GAI WARRANTY CO	OH	WP	49 EAST FOURTH ST CINCINNATI OH 45202 (513) 287-8233	2001	2006
GARDEN STATE LIFE INS CO	TX	LAH	ONE MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1956	1964
GARRISON PROPERTY AND CAS INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1900	1913

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GATEWAY INS CO	MO	PC	1401 S BRENTWOOD BLVD STE 1000 ST LOUIS MO 63144 (314) 373-3333	1986	1999
GEICO CASUALTY CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1982	1996
GEICO GENERAL INS CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1978	1978
GEICO INDEMNITY CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1961	1963
GENERAL AMERICAN LIFE INS CO	MO	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (314) 843-8700	1933	1968
GENERAL BOARD OF THE CHURCH OF THE NAZARENE	MO	GA	13795 S MUR LEN RD STE 101 OLATHE KS 66062-1096 (913) 397-7992	1923	2002
GENERAL CASUALTY CO OF WI	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1925	1925
GENERAL CASUALTY INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL ELECTRIC CO	NY	WP	APPLIANCE PARK -AP6-218 LOUISVILLE KY 40225 (502) 452-7765	1965	1995
GENERAL FEDERATION OF WOMENS CLUBS	DC	GA	1734 N STREET NW WASHINGTON DC 20036 (202) 347-3168	1901	2007
GENERAL FIDELITY INS CO	SC	PC	151 MEETING ST 301 CHARLOTTE SC 29401 (843) 577-1363	1987	2006
GENERAL FIDELITY LIFE INS CO	SC	LAH	151 MEETING ST STE 301 CHARLESTON SC 29401 (843) 577-1362	1980	1982
GENERAL INS CO OF AMERICA	WA	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1923	1926
GENERAL RE LIFE CORP	CT	LAH	695 E MAIN ST STAMFORD CT 06901 (203) 352-3000	1967	1987
GENERAL REINSURANCE CORP	DE	PC	P O BOX 10350 STAMFORD CT 06904 (203) 328-5000	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	PC	199 WATER ST STE 2100 NEW YORK NY 10038 (212) 480-1900	1980	1985
GENERAL STAR NATIONAL INS CO	OH	PC	P O BOX 10360 STAMFORD CT 06904 (203) 328-5700	1864	1922
GENERALI UNITED STATES BRANCH	NY	PC	1 LIBERTY PLZ NEW YORK NY 10006 (212) 602-7600	1831	1984
GENERALI USA LIFE REASSURANCE CO	MO	LAH	P O BOX 419076 KANSAS CITY MO 64114 (816) 412-3600	1982	1984
GENESIS INS CO	CT	PC	P O BOX 10354 STAMFORD CT 06904 (203) 328-5000	1976	1984
GENWORTH FINANCIAL ASSURANCE CORP	NC	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1992	1992

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GENWORTH HOME EQUITY INS CORP	NC	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1982	1984
GENWORTH LIFE & ANNUITY INS CO	VA	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1871	1981
GENWORTH LIFE INS CO	DE	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1980	1981
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1961	1979
GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	NC	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1972	1973
GEOVERA INS CO	CA	PC	4820 BUSINESS CTR DR STE 200 FAIRFIELD CA 94534 (707) 863-3700	1997	2005
GERBER LIFE INS CO	NY	LAH	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 272-4000	1967	1971
GERLING AMERICA INS CO	NY	PC	150 N WACKER DR CHICAGO IL 60606 (312) 580-1900	1981	1984
GERMANTOWN INS CO	PA	PC	212 S FOURTH ST PHILADELPHIA PA 19106 (215) 627-1752	1843	1961
GERMANTOWN MUTUAL INS CO	WI	PC	P O BOX 1020 GERMANTOWN WI 53022 (262) 251-6680	1854	1854
GLOBAL AEROSPACE INC	NJ	RS	51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 (973)379-0820	2000	2000
GLOBAL REINSURANCE CORP OF AM	NY	PC	TIMES SQ TOWER 7 TIMES SQ 37TH FL NEW YORK NY 10036 (212) 754-7500	1940	1971
GLOBE AMERICAN CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1951	1984
GLOBE LIFE & ACCIDENT INS CO	NE	LAH	GLOBE LIFE CTR OKLAHOMA CITY OK 73184 (405) 270-1400	1979	1979
GM MOTOR CLUB INC	NC	MC	500 W FIFTH ST M/C 1214 WINSTON-SALEM NC 27152 (336) 770-3067	1995	1996
GMAC INS CO ONLINE INC	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	2000	2001
GMAC SERVICE AGREEMENT CORPORATION	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	2001
GOLDEN RULE INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 290-8100	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1937	1947

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GOVERNMENT PERSONNEL MUT LIFE INS CO	TX	LAH	GPM LIFE BLDG P O BOX 659567 SAN ANTONIO TX 78265 (210) 357-2222	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1977	1995
GRAMERCY INS CO	TX	PC	5000 QUORUM DR STE 111 DALLAS TX 75254 (888)202-0422	1979	2008
GRANGE INDEMNITY INS CO	OH	PC	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1995	1996
GRANGE LIFE INS CO	OH	LAH	650 SOUTH FRONT ST P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1968	1996
GRANGE MUTUAL CASUALTY CO	OH	PC	650 SOUTH FRONT ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1935	1996
GRANITE RE INC	OK	PC	14001 QUAILBROOK DR OKLAHOMA CITY OK 73134 (405) 752-2600	1986	2001
GRANITE STATE INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1885	1908
GRAY INS CO THE	LA	PC	P O BOX 6202 METAIRIE LA 70009 (504) 888-7790	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN INS CO OF NY	NY	PC	580 WALNUT ST CINCINNATI OH 45202-3110 (513) 369-5000	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1988	1989
GREAT COMMISSION FOUNDATION OF CAMPUS CRUSADE FOR CHRIST INC	CA	GA	100 LAKE HART DR #3600 ORLANDO FL 32832 (407) 541-5102	1972	2004
GREAT DIVIDE INS CO	ND	PC	7233 E BUTHERUS DR SCOTTSDALE AZ 85260 (480) 951-0905	1986	1986
GREAT MIDWEST INS CO	MI	PC	9821 KATY FREEWAY STE 850 HOUSTON TX 77024 (713) 935-7400	1985	1991
GREAT NORTHERN INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1952	1953

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GREAT NORTHWEST INS CO	IN	PC	400 N ROBERT ST STE 1100 ST PAUL MN 55101 (651) 325-0060	1986	1989
GREAT SOUTHERN LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	PC	P O BOX 277 S SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT WEST LIFE & ANNUITY INS CO	CO	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1907	1964
GREAT WEST LIFE ASSURANCE CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1891	1967
GREAT WESTERN INS CO	UT	LAH	P O BOX 3428 OGDEN UT 84409 (801) 689-1401	1983	1999
GREATER BENEFICIAL UNION OF PITTSBURGH	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227 (412) 884-5100	1892	1935
GREATER MILWAUKEE FOUNDATION INC	WI	GA	1020 N BROADWAY MILWAUKEE WI 53202 (414) 272-5805	1989	1995
GREATER NEW YORK MUTUAL INS CO	NY	PC	200 MADISON AVE NEW YORK NY 10016 (212) 683-9700	1927	1963
GREEK CATHOLIC UNION OF THE USA	PA	FR	5400 TUSCARAWAS RD BEAVER PA 15009 (724) 495-3400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	TM	1629 4TH AVENUE WEST MONROE WI 53566 (608) 325-3416	1873	1873
GREENPEACE FUND INC	CA	GA	702 H ST NW STE 300 WASHINGTON DC 20001-3876 (202) 319-2425	1978	2008
GREENWICH INS CO	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1946	1973
GRINNELL ADVISORY CO	IA	RS	GRINNELL MUTUAL REINS CO P O BOX 790 GRINNELL IA 50112 (642) 269-8000	2005	2005
GRINNELL MUTUAL REINS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1909	1980
GRINNELL SELECT INS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1984	1995
GROUP HEALTH COOP OF EAU CLAIRE	WI	HMO	P O BOX 3217 EAU CLAIRE WI 54702 (715) 552-4300	1972	1976
GROUP HEALTH COOP OF SOUTH CENTRAL WI	WI	HMO	P O BOX 44971 MADISON WI 53744 (608) 251-4156	1972	1975
GS ADMINISTRATORS INC	TX	WP	1345 ENCLAVE PKWY HOUSTON TX 77077-2026 (713) 580-3165	1988	2006
GUARANTEE CO OF NO AM USA THE	MI	PC	25800 NORTHWESTERN HWY STE 720 SOUTHFIELD MI 48075-8410 (248) 281-0281	1990	1997

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GUARANTEE INS CO	FL	PC	401 E LAS OLAS BLVD STE 1540 FORT LAUDERDALE FL 33301 (954) 670-2900	1965	1979
GUARANTEE TRUST LIFE INS CO	IL	LAH	1275 MILWAUKEE AVE GLENVIEW IL 60025 (847) 699-0600	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1860	1920
GUIDEONE AMERICA INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3538 (515) 267-5000	1948	1958
GUIDEPOSTS A CHURCH CORP	NY	GA	39 SEMINARY HILL RD CARMEL NY 10512 (845) 228-2220	1974	1979
GUILDERLAND REINSURANCE CO	NY	PC	P O BOX 686 VALLEY VIEW PA 17983 (323) 692-8904	1969	1979
GUNDERSEN LUTHERAN HEALTH PLAN INC	WI	HMO	1836 SOUTH AVE LACROSSE WI 54601 (608) 782-7300	1995	1995
GUNDERSEN LUTHERAN MEDICAL FOUNDATION INC	WI	GA	1836 SOUTH AVE LACROSSE WI 54601 (608) 775-6748	1976	1994
GWG LIFE SETTLEMENTS LLC	DE	VI	60 S SIXTH ST STE 950 MINNEAPOLIS MN 55402 (612) 746-1933	2007	2008
HABERSHAM FUNDING LLC	GA	VI	3495 PIEDMONT RD NE STE 910 ATLANTA GA 30305 (404) 233-8275	2001	2005
HABITAT FOR HUMANITY INTERNATIONAL INC	GA	GA	121 HABITAT ST AMERICUS GA 31709 (229) 924-6935	1977	2001
HALLMARK INS CO	AZ	PC	777 MAIN ST STE 1000 FORT WORTH TX 75102 (817) 348-1600	1988	2008
HAMBURG STARK MUTUAL INS CO	WI	TM	P O BOX 369 COON VALLEY WI 54623 (608) 452-3275	1867	1867
HANOVER INS CO THE	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1972	1973
HARBOR POINT REINSURANCE US INC	CT	PC	4 ESSEX AVE BERNARDSVILLE NJ 07924 (908) 630-2700	1997	1998
HARCO NATIONAL INS CO	IL	PC	702 OBERLIN RD RALEIGH NC 27605-0800 (847) 321-4800	1954	1959
HARLEYSVILLE INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1930	1930

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HARLEYSVILLE LAKE STATES INS CO	MI	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LAH	355 MAPLE AVE HARLEYSVILLE PA 19438-2297 (215) 256-5000	1960	2001
HARLEYSVILLE MUTUAL INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1917	1983
HARLEYSVILLE PREFERRED INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438-2297 (215) 256-5022	1977	2006
HARLEYSVILLE WORCESTER INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1823	2007
HARTFORD ACCIDENT & INDEMNITY CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1913	1913
HARTFORD CASUALTY INS CO (NEW JERSEY)	IN	PC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1987	1987
HARTFORD FIRE INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1955	1956
HARTFORD LIFE INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	CT	PC	ONE STATE ST P O BOX 299 HARTFORD CT 06141 (860) 722-5057	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	PC	P O BOX 5024 HARTFORD CT 06102 (860) 722-1866	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	404 E WOODLAWN AVE HASTINGS MI 49058 (800) 442-8277	1885	1984
HAWKEYE SECURITY INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1979	1979
HCC INS CO	IN	PC	13403 NORTHWEST FREEWAY HOUSTON TX 77040 (713) 462-1000	1979	1989
HCC LIFE INS CO	IN	LAH	225 TOWN PARK DR NW STE 145 KENNESAW GA 30144 (770) 973-9851	1981	1982
HCSC INS SERVICES CO	IL	LAH	300 E RANDOLPH CHICAGO IL 60601 (312) 653-6000	1958	1994
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	IL	LAH	300 E RANDOLPH ST CHICAGO IL 60601 (312) 653-6000	1936	2006

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HEALTH INS RISK SHARING PLAN	WI	LAH	P O BOX 8961 MADISON WI 53708 (608) 221-4551	1979	1979
HEALTH NET LIFE INS CO	CA	LAH	21281 BURBANK BLVD B3 WOODLAND HILLS CA 91367 (818) 676-8256	1986	2004
HEALTH TRADITION HEALTH PLAN	WI	HMO	1808 E MAIN ST ONALASKA WI 54653 (608) 781-9692	1986	1986
HEALTHMARKETS INS CO	OK	LAH	9151 BLVD 26 N RICHLAND HILLS TX 76180 (817) 255-3100	1981	1982
HEALTHPARTNERS INS CO	MN	PC	8170 33RD AVE S MINNEAPOLIS MN 55440 (952) 883-6000	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	601 MAINSTREAM DR NASHVILLE TN 37228 (615) 565-8100	2007	2008
HEALTHY ALLIANCE LIFE INS CO	MO	LAH	6775 W WASHINGTON ST MILWAUKEE WI 53214 (414) 459-6833	1971	1984
HEIFER INTERNATIONAL FOUNDATION	AR	GA	P O BOX 727 LITTLE ROCK AR 72203 (501) 907-4900	1990	2004
HELENVILLE MUTUAL INS CO	WI	TM	P O BOX 67 HELENVILLE WI 53137 (920) 674-5188	1876	1876
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	E237 CTY HWY EE WONEWOC WI 53968 (608) 464-7642	1883	1883
HERITAGE CASUALTY INS CO	IL	PC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1974	1982
HERITAGE FOUNDATION THE	DC	GA	214 MASSACHUSETTS AVE NE WASHINGTON DC 20002 (202) 608-6026	1973	2000
HERITAGE INDEMNITY CO	CA	PC	7125 W JEFFERSON AVE #200 LAKEWOOD CO 80235 (303) 987-5500	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	500 VIRGINIA DR FORT WASHINGTON PA 19034 (215) 542-4590	1957	1967
HERITAGE UNION LIFE INS CO	AZ	LAH	1805 MONUMENT AVE STE 201 RICHMOND VA 23220 (804) 212-2824	1963	1971
HIGHLANDS INS CO	TX	PC	275 PHILIPS BLVD TRENTON NJ 08618 (609) 896-1921	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1005 N GLEBE RD STE 800 ARLINGTON VA 22201 (703) 247-1600	1973	1973
HILLSTAR INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1992	1999
HISCOX INS CO INC	IL	PC	P O BOX 520 GENEVA IL 60134 (630) 232-2100	1952	1962
HM HEALTH INS CO	PA	LAH	120 FIFTH AVE STE 924 PITTSBURGH PA 15222-3022 (412) 544-7000	1954	1955
HM LIFE INS CO	PA	LAH	P O BOX 535061 PITTSBURGH PA 15253 (800) 328-5433	1981	1982

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HOLLAND MUTUAL FIRE INS CO	WI	TM	265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-8948	1870	1870
HOME MISSIONERS OF AMERICA THE	OH	GA	P O BOX 465618 CINCINNATI OH 45246 (513) 874-8900	1940	1979
HOME SECURITY ASSOC INC	WI	WP	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY OF AM INC	IL	WP	1371 ABBOTT CT BUFFALO GROVE IL 60089 (888) 492-7359 711	1996	2000
HOME-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1863	2001
HOMESITE INS CO	CT	PC	99 BEDFORD ST BOSTON MA 02111 (617) 832-1300	1985	1989
HOMESTEAD MUTUAL INS CO	WI	TM	5291 COUNTY ROAD II LARSEN WI 54947-9718 (920) 836-3577	1873	1873
HOMESTEADERS LIFE CO	IA	LAH	P O BOX 1756 DES MOINES IA 50306 (515) 440-7777	1906	1999
HOMESURE OF AMERICA INC	FL	WP	P O BOX 551540 FT LAUDERDALE FL 33325 (800) 327-9787	1978	1985
HORACE MANN INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	CA	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1965	1974
HOUSEHOLD LIFE INS CO	MI	LAH	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (908) 203-2620	1980	1988
HOUSING AUTHORITY PROP INS A MUT CO	VT	PC	P O BOX 189 CHESHIRE CT 06410 (203) 272-8220	1987	2005
HOUSTON GENERAL INS CO	TX	PC	ONE BEACON LANE CANTON MA 02021 (781) 332-7000	1980	1987
HSBC INS CO OF DE	DE	PC	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (908) 213-2115	1965	2006
HUDSON INS CO	DE	PC	17 STATE ST 29TH FL NEW YORK NY 10004 (212) 978-2800	1918	1999
HUMANA INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (920) 336-1100	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	HMO	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1985	1985
HUMANADENTAL INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (920) 336-1100	1908	1908

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IA AMERICAN LIFE INS CO	GA	LAH	P O BOX 27650 SCOTTSDALE AZ 85255-0144 (480) 473-5540	1980	1988
IAS WARRANTY INC	TX	VPP	12800 ANGEL SIDE DR LEANDER TX 78641 (800)346-6469	2003	2006
IBS-STL MINISTRIES FOUNDATION	CO	GA	1820 JET STREAM DR COLORADO SPRINGS CO 80921-3618 (719) 488-9200	1866	1987
ICM INS CO	NY	PC	100 COMMONS WAY STE 210 HOLMDEL NJ 07733 (732) 706-7888	1981	1992
IDEALIFE INS CO	CT	LAH	695 EAST MAIN ST STAMFORD CT 06901 (203) 352-3000	1981	1988
IDS PROPERTY CASUALTY INS CO	WI	PC	3500 PACKERLAND DR DEPERE WI 54115 (920) 330-5100	1972	1973
ILLINOIS FARMERS INS CO	IL	PC	P O BOX 2094 AURORA IL 60507 (630) 907-0030	1968	1971
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	300 SW ADAMS ST PEORIA IL 61634 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1933	1979
IMPERIAL CASUALTY & INDEMNITY CO	OK	PC	8000 WARREN PKWY STE 300 FRISCO TX 75034 (214) 618-6900	1954	1962
IMT INS CO	IA	PC	P O BOX 1336 DES MOINES IA 50306 (515) 327-2777	1883	1997
INDEMNITY INS CO OF NORTH AMERICA	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1973	2005
INDEPENDENCE LIFE & ANNUITY CO	RI	LAH	ONE SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	1555 N RIVERCENTER DR STE 206 MILWAUKEE WI 53212 (414) 223-4847	2003	2003
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	789 DON MILLS RD TORONTO M3C 1 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705 (877) 881-1777	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	EXECUTIVE VICE-PRESIDENT 2600 SOUTH RIVER ROAD DES PLAINES IL 60018 (847) 297-7800	2004	2004
INDIANA INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	3600 WOODVIEW TRCE INDIANAPOLIS IN 46268 (317) 875-3600	1897	1978

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INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	MO	LAH	2400 W 75TH ST PRAIRIE VILLAGE KS 66208-3509 (913) 432-1451	1973	1980
INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL SERVICES INC	WA	LAH	P O BOX 8118 BLAINE WA 98231 (425) 734-1667	1967	2007
INFINITY ASSURANCE INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283-0189 (205) 870-4000	1980	1992
INFINITY AUTO INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1963	1979
INFINITY CASUALTY INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35243-0189 (205) 870-4000	1972	1989
INFINITY INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1978	1981
INFINITY PREMIER INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1989	1991
INFINITY SECURITY INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1980	1993
INFINITY SELECT INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1991	1995
INFINITY SPECIALTY INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1974	1974
INFINITY STANDARD INS CO	IN	PC	P O BOX 830189 BIRMINGAM AL 35283 (205) 870-4000	1987	1989
ING LIFE INS AND ANNUITY CO	CT	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (770) 980-5100	1976	1976
ING USA ANNUITY & LIFE INS CO	IA	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1973	1974
INSURA PROPERTY & CASUALTY INS CO	IL	PC	P O BOX 9030 ADDISON TX 75001 (972) 728-6300	1980	1984
INSURANCE CO OF IL	IL	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1794	1864
INSURANCE CO OF STATE OF PA THE	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1794	1906
INSURANCE CO OF THE AMERICAS	FL	PC	P O BOX 855 ORISKANY NY 13424 (315) 768-2726	1976	1980
INSURANCE CO OF THE WEST	CA	PC	P O BOX 85563 SAN DIEGO CA 92186 (858) 350-2400	1972	1991
INSURANCE CORP OF NY THE	NY	PC	1499 POST RD FAIRFIELD CT 06824 (203) 418-4100	1968	1968
INSURANCE SERVICES OFFICE INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1971	1971

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INSUREMAX INS CO	IN	PC	P O BOX 607 NEWBURGH IN 47629 (812) 858-4100	1998	2004
INTEGON GENERAL INS CORP	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 770-2000	1960	1996
INTEGON INDEMNITY CORP	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1946	1996
INTEGON NATIONAL INS CO	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (314) 770-2000	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	400 BROADWAY CINCINNATI OH 45202 (513) 629-1800	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	P O BOX 539 APPLETON WI 54912 (920) 734-4511	1933	1933
INTEGRITY PROPERTY & CAS INS CO	WI	PC	P O BOX 539 APPLETON WI 54912 (920) 734-4511	2007	2007
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	600 W HILLSBORO BLVD STE 250 DEERFIELD BEACH FL 33441 (954) 379-1629	1991	1999
INTERNATIONAL CRANE FOUNDATION INC	WI	GA	E-11376 SHADY LANE RD P O BOX 447 BARABOO WI 53913-0447 (608) 356-9462 140	1973	2003
INTERNATIONAL FELLOWSHIP OF CHRISTIANS & JEWS INC	IL	GA	30 N LASALLE ST CHICAGO IL 60602 (312) 641-7200	1983	2005
INTERNATIONAL FIDELITY INS CO	NJ	PC	ONE NEWARK CTR NEWARK NJ 07102 (973) 624-7200	1904	1998
INTERNATIONAL LUTHERAN LAYMENS LEAGUE	MO	GA	660 MASON RIDGE CTR DR ST LOUIS MO 63141 (314) 317-4125	1967	2004
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	333 EARLE OVINGTON BLVD STE 700 UNIONDALE NY 11553 (516) 228-8600	1991	1997
INTERVARSITY CHRISTIAN FELLOWSHIP/USA	WI	GA	P O BOX 7895 MADISON WI 53707 (608) 443-3730	1941	2003
INTREPID INS CO	MI	PC	36455 CORPORATE DR FARMINGTON HILLS MI 48331 (248) 991-6700	1999	2005
INVESTORS LIFE INS CO OF NORTH AMERICA	TX	LAH	P O BOX 410288 KANSAS CITY MO 64105-1680 (816) 391-2000	1963	1969
INVESTORS TITLE INS CO	NC	TI	P O DRAWER 2687 CHAPEL HILL NC 27514 (919) 968-2200	1972	1997
IOWA MUTUAL INS CO	IA	PC	P O BOX 290 DEWITT IA 52742 (563) 659-3231	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	P O BOX 3407 NEW YORK NY 10008-3407 (917) 324-0409	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1979 MARCUS AVE LAKE SUCCESS NY 11042 (516) 326-7767	1999	2003

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ISMIE MUTUAL INS CO	IL	PC	20 N MICHIGAN AVE CHICAGO IL 60602 (312) 782-2749	1976	2003
ISO DATA INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1988	1988
IXONIA MUTUAL INS CO	WI	TM	W 1202 GLENVIEW AVE IXONIA WI 53036 (920) 261-6616	1875	1876
JA WORLDWIDE	CO	GA	ONE EDUCATION WAY COLORADO SPRINGS CO 80906 (719) 540-8000	1993	2006
JACKSON NATIONAL LIFE INS CO	MI	LAH	1 CORPORATE WAY LANSING MI 48951 (517) 381-5500	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	P O BOX 130 KIELER WI 53812 (608) 568-3278	1885	1885
JANE GOODALL INSTITUTE FOR WILDLIFE RESEARCH EDUCATION & CONSERVATION	CA	GA	4245 N FAIRFAX DR STE 600 ARLINGTON VA 22203 (703) 682-9267	1977	2008
JEFFERSON INS CO	NY	PC	2805 N PARHAM RD RICHMOND VA 23294 (804) 285-3300	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	9920 CORPORATE CAMPUS DR STE 1000 LOUISVILLE KY 40223 (502) 587-7626	1937	1967
JEWELERS MUTUAL INS CO	WI	PC	P O BOX 468 NEENAH WI 54957 (920) 725-4326	1913	1914
JMIC LIFE INS CO	FL	LAH	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2333	1979	1991
JOHN ALDEN LIFE INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53203 (414) 271-3011	1973	1973
JOHN HANCOCK LIFE INS CO USA	MI	LAH	P O BOX 111 BOSTON MA 02117 (617) 572-6000	1955	1979
JOHN HANCOCK LIFE INS CO	MA	LAH	P O BOX 111 BOSTON MA 02117 (617) 572-6000	1862	1928
JOHN HANCOCK VARIABLE LIFE INS CO	MA	LAH	P O BOX 717 BOSTON MA 02117 (617) 572-6000	1979	1981
JOHNS HOPKINS UNIVERSITY	MD	GA	3400 N CHARLES ST SAN MARTIN CTR 2ND FL BALTIMORE MD 21218 (410) 516-7954	1867	2007
JUDICIAL WATCH INC	DC	GA	501 SCHOOL ST SW STE 500 WASHINGTON DC 20024 (202) 646-5172	1994	2007
JUVENILE DIABETES FOUNDATION INTERNATIONAL	PA	GA	120 WALL ST 19TH AVE NEW YORK NY 10005 (212) 479-7551	1970	2001
JX ENTERPRISES INC	WI	WP	900 B SILVERNAIL RD PEWAUKEE WI 53072 (262) 513-5077	1984	2003
KANAWHA INS CO	SC	LAH	P O BOX 610 LANCASTER SC 29721 (803) 283-5300	1958	1990

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KANSAS BANKERS SURETY CO THE	KS	PC	P O BOX 1654 TOPEKA KS 66601 (785) 228-0000	1909	1981
KANSAS CITY LIFE INS CO	MO	LAH	P O BOX 219139 KANSAS CITY MO 64121 (816) 753-7000	1895	1922
KEMPER CASUALTY INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1970	1984
KEMPER INDEPENDENCE INS CO	IL	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1998	1999
KEMPER INVESTORS LIFE INS CO	IL	LAH	15375 SE 30TH PL STE 310 BELLEVUE WA 98007 (425) 577-5100	1979	1981
KENOSHA COUNTY MUTUAL INS CO	WI	TM	P O BOX 115 BRISTOL WI 53104 (262) 857-2876	1860	1860
KNIGHTBROOK INS CO	DE	PC	P O BOX 686 VALLEY VIEW PA 17983-0686 (323) 692-8904	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	P O BOX 1670 NEW HAVEN CT 06507 (203) 752-4000	1882	1900
KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION	IL	FR	2439 GLENWOOD AVE JOLIET IL 60435 (815) 741-2001	1898	1917
LAFAYETTE LIFE INS CO THE	IN	LAH	P O BOX 7007 LAFAYETTE IN 47903 (765) 477-7411	1905	1955
LAKELAND COLLEGE	WI	GA	P O BOX 359 SHEBOYGAN WI 53082 (920) 565-1327	1868	1983
LANCER INS CO	IL	PC	P O BOX 9004 LONG BEACH NY 11561 (516) 431-4441	1945	1947
LANDAMERICA HOME WARRANTY CO	CA	WP	550 N THIRD ST BURBANK CA 91502 (818) 841-2320	1987	2006
LAPRAIRIE MUTUAL INS CO	WI	TM	460 S RANDALL AVE JANESVILLE WI 53545 (608) 752-2724	1873	1873
LAURIER INDEMNITY CO	WI	PC	111 W MICHIGAN ST MILWAUKEE WI 53203 (414) 908-8000	1988	1995
LAWRENCE UNIVERSITY OF WI	WI	GA	P O BOX 599 APPLETON WI 54912-0599 (920) 832-6540	1847	1977
LAWYERS TITLE INS CORP	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1925	1948
LE MARS INS CO	IA	PC	P O BOX 1608 LE MARS IA 51031 (712) 546-7847	1901	1996
LEAGUE OF WIS MUNICIPALITIES MUTUAL INS	WI	PC	402 GAMMON PLACE STE 225 MADISON WI 53719 (608) 833-9595	2002	2002
LEBANON CLYMAN MUTUAL INS CO	WI	TM	P O BOX 86 LEBANON WI 53047 (920) 925-3755	1887	1887
LEGACY BENEFITS CORPORATION	NY	VI	EMPIRE STATE BLDG 350 FIFTH AVE STE 4320 NEW YORK NY 10118 (212) 643-1190	1991	2002

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LEHIGH UNIVERSITY	PA	GA	27 MEMORIAL DR W BETHLEHEM PA 18017 (610) 758-4063	1866	2006
LEUKEMIA & LYMPHOMA SOCIETY INC. THE	NY	GA	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 821-8828	1949	2001
LEXON INS CO	TX	PC	10002 SHELBYVILLE RD STE 100 LOUISVILLE KY 40223 (502) 253-6500	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1957	1998
LIBERTY INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1983	1984
LIBERTY INS UNDERWRITERS INC	NY	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1811	1922
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	LAH	100 LIBERTY WAY DOVER NH 03820 (603) 749-2600	1963	1966
LIBERTY LIFE INS CO	SC	LAH	P O BOX 1389 GREENVILLE SC 29602-1389 (864) 609-3600	1909	1916
LIBERTY MUTUAL FIRE INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	11524 KLUCKHOHN ST STITZER WI 53825 (608) 943-8333	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	2001 3RD AVE S BIRMINGHAM AL 35233-2115 (205) 325-2722	1929	1982
LIBERTY PERSONAL INS CO	MI	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
LIBERTY UNIVERSITY INC	VA	GA	1971 UNIVERSITY BLVD LYNCHBURG VA 24502 (434) 592-6028	1971	2004
LIFE INS CO OF NORTH AMERICA	PA	LAH	TWO LIBERTY PLACE TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (215) 761-1000	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	P O BOX 569080 DALLAS TX 75356 (214) 638-7100	1955	1981
LIFESECURE INS CO	MI	LAH	10559 CITATION DR STE 300 BRIGHTON MI 48116 (810) 220-7700	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1938	1979
LINCOLN GENERAL INS CO	PA	PC	P O BOX 3709 YORK PA 17402 (717) 757-0000	1977	1992
LINCOLN HERITAGE LIFE INS CO	IL	LAH	4343 E CAMELBACK RD PHOENIX AZ 85018 (602) 957-1650	1963	1994
LINCOLN LIFE & ANNUITY CO OF NEW YORK	NY	LAH	100 N GREENE ST GREENSBORO NC 27401-2547 (315) 428-8400	1897	1959

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LINCOLN MUTUAL LIFE & CASUALTY INS CO	ND	LAH	P O BOX 1918 FARGO ND 58107 (701) 282-1807	1935	1956
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1300 SOUTH CLINTON ST FORT WAYNE IN 46802 (260) 455-2000	1905	1921
LIONS CLUBS INTL FOUNDATION	IL	GA	300 W 22ND ST OAK BROOK IL 60523 (630) 571-5466	1968	2002
LITTLE BLACK MUTUAL INS CO	WI	PC	P O BOX 406 MEDFORD WI 54451 (715) 748-6040	1889	1889
LM GENERAL INS CO	DE	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1978	1982
LM INS CORP	IA	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1989	1990
LM PERSONAL INS CO	DE	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1978	1982
LM PROPERTY & CAS INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1975	1975
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	7633 GANSER WAY STE 206 C/O ASU GROUP MADISON WI 53719 (608) 821-1189	1882	1903
LONDON LIFE REINS CO	PA	LAH	P O BOX 1120 BLUEBELL PA 19422 (215) 542-7200	1969	1984
LONGEVITY INS CO	TX	LAH	C/O MORGAN STANLEY 1585 BROADWAY FL 4 NEW YORK NY 10036-8200 (800)223-2440	1965	1967
LONGYEAR FOUNDATION	MA	GA	1125 BOYLSTON ST CHESTNUT HILL MA 02467 (617) 278-9000	1923	2004
LOYAL AMERICAN LIFE INS CO	OH	LAH	P O BOX 26580 AUSTIN TX 78755 (512) 451-2224	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	P O BOX 13005 ERIE PA 16514-1305 (814) 453-4331	1890	1906
LUCK MUTUAL INS CO	WI	TM	P O BOX 437 LUCK WI 54853 (715) 472-2861	1881	1881
LUMBER MUTUAL INS CO	MA	PC	P O BOX 9165 FRAMINGHAM MA 01701 (508) 872-8111	1895	1987
LUMBERMENS MUTUAL CASUALTY CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1912	1913
LUMBERMENS UNDERWRITING ALLIANCE US	MO	PC	1905 NW CORPORATE BLVD BOCA RATON FL 33431 (561) 994-1900	1905	1913
LUTHER MANOR TERRACE	WI	CC	4545 N 92ND ST MILWAUKEE WI 53225 (414) 464-3880	1957	1984
LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION	MO	GA	1333 S KIRKWOOD RD SAINT LOUIS MO 63122-7226 (314) 965-9917	1958	1990

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LUTHERAN COMMUNITY FOUNDATION	MN	GA	625 FOURTH AVE STE 1500 MINNEAPOLIS MN 55415 (612) 844-4107	1994	2005
LUTHERAN HOMES OF OCONOMOWOC CHARITABLE FOUNDATION INC	WI	GA	1305 W WISCONSIN AVE P O BOX 208 OCONOMOWOC WI 53066 (262) 567-8341	1996	2007
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	P O BOX 208 OCONOMOWOC WI 53066 (262) 567-8341	1939	2008
LUTHERAN SOCIAL SERVICES OF WI & UPPER MI INC	WI	GA	647 W VIRGINIA ST STE 300 MILWAUKEE WI 53204 (414) 281-4400	1977	1993
LUTHERAN UNIVERSITY ASSOCIATION INC THE	IN	GA	1700 CHAPEL DR FINANCE OFC VALPARAISO IN 46383 (219) 464-5215	1925	1998
LYNDON PROPERTY INS CO	MO	PC	14755 N OUTER FORTY DR STE 400 ST LOUIS MO 63017 (636) 536-5600	1978	1981
MADISON COMMUNITY FOUNDATION	WI	GA	P O BOX 5010 MADISON WI 53705 (608) 232-1763	1942	2003
MADISON NATIONAL LIFE INS CO INC	WI	LAH	P O BOX 5008 MADISON WI 53705 (608) 830-2000	1961	1962
MAERP REINSURANCE ASSOC	IL	RS	3158 S RIVER RD #103 DES PLAINES IL 60611 (847) 297-4749	1973	1973
MANAGED HEALTH SERVICES INS CORP	WI	HMO	10700 W RESEARCH DR STE 300 MILWAUKEE WI 53226 (314) 725-4477	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	2727 ALLEN PKWY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1850	1959
MANHATTAN NATIONAL LIFE INS CO	IL	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1956	1956
MANITOWOC MUTUAL INS CO	WI	PC	P O BOX 430 REEDSVILLE WI 54230 (920) 754-4440	1874	1874
MANOR PARK FOUNDATION INC	WI	GA	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	1976	1993
MANUFACTURERS ALLIANCE INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1979	2006
MAPFRE INS CO	NJ	PC	100 CAMPUS DR FLORHAM PARK NJ 07932-1006 (973) 443-0443	1985	1995
MAPLE VALLEY MUTUAL INS CO	WI	PC	P O BOX 59 LENA WI 54139 (920) 829-5525	1891	1891
MARANATHA BAPTIST BIBLE COLLEGE	WI	GA	745 WEST MAIN ST WATERTOWN WI 53094 (920) 261-9300	1968	1998
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	P O BOX 280 PARDEEVILLE WI 53954-0280 (608) 617-2829	1889	1889
MARIAN UNIVERSITY	WI	GA	45 S NATIONAL AVE FOND DU LAC WI 54935 (800)262-7426	1976	2008

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MARINE INNOVATIONS WARRANTY CORP	MN	WP	5125 COUNTY RD 101 STE 200 MINNETONKA MN 55345 (612) 473-0255	1995	1995
MARKEL AMERICAN INS CO	VA	PC	4600 COX RD GLEN ALLEN VA 23060 (804) 527-2700	1986	1995
MARKEL INS CO	IL	PC	4600 COX RD GLEN ALLEN VA 23060 (847) 572-6000	1980	1984
MARQUETTE NATIONAL LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1967	1982
MARQUETTE UNIVERSITY	WI	GA	P O BOX 1881 MILWAUKEE WI 53201 (414) 288-7479	1864	1978
MARQUETTE UNIVERSITY HIGH SCHOOL	WI	GA	3401 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 933-7220	1975	2002
MARSHFIELD CLINIC	WI	GA	1000 N OAK AVE MARSHFIELD WI 54449 (715) 389-3868	1916	1994
MARYKNOLL SISTERS OF ST DOMINIC INC	NY	GA	P O BOX 310 MARYKNOLL NY 10545 (914) 941-7575	1915	2006
MARYLAND CASUALTY CO	MD	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1898	1898
MARYLAND INS CO	TX	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1961	1996
MASONIC VILLAGE ON THE SQ INC	WI	CC	410 N MAIN ST DOUSMAN WI 53118 (262) 965-2111	1989	1990
MASSACHUSETTS BAY INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1851	1916
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	WI	PC	P O BOX 585 FOND DU LAC WI 54936 (414) 922-3569	1911	1912
MAX AMERICA INS CO	IN	PC	9020 STONY POINT PKWY STE 325 RICHMOND VA 23235-1986 (804) 287-6900	1919	1939
MAXIMUS FEDERAL SERVICES INC	VA	IRO	11419 SUNSET HILLS RD RESTON VA 20190 (703) 251-8545	2008	2008
MAXUM CASUALTY INS CO	DE	PC	3655 N POINT PKWY STE 500 ALPHARETTA GA 30005-2025 (678) 597-4500	1996	2005
MAYO FOUNDATION FOR MED EDU & RESEARCH	MN	GA	200 FIRST ST SW ROCHESTER MN 55905 (507) 284-5261	1984	2000
MBIA INS CORP	NY	PC	113 KING ST ARMONK NY 10504 (914) 273-4545	1967	1986
MCMC LLC	DE	IRO	5272 RIVER RD STE 650 BETHESDA MD 20816 (301) 652-1818	2002	2006

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MCMILLAN-WARNER MUTUAL INS CO	WI	PC	P O BOX 429 MARSHFIELD WI 54449-0429 (715) 387-8454	1898	1898
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	250 NE MULBERRY LEE'S SUMMIT MO 64086 (816) 347-0900	1982	1992
MEDAMERICA INS CO	PA	LAH	P O BOX 41930 ROCHESTER NY 14604 (585) 238-4659	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LAH	100 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 269-3400	1954	1979
MEDICA HEALTH PLANS OF WI	WI	HMO	P O BOX 9310 MINNEAPOLIS MN 55440 (952) 992-2900	1996	1996
MEDICA INS CO	MN	PC	P O BOX 9310 RT NO CP475 MINNEAPOLIS MN 55440 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	HMO	1605 ASSOCIATES DR STE 101 DUBUQUE IA 52002-2270 (563) 556-8070	1984	1984
MEDICAL COLLEGE OF WI INC THE	WI	GA	8701 WATERTOWN PLANK RD MILWAUKEE WI 53226 (414) 456-8506	1925	1995
MEDICAL PROTECTIVE CO THE	IN	PC	5814 REED RD FORT WAYNE IN 46835 (260) 485-9622	1909	1915
MEDICAL REVIEW INSTITUTE OF AMERICA INC	UT	IRO	P O BOX 25547 SALT LAKE CITY UT 84125 (801) 261-3003	2004	2004
MEDICO INS CO	NE	LAH	P O BOX 3477 OMAHA NE 68103 (402) 391-6900	1930	2003
MEDICO LIFE INS CO	NE	LAH	P O BOX 3735 OMAHA NE 68103 (402) 218-4069	1967	1971
MEDINA MUTUAL INS CO	WI	TM	500 PLZ DR MARSHALL WI 53559 (608) 655-4161	1875	1875
MEDMARC CASUALTY INS CO	VT	PC	P O BOX 10809 CHANTILLY VT 20153 (703) 652-1300	1950	1981
MEDMARC MUTUAL INS CO	VT	PC	P O BOX 10809 CHANTILLY VA 20153 (703) 652-1300	1991	1995
MEEMIC INS CO	MI	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (248) 373-5700	1949	2003
MEGA LIFE & HEALTH INS CO THE	OK	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1981	1984
MEMBERS LIFE INS CO	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1976	1976
MEMIC INDEMNITY CO	NH	PC	1750 ELM ST STE 500 MANCHESTER NH 03104 (603) 695-6601	2000	2007
MEMORIAL SLOAN KETTERING CANCER CTR	NY	GA	633 THIRD AVE 12TH FL NEW YORK NY 10017 (646) 227-3519	1960	1996
MENDAKOTA INS CO	MN	PC	P O BOX 64586 ST PAUL MN 55164 (952) 656-9820	1985	1999

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MENDOTA INS CO	MN	PC	2805 DODD RD STE 300 EAGAN MN 55121 (952) 656-9820	1989	1992
MERASTAR INS CO	IN	PC	P O BOX 181101 CHATTANOOGA TN 37414 (423) 296-7400	1974	1981
MERCHANTS BONDING CO MUTUAL	IA	PC	2100 FLEUR DR DES MOINES IA 50321 (515) 243-8171	1933	1991
MERCURY SELECT MANAGEMENT CO INC	TX	WP	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6585	1983	1994
MERCYCARE HMO INC	WI	HMO	P O BOX 2770 JANESVILLE WI 53547 (608) 752-3431	2004	2004
MERCYCARE INS CO	WI	LAH	P O BOX 2770 JANESVILLE WI 53547 (608) 752-3431	1993	1993
MERIDIAN CITIZENS MUTUAL INS CO	IN	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1914	1970
MERIDIAN SECURITY INS CO	IN	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1967	1993
MERIT LIFE INS CO	IN	LAH	P O BOX 39 EVANSVILLE IN 47701 (812) 424-8031	1957	1980
MERITER FOUNDATION INC	WI	GA	202 S PARK ST MADISON WI 53715 (608) 417-5811	1970	1978
MERITPLAN INS CO	CA	PC	P O BOX 19702 IRVINE CA 92623-9702 (949) 222-8000	1952	1979
MERRILL LYNCH LIFE INS CO	AR	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1986	1988
MERRIMAC-LODI MUT INS CO	WI	TM	431 WATER ST STE 115 PRAIRIE DU SAC WI 53578-2105 (608) 644-1900	1873	1874
METHODIST MANOR INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 541-2600	1956	1984
METLIFE INS CO OF CT	CT	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1863	1965
METLIFE INVESTORS INS CO	MO	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1981	1986
METLIFE INVESTORS USA INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1960	1986
METROPOLITAN CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1981	1982
METROPOLITAN DIRECT PROPERTY & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1980	1982
METROPOLITAN GROUP PROP & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1976	1994

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METROPOLITAN LIFE INS CO	NY	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (212) 578-2211	1866	1884
METROPOLITAN PROPERTY & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02886 (401) 827-2400	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1982	1983
MGA INS CO INC	TX	PC	P O BOX 199023 DALLAS TX 75219 (972) 629-4301	1981	1989
MGIC ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1997	1997
MGIC INDEMNITY CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1956	1961
MGIC MORTGAGE REINS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1985	1985
MGIC REINSURANCE CORP OF WI	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MHA INS CO	MI	PC	6215 W ST JOSEPH HWY LANSING MI 48917 (517) 703-8500	1976	1999
MHS INC	WI	GA	742 WCAPITOL DR MILWAUKEE WI 53206 (414) 264-5440	1985	2006
MIC GENERAL INS CORP	MI	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	1980	1981
MIC PROPERTY & CASUALTY INS CORP	MI	PC	500 W 5TH ST WINSTON SALEM NC 27102-3199 (336) 435-2838	1980	1981
MICHIGAN COMMERCIAL INS MUT	MI	PC	P O BOX 80440 LANSING MI 48908 (517) 886-3900	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	P O BOX 30060 LANSING MI 48909 (517) 482-6211	1881	1900
MICHIGAN TECH FUND	MI	GA	1400 TOWNSEND DR HOUGHTON MI 49931 (906) 487-1931	1965	2004
MID AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1980	1996
MID CENTURY INS CO	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1949	1956
MIDDLESEX INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1826	1994

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MIDDLESEX MUTUAL ASSUR CO	CT	PC	213 COURT ST MIDDLETOWN CT 06457-0891 (860) 347-4621	1836	2003
MIDDLETON GLEN INC	WI	CC	C/O ESSEX CORP 11606 NICHOLAS ST STE 100 OMAHA NE 68154 (402) 431-0500	1997	1998
MIDDLETON INS CO	WI	TM	6924 UNIVERSITY AVE MIDDLETON WI 53562-2768 (608) 831-5642	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193-1001 (605) 335-5700	1906	1959
MIDSTATES REINSURANCE CORP	IL	PC	10560 SUCCESS LANE STE A WASHINGTON TOWNSHIP OH 45458 (937) 428-6218	1941	1951
MIDWEST EMPLOYERS CASUALTY CO	DE	PC	14755 N OUTER FORTY DR STE 300 CHESTERFIELD MO 63017 (636) 449-7000	1986	1989
MIDWEST FAMILY MUTUAL INS CO	MN	PC	P O BOX 9425 MINNEAPOLIS MN 55440 (763) 951-7000	1891	1922
MIDWEST INS CO	IL	PC	300 S BRADFORDTON RD SPRINGFIELD IL 62711-9208 (217) 726-6811	1998	2008
MIDWEST MEDICAL INS CO	MN	PC	7650 EDINBOROUGH WAY STE 400 MINNEAPOLIS MN 55435 (952) 838-6700	1980	1996
MIDWEST NATIONAL LIFE INS CO OF TN	TX	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1965	1986
MIDWEST SECURITY LIFE INS CO	WI	LAH	2700 MIDWEST DR ONALASKA WI 54650 (608) 783-7130	1972	1986
MIDWESTERN INDEMNITY CO THE	OH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1948	1962
MII LIFE INC	MN	LAH	P O BOX 64560 SAINT PAUL MN 55164 (651) 662-8000	1954	1989
MILBANK INS CO	SD	PC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1982	1982
MILLERS CLASSIFIED INS CO	WI	PC	P O BOX 9006 ALTON IL 62002 (618) 463-3636	1981	1994
MILLERS FIRST INS CO	IL	PC	111 E FOURTH ST ALTON IL 62002 (618) 463-3636	1877	1900
MILLIMAN USA INC	WA	RS	15800 BLUEMOUND RD STE 400 MILWAUKEE WI 53005 (262) 784-2250	1957	2001
MILWAUKEE ART MUSEUM	WI	GA	750 N LINCOLN MEMORIAL DR MILWAUKEE WI 53202 (414) 224-3200	1910	1996

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MILWAUKEE CASUALTY INS CO	WI	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211 (414) 224-9700	1913	1984
MILWAUKEE INS CO	WI	PC	N19 W24400 RIVERWOOD DR STE 340 WAUKESHA WI 53188 (262) 953-4601	1916	1917
MILWAUKEE JEWISH FEDERATION INC	WI	GA	1360 N PROSPECT AVE MILWAUKEE WI 53202 (414) 390-5711	1938	2001
MILWAUKEE RESCUE MISSION	WI	GA	830 N 19TH ST MILWAUKEE WI 53233 (414) 935-0216	1893	2004
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	8282 S MEMORIAL DR STE 202 TULSA OK 74133 (918) 307-1000	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	333 S 7TH ST STE 2200 MINNEAPOLIS MN 55402 (612) 341-4530	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1880	1946
MISSION AMERICAN INS CO	CA	PC	P O BOX 5810 LONG BEACH CA 90805 (310) 605-3300	1949	1955
MITSUI SUMITOMO INS CO OF AM	NY	PC	15 INDEPENDENCE BLVD P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1893	1979
MITSUI SUMITOMO INS USA INC	NY	PC	15 INDEPENDENCE BLVD P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1988	1988
MML BAY STATE LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1935	1982
MOBIL AUTO CLUB INC	DE	MC	51 WEST HIGGINS RD STE R1 SOUTH BARRINGTON IL 60010 (847) 605-3000	1981	1982
MODERN SERVICE INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61701 (309) 821-3000	1968	1968
MODERN WOODMEN OF AMERICA	IL	FR	1701 FIRST AVE ROCK ISLAND IL 61201 (309) 786-6481	1884	1895
MOLINA HEALTHCARE INS CO	OH	LAH	200 OCEANGATE STE 100 LONG BEACH CA 90802 (562) 435-3666	1948	1990
MONARCH LIFE INS CO	MA	LAH	330 WHITNEY AVE STE 500 HOLYOKE MA 01040 (413) 784-2000	1901	1949
MONROE GUARANTY INS CO	IN	PC	6300 UNIVERSITY PARKWAY SARASOTA FL 34240 (317) 571-3000	1974	1999
MONUMENTAL LIFE INS CO	IA	LAH	4333 EDGEWOOD RD N E CEDAR RAPIDS IA 52499 (319) 355-8511	1858	1979

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MONY LIFE INS CO OF AMERICA	AZ	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1969	1982
MONY LIFE INS CO	NY	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1842	1915
MORTGAGE GUARANTY INS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1979	1979
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	3200 W WILSHIRE BLVD OKLAHOMA CITY OK 73116 (800) 227-6459	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	P O BOX 546 CORONA DEL MAR CA 92625 (800) 832-3237	1986	1992
MOTORISTS LIFE INS CO	OH	LAH	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1965	1996
MOTORS INS CORPORATION	MI	PC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
MOUNT MARY COLLEGE	WI	GA	2900 N MENOMONEE RIVER PKY MILWAUKEE WI 53222 (414) 256-1202	1928	1996
MPP CO INC	KS	WP	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MPP CO INC	KS	VPP	P O BOX 634 SHAWNEE MISSION KS 66201 (913) 895-0269	1978	2007
MT PLEASANT-PERRY MUT INS CO	WI	TM	P O BOX 38 MONTICELLO WI 53570 (608) 938-4008	1876	1876
MT MORRIS MUTUAL INS CO	WI	PC	N1211 COUNTY RD B COLOMA WI 54930 (715) 228-5541	1876	1876
MTL INS CO	IL	LAH	1200 JORIE BLVD OAK BROOK IL 60523 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSURNC CO	GA	LAH	P O BOX 3210 ATLANTA GA 30302 (770) 350-3200	1959	1982
MUNICH REINSURANCE AMERICA INC	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1917	1978
MUNICIPAL BOND INS ASSOC	NY	RS	113 KING ST ARMONK NY 10504 (914) 765-3912	1974	1974
MUSCO WARRANTY CO INC	IA	WP	P O BOX 808 OSKALOOSA IA 52577 (641) 673-0411	2001	2003
MUSCULAR DYSTROPHY ASSOC INC	NY	GA	3300 E SUNRISE DR TUCSON AZ 85718 (520) 529-2000	1950	2008
MUTUAL OF AMERICA LIFE INS CO	NY	LAH	320 PARK AVE NEW YORK NY 10022 (212) 224-1600	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1909	1939
NATION MOTOR CLUB INC	FL	MC	800 YAMATO RD STE 100 BOCA RATON FL 33431 (561) 226-3600 209	1978	2004

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NATION MOTOR CLUB INC	FL	VPP	800 YAMATO RD STE 100 BOCA RATON FL 33431 (954) 596-4880	1978	2005
NATIONAL ACADEMY OF SCIENCES	DC	GA	2101 CONSTITUTION AVE NW WASHINGTON DC 20418 (202) 334-3003	1863	1995
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	5747 PERIMETER ST STE 200 DUBLIN OH 43017 (614) 358-1500	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	P O BOX 9 CHANDLER OK 74834 (405) 258-0804	1919	1971
NATIONAL AMERICAN INS CO OF CA	CA	PC	P O BOX 32039 LONG BEACH CA 90832 (562) 279-1300	1966	1989
NATIONAL ARBOR DAY FOUNDATION	NE	GA	211 N 12TH ST LINCOLN NE 68508 (402) 474-5655 248	1971	2006
NATIONAL AUTO CARE CORP	OH	WP	575 WESTAR CROSSING WESTERVILLE OH 43082 (614) 839-7441	1984	2001
NATIONAL AUTOMOTIVE PROTECTION PLAN INC	WI	WP	1106 S MILITARY AVE GREEN BAY WI 54304 (920) 429-6245	2006	2008
NATIONAL BENEFIT LIFE INS CO	NY	LAH	333 W 34TH ST NEW YORK NY 10001 (212) 615-7500	1962	1968
NATIONAL CASUALTY CO	WI	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (480) 365-4000	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	320 S SCHOOL ST MT PROSPECT IL 60056 (847) 342-4500	1894	1896
NATIONAL CHRISTIAN CHARITABLE FOUNDATION INC	GA	GA	11625 RAINWATER DR STE 500 ALPHARETTA GA 30009 (404) 252-0100	1982	2004
NATIONAL COMMITTEE OF PROPERTY INS	MA	RS	10 WINTHROP SQ BOSTON MA 02110 (000)000-0000	1983	1983
NATIONAL CONTINENTAL INS CO	NY	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1897	1920
NATIONAL COUNCIL OF COMPENSATION INS	NY	RS	750 PARK OF COMMERCE DR BOCA RATON FL 33487 (407) 997-4399	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	8900 INDIAN CREEK PKWY STE 600 OVERLAND PARK KS 66210 (913) 685-2767	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	CO	PC	5619 DTC PARKWAY STE 300 GREENWOOD VILLAGE CO 80111 (303) 337-5500	1984	1986
NATIONAL FIRE & CASUALTY CO	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1980	1994
NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY-IN-FACT	MO	PC	P O BOX 39903 SAINT LOUIS MO 63139 (314) 832-1118	1915	1980

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NATIONAL FIRE INS CO OF HARTFORD	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1869	1925
NATIONAL FOUNDATION FOR CANCER RESEARCH INC	MA	GA	4600 EAST-WEST HWY STE 525 BETHESDA MD 20814 (301) 654-1250	1974	2007
NATIONAL FOUNDATION INC	MD	GA	2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904 (719) 447-4715	1983	2002
NATIONAL GENERAL ASSURANCE CO	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1983	1995
NATIONAL GENERAL INS CO	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	1966	1971
NATIONAL GEOGRAPHIC SOCIETY	DC	GA	1145 17TH ST NW WASHINGTON DC 20036-4688 (202) 775-6597	1888	2008
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	P O BOX 1191 MADISON WI 53701 (608) 257-5611	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	P O BOX 619999 DALLAS TX 75261 (817) 640-1900	1965	1986
NATIONAL INDEMNITY CO	NE	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	3601 VINCENNES RD P O BOX 68950 INDIANAPOLIS IN 46268 (317) 876-4320	1970	1970
NATIONAL INS ASSN	IN	PC	175 BERKELEY BOSTON MA 02116 (617) 357-9500	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	250 S EXECUTIVE DR BROOKFIELD WI 53005 (262) 785-9995	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	3250 INTERSTATE DR RICHFIELD OH 44286 (330) 659-8900	1989	1996
NATIONAL JEWISH MEDICAL AND RESEARCH CTR	CO	GA	1400 JACKSON ST DENVER CO 80206 (303) 398-1003	1900	1999
NATIONAL KIDNEY FOUNDATION INC	NY	GA	30 E 33RD ST NEW YORK NY 10016 (212) 889-2210 112	1950	1997
NATIONAL LIABILITY & FIRE INS CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1848	1927
NATIONAL MOTOR CLUB OF AMERICA THE	TX	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	1956	1981
NATIONAL MULTIPLE SCLEROSIS SOCIETY	NY	GA	900 S BROADWAY 2ND FL DENVER CO 80209 (303) 698-6100 15112	1946	2001
NATIONAL MUTUAL BENEFIT	WI	FR	6522 GRAND TETON PLZ MADISON WI 53719 (608) 833-1936	1916	1916
NATIONAL PARKS CONSERVATION ASSOC	DC	GA	1300 19TH ST NW STE 300 WASHINGTON DC 20036 (202) 223-6722	1919	2008

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NATIONAL PRODUCT CARE CO	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1984	1995
NATIONAL PROTECTION PLAN INC	WI	WP	22 NORTHEAST 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2001	2003
NATIONAL REINSURANCE CORP	DE	PC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1806	1977
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	351 VALLEY BROOK RD MCMURRAY PA 15317 (800) 488-1890	1894	1918
NATIONAL SPECIALTY INS CO	TX	PC	P O BOX 24622 FORT WORTH TX 76124-1622 (817) 265-2000	1960	1980
NATIONAL SPIRITUAL ASSEMBLY OF THE BAHAIS OF THE U S	IL	GA	1233 CENTRAL ST EVANSTON IL 60201 (847) 733-3400	1994	2004
NATIONAL STATES INS CO	MO	LAH	1830 CRAIG PARK CT ST LOUIS MO 63146-4148 (314) 878-0101	1964	1969
NATIONAL SURETY CORP	IL	PC	777 SAN MARIN DR NOVATO CA 94998 (312) 346-6400	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	4949 KELLER SPRINGS RD ADDISON TX 75001 (972) 532-2100	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	PC	175 WATER ST 18TH FL NEW YORK NY 10038 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO	CO	LAH	850 E ANDERSON LN AUSTIN TX 78752 (512) 836-1010	1956	1966
NATIONAL WILDLIFE FEDERATION	DC	GA	11100 WILDLIFE CTR DR RESTON VA 20190 (703) 438-6027	1939	1990
NATIONS TITLE INS OF NEW YORK INC	NY	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1927	1974
NATIONWIDE AFFINITY INS CO OF AMERICA	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1973	1989
NATIONWIDE ASSURANCE CO	WI	PC	ONE W NATIONWIDE BLVD COLUMBUS OH 43215 (614) 249-7111	1942	1984
NATIONWIDE GENERAL INS CO	OH	PC	ONE WEST NATIONWIDE BLVD COLUMBUS OH 43215 (614) 249-7111	1957	1998
NATIONWIDE INS CO OF AMER	WI	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1960	1962
NATIONWIDE LIFE & ANNUITY CO OF AM	DE	LAH	P O BOX 15750 WILMINGTON DE 19850 (610) 407-1717	1958	1980

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NATIONWIDE LIFE & ANNUITY INS CO	OH	LAH	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (610) 407-1717	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1 NATIONWIDE PLZ COLUMBUS OH 43215 (800) 882-2822	1929	1976
NATIONWIDE LIFE INS CO OF AM	PA	LAH	P O BOX 1717 VALLEY FORGE PA 19482 (610) 407-1717	1865	1927
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1979	1984
NATURAL RESOURCES FOUNDATION OF WI INC	WI	GA	P O BOX 2317 MADISON WI 53701 (608) 266-3138	2004	2004
NATURE CONSERVANCY THE	DC	GA	4245 N FAIRFAX DR STE 100 ARLINGTON VA 22203 (703) 841-4859	1951	2001
NAU COUNTRY INS CO	MN	PC	7333 SUNWOOD DR RAMSEY MN 55303 (763) 427-3770	1985	1987
NAVIGATORS INS CO	NY	PC	6 INTERNATIONAL DR RYE BROOK NY 10573 (914) 934-8999	1981	1986
NCMIC INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4500	1946	1967
NETHERLANDS INS CO THE	NH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1979	1979
NETWORK HEALTH INS CORPORATION	WI	LAH	P O BOX 120 MENASHA WI 54952 (920) 720-1200	2001	2001
NETWORK HEALTH PLAN	WI	HMO	P O BOX 120 MENASHA WI 54952 (920) 720-1200	1986	1986
NEUMA INC	IL	VI	CONCOURSE OFFICE PLZ TOWER 2 SKOKIE IL 60076 (847) 674-1165	1991	2002
NEW ENGLAND INS CO	CT	PC	150 FEDERAL ST BOSTON MA 02110 (617) 526-8500	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (617) 578-2000	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	200 WESTLAKE PARK BLVD STE 1200 HOUSTON TX 77079-2663 (281) 368-7200	1960	1971
NEW HAMPSHIRE INDEMNITY CO INC	PA	PC	13010 MORRIS RD CENTRE TWO ALPHARETTA GA 30004 (770) 753-8300	1951	1979

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NEW HAMPSHIRE INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	N11311 CTY HWY P IOLA WI 54945 (715) 677-3833	1887	1887
NEW SOUTH INS CO	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1952	1997
NEW WARRANTY SERVICES INC	DE	WP	22894 PACIFIC BLVD STERLING VA 20166 (703) 318-7700	2002	2003
NEW YORK LIFE INS & ANNUITY CORP	DE	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1980	1981
NEW YORK LIFE INS CO	NY	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	PC	919 THIRD AVE 10TH FL NEW YORK NY 10022 (212) 551-0600	1972	1986
NEW YORK PROVINCE OF THE SOCIETY OF JESUS	NY	GA	39 E 83RD ST NEW YORK NY 10028 (212) 774-5543	1979	2007
NEWARK MUTUAL INS CO	WI	TM	1205 MADISON RD BELOIT WI 53511 (608) 362-3173	1874	1874
NEWCASTLE PLACE INC	WI	CC	12600 N PORT WASHINGTON RD MEQUON WI 53092 (262) 387-8800	2001	2001
NGM INS CO	FL	PC	55 WEST ST KEENE NH 03431 (904) 380-7282	1923	1937
NICOR ENERGY SERVICES CO	DE	WP	2019 CORPORATE LANE STE 159 NAPERVILLE IL 60563 (630) 718-2774	1992	2006
NIPPON LIFE INS CO OF AMERICA	IA	LAH	521 FIFTH AVE NEW YORK NY 10175 (212) 909-9861	1972	1980
NIPPONKOA INS CO LIMITED (U S BRANCH)	NY	PC	14 WALL ST 8TH FL NEW YORK NY 10005 (212) 405-1650	1944	1984
NISSAN EXTENDED SERVICES NO AM G P	DE	WP	P O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-0894	2005	2005
NISSAN NORTH AMERICA INC	CA	WP	P O BOX 191 GARDENA CA 90248 (310) 532-3111	1960	2001
NLC MUTUAL INS CO	VT	PC	1301 PENNSYLVANIA AVE NW STE 550 WASHINGTON DC 20004 (202) 626-3110	1986	2001
NORBERTINE FATHERS	WI	GA	1016 N BROADWAY DEPERE WI 54115 (920) 337-4398	1932	1994
NORGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18702 (570) 825-9900	1987	2001
NORTH AMERICAN BAPTISTS INC	IL	GA	1 S 210 SUMMIT AVE OAKBROOK TERRACE IL 60181 (630) 495-2000	1947	1998
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193 (605) 373-2371	1886	1892

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NORTH AMERICAN ELITE INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101 (603) 644-6600	1987	1991
NORTH AMERICAN INS CO	WI	LAH	P O BOX 44160 MADISON WI 53744 (602) 263-6666	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101 (603) 644-6600	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	700 NW 107TH AVE STE 300 MIAMA FL 33172 (925) 935-5599	1958	2006
NORTH POINTE INS CO	MI	PC	28819 FRANKLIN RD SOUTHFIELD MI 48034 (248) 358-1171	1986	1996
NORTH RIVER INS CO THE	NJ	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	P O BOX 48 COTTONWOOD MN 56229 (507) 423-6262	1920	2008
NORTH STAR REINS CORP	DE	PC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1956	1981
NORTHBROOK INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1978	1980
NORTHEAST INVESTORS TITLE INS CO	SC	PC	P O DRAWER 2687 CHAPEL HILL NC 27515 (919) 968-2200	1973	2008
NORTHEASTERN MUTUAL INS CO	WI	TM	P O BOX 96 ALGOMA WI 54201 (920) 487-5954	1874	1875
NORTHERN ASSURANCE CO OF AMER THE	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1954	1955
NORTHERN FINNISH MUTUAL INS CO	WI	TM	P O BOX 67 MARENGO WI 54855 (715) 278-3944	1914	1915
NORTHERN INS CO OF NY	NY	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1897	1906
NORTHLAND CASUALTY CO	MN	PC	P O BOX 64816 ST PAUL MN 55120 (651) 688-4100	1959	1959
NORTHLAND INS CO	MN	PC	P O BOX 64816 ST PAUL MN 55164 (651) 310-4100	1948	1950
NORTHLAND MISSION INC	WI	GA	W10085 PIKE PLAINS RD DUNBAR WI 54119 (715) 324-6900	1958	2007
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 661-2510	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 271-1444	1857	1858
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1869	1869
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	2003	2003

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NOVA CASUALTY CO	NY	PC	726 EXCHANGE ST STE 1020 BUFFALO NY 14210 (716) 856-3722	1979	2006
NRA FOUNDATION INC THE	DC	GA	11250 WAPLES MILL RD FAIRFAX VA 22030 (703) 267-1664	1990	2005
NYLIFE INS CO OF AZ	AZ	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1987	1989
OAK SERVICES INC	IL	VPP	340 W BUTTERFIELD RD STE 3A ELMHURST IL 60126 (630) 833-9770	1975	2008
OAKWOOD FOUNDATION INC	WI	GA	6201 MINERAL POINT RD MADISON WI 53705 (608) 230-4356	1982	1994
OAKWOOD VILLAGE APARTMENTS INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4699	1974	1998
OAKWOOD VILLAGE EAST APARTMENT HOMES INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4000	1999	1999
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	PC	P O BOX 10800 702 OBERLIN RD RALEIGH NC 27605-0800 (919) 833-1600	1961	1964
OCCIDENTAL LIFE INS CO OF NC	TX	LAH	P O BOX 2595 WACO TX 76702 (254) 297-2775	1906	1966
OCOMA INDUSTRIES INC	DE	MC	51 W HIGGINS RD STE R1 S BARRINGTON IL 60010 (847) 605-3000	1965	1967
ODEN INS SERVICES INC	OK	RS	7645 EAST 63RD ST STE 200 TULSA OK 74133 (918) 610-9990	1998	1998
ODYSSEY AMERICA REINSURANCE CORP	CT	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8024	1986	1987
OHIC INS CO	OH	PC	155 E BROAD ST COLUMBUS OH 43215 (614) 221-7777	1978	1991
OHIO CASUALTY INS CO THE	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1919	1929
OHIO FARMERS INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1848	1913
OHIO INDEMNITY CO	OH	PC	250 E BROAD ST 7TH FL COLUMBUS OH 43215 (614) 228-2800	1956	1989
OHIO MUTUAL INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1901	2007
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1909	1985
OHIO SECURITY INS CO	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1906	1982

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OLD AMERICAN INS CO	MO	LAH	P O BOX 218573 KANSAS CITY MO 64141 (816) 753-7000	1939	1968
OLD REPUBLIC GENERAL INS CORP	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	2 ANNABEL LANE #112 SAN RAMON CA 94583 (925) 866-1500	1982	2002
OLD REPUBLIC INS CO	PA	PC	P O BOX 789 GREENSBURG PA 15601 (724) 834-5000	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1931	1939
OLD REPUBLIC MERCANTILE INS CO	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1985	1995
OLD REPUBLIC NATL TITLE INS CO	MN	TI	400 2ND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	AZ	PC	307 N MICHIGAN AVE CHICAGO IL 60601-5311 (312) 346-8100	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	P O BOX 1635 MILWAUKEE WI 53201 (262) 797-2640	1981	1981
OLD UNITED CASUALTY CO	KS	PC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1963	1995
OM FINANCIAL LIFE INS CO	MD	LAH	1001 FLEET ST 6TH FL BALTIMORE MD 21202 (410) 895-0100	1959	1960
OMAHA INDEMNITY CO THE	WI	PC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 351-5468	1956	1967
OMNI INS CO	IL	PC	1862 CHARTER LN STE 102 LANCASTER PA 17601-5858 (717) 735-7740	1980	1995
ONEBEACON AMERICA INS CO	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1971	1971
ONEBEACON INS CO	PA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1956	1956
ONEBEACON MIDWEST INS CO	WI	PC	1 BEACON LANE CANTON MA 02021 (781) 332-7000	1991	1991
ONENATION INS CO	IN	LAH	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1974	1982
OPTIMUM RE INS CO	TX	LAH	P O BOX 660010 DALLAS TX 75266 (214) 528-2020	1978	1991
ORAL ROBERTS UNIV	OK	GA	7777 S LEWIS AVE TULSA OK 74171 (918) 495-6013	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	1801 WATERMARK DR STE 100 COLUMBUS OH 43215 (614) 487-9680	1890	1904

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OSHKOSH AREA COMMUNITY FOUNDATION THE	WI	GA	230 OHIO ST STE 100 OSHKOSH WI 54902 (920) 426-3993	1928	2004
OWNERS INS CO	OH	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1975	1984
OXFORD LIFE INS CO	AZ	LAH	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6666	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	P O BOX 15688 KANSAS CITY MO 64106-0688 (816) 842-6300	1964	1992
PACIFIC EMPLOYERS INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1923	1951
PACIFIC INDEMNITY CO	WI	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059-6711 (908) 903-2000	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1982	1990
PACIFIC LIFE INS CO	NE	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1868	1936
PACIFIC NORTHWEST TITLE INS CO	WA	TI	215 COLUMBIA ST SEATTLE WA 98104 (206) 622-1040	1926	2007
PACIFIC SPECIALTY INS CO	CA	PC	3601 HAVEN AVE MENLO PARK CA 94025 (650) 780-4800	1988	1997
PACIFIC STAR INS CO	WI	PC	P O BOX 509020 SAN DIEGO CA 92150 (858) 527-3655	1987	1987
PACIFICARE LIFE & HEALTH INS CO	IN	LAH	5995 PLZ DR CYPRESS CA 90630-5028 (714) 226-3361	1967	2005
PALLOTTINE FATHERS & BROTHERS INC	WI	GA	5424 W BLUEMOUND RD MILWAUKEE WI 53208-3011 (414) 259-0688	1978	1988
PAN AMERICAN ASSURANCE CO	LA	LAH	P O BOX 53372 NEW ORLEANS LA 70153 (504) 566-1300	1981	1994
PAN AMERICAN LIFE INS CO	LA	LAH	P O BOX 60219 NEW ORLEANS LA 70160 (504) 566-1300	1911	1992
PARIS MUTUAL FIRE INS CO	WI	TM	3401 169TH AVE KENOSHA WI 53144 (262) 859-2018	1873	1873
PARIS RE AMERICA INS CO	DE	PC	801 BRICKELL AVE STE 850 MIAMI FL 33131 (305) 377-1292	1919	1981
PARK AVENUE LIFE INS CO	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 919-3741	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1973	1988
PARTNERRE INS CO OF NY	NY	PC	ONE GREENWICH PLZ GREENWICH CT 06830 (203) 485-4200	1875	1986
PARTNERS MUTUAL INS CO	WI	PC	P O BOX 2003 MILWAUKEE WI 53201 (262) 798-5050	1931	1932

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PARTNERSHIP HEALTH PLAN INC	WI	HMO	2240 EASTRIDGE CTR EAU CLAIRE WI 54701 (715) 838-2900	2005	2005
PATHFINDER INS CO	CO	PC	76 SAINT PAUL ST STE 500 BURLINGTON VT 05401 (802) 264-4578	1986	1986
PATRIOT GENERAL INS CO	WI	PC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402-1307 (423) 294-1011	1965	1966
PEAK PROPERTY & CASUALTY INS CORP	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1985	1987
PEER REVIEW SYSTEMS INC	OH	IRO	350 WORTHINGTON RD STE H WESTERVILLE OH 43082 (614) 895-9900	2000	2002
PEERLESS INDEMNITY INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	2002	2002
PEERLESS INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1901	1946
PEGASUS INS CO	OK	PC	P O BOX 729 ALEXANDER CITY AL 35011-0729 (256) 234-6208	1979	1991
PEKIN INS CO	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1961	1983
PEKIN LIFE INS CO	IL	LAH	2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO	WI	TM	W11261 HWY D MARION WI 54950 (715) 754-5039	1876	1877
PENN AMERICA INS CO	PA	PC	3 BALA PLZ E STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1975	1996
PENN INS & ANNUITY CO	DE	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1980	1981
PENN MILLERS INS CO	PA	PC	P O BOX P WILKES-BARRE PA 18773 (570) 822-8111	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1847	1915
PENN TREATY NETWORK AMERICA INS CO	PA	LAH	3440 LEHIGH ST ALLENTOWN PA 18103 (610) 965-2222	1954	1971
PENNSYLVANIA GENERAL INS CO	PA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	2005 MARKET ST STE 1200 PHILADELPHIA PA 19103-7008 (215) 825-9208	1895	1981

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PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	PA	PC	P O BOX 2361 HARRISBURG PA 17105 (717) 234-4941	1919	1962
PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS INC	VA	GA	501 FRONT ST NORFOLK VA 23510 (757) 622-7382	1998	2001
PERICO LIFE INS CO	DE	LAH	225 TOWNPARK DR NW STE 145 KENNESAW GA 30144 (770) 973-9851	1975	1978
PERMANENT GENERAL ASSURANCE CORP	TN	PC	P O BOX 305054 NASHVILLE TN 37230 (615) 744-1221	1978	1982
PETROLEUM CASUALTY CO	TX	PC	CORP-BH4-1169D P O BOX 3342 HOUSTON TX 77253 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE	IA	LAH	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1979	1997
PHARMACISTS MUTUAL INS CO	IA	PC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	200 WESTLAKE PARK BLVD STE 1200 HOUSTON TX 77079 (281) 368-7200	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	PC	1 BALA PLZ STE 100 BALA CYNWYD PA 19004 (610) 617-7900	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1952	1972
PHL VARIABLE INS CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992
PHOENIX INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1850	1872
PHOENIX LIFE & ANNUITY CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1990
PHOENIX LIFE INS CO	NY	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1851	1928
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LAH	20 N MICHIGAN AVE STE 700 CHICAGO IL 60602 (312) 782-2749	1909	1959
PHYSICIANS LIFE INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1902	1963

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PHYSICIANS PLUS INS CORP	WI	HMO	22 E MIFFLIN ST STE 200 MADISON WI 53703 (608) 282-8900	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	2002	2004
PIONEER MUTUAL LIFE INS CO	ND	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (701) 297-5700	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	P O BOX 2550 WACO TX 76702 (254) 297-2778	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	5350 W 78TH ST MINNEAPOLIS MN 55439-3101 (952) 921-9250	1981	2007
PLANNED PARENTHOOD FEDERATION OF AM INC	NY	GA	434 W 33RD ST NEW YORK NY 10001 (212) 261-4345	1922	2006
PLANS LIABILITY INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1986	2006
PLATTE RIVER INS CO	NE	PC	P O BOX 5900 MADISON WI 53705 (608) 829-4200	1972	1996
PLAZA INS CO	MO	PC	700 W 47TH ST STE 350 KANSAS CITY MO 64112 (816) 412-1800	1972	1988
PMA CAPITAL INS CO	PA	PC	1735 MARKET ST PHILADELPHIA PA 19103 (215) 665-5000	1980	1991
PMI INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1994	1996
PMI MORTGAGE INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1972	1975
POLICYHOLDERS MUTUAL INS CO	WI	PC	P O BOX 14106 MADISON WI 53708-0101 (608) 246-2552	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	615 IRON CITY DR PITTSBURGH PA 15205 (412) 922-2244	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	IL	FR	6100 N CICERO AVE CHICAGO IL 60646 (773) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	984 N MILWAUKEE AVE CHICAGO IL 60622 (773) 782-2600	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	6643 N NORTHWEST HWY CHICAGO IL 60631 (773) 358-3050	1902	1932
PRAETORIAN INS CO	IL	PC	88 PINE ST 16TH FL WALL STREET PLZ NEW YORK NY 10005 (212) 805-9700	1979	1983
PRE PAID LEGAL CASUALTY INC	OK	PC	P O BOX 145 ADA OK 74821 (580) 436-1234	1979	1988
PREFERRED CAPITAL HOLDINGS LLC	WI	WP	4066 W SPENCER ST APPLETON WI 54914 (920) 993-7800	2006	2007
PREFERRED PROFESSIONAL INS CO	NE	PC	P O BOX 540658 OMAHA NE 68154 (402) 392-1566	1976	1990

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PREMIER DEALER SERVICES INC	IL	VPP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	1998	2005
PRESBYTERIAN CHURCH USA FOUNDATION	PA	GA	200 E 12TH ST JEFFERSONVILLE IN 47130 (502) 569-5911	1799	1977
PRESIDENTIAL LIFE INS CO	NY	LAH	69 LYDECKER ST NYACK NY 10960 (845) 358-2300	1965	1985
PREST & ASSOCIATES INC	NV	IRO	2712 MARSHALL CT STE 1 MADISON WI 53705 (608) 232-9919	1992	2003
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	P O BOX 69 PHILLIPS WI 54555 (715) 339-2833	1901	1901
PRIESTS OF THE SACRED HEART	WI	GA	P O BOX 289 HALES CORNERS WI 53130 (414) 427-4268	1956	1977
PRIMERICA LIFE INS CO	MA	LAH	3120 BRECKINRIDGE BLVD DULUTH GA 30099 (770) 381-1000	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1967	1979
PRIZM ADMINISTRATIVE SERVICES OF WI INC	GA	WP	1099 18TH ST STE 350 DENVER CO 80202 (303) 467-8577	2004	2006
PRO-GUARD INTERNATIONAL INC	DE	WP	P O BOX 3615 LAGUNA HILLS CA 92654 (800) 825-4826	1992	1996
PROASSURANCE INDEMNITY CO INC	AL	PC	P O BOX 590009 BIRMINGHAM AL 35259 (205) 877-4400	1976	1995
PROASSURANCE WISCONSIN INS CO	WI	PC	P O BOX 590009 BIRMINGHAM AL 35259-0009 (205) 877-4400	1986	1986
PROCENTURY INS CO	TX	PC	P O BOX 163340 COLUMBUS OH 43216-3340 (614) 895-2000	1962	2007
PRODUCERS AGRICULTURE INS CO	TX	PC	P O BOX 229 AMARILLO TX 79105-0229 (806) 372-6785	1977	2004
PROFESSIONAL INS CO	TX	LAH	ONE SUN LIFE EXECUTIVE PK WELLESLEY HILLS MA 02481 (781) 237-6030	1936	1995
PROFESSIONAL LIABILITY INS CO OF AMERICA	NY	PC	130 S BEMISTON AVE STE 506 ST LOUIS MO 63105 (314) 727-3100	1958	1958
PROFESSIONAL SOLUTIONS INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4594	2001	2005
PROFESSIONALS ADVOCATE INS CO	MD	PC	225 INTERNATIONAL CR HUNT VALLEY MD 21030 (410) 785-0050	1985	1998
PROFESSIONALS DIRECT INS CO	MI	PC	5211 CASCADE RD SE GRAND RAPIDS MI 49546-6495 (616) 456-8899	1987	2003
PROGRESSIVE ADVANCED INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1930	2007

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PROGRESSIVE CASUALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44143 (440) 461-5000	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	P O BOX 89490 MAYFIELD VILLAGE OH 44101 (440) 461-5000	1992	2004
PROJECT HOPE THE PEOPLE TO PEOPLE HEALTH FOUNDATION INC	DC	GA	255 CARTER HALL LANE MILLWOOD VA 22646 (540) 837-2100	1958	2006
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	PC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1976	2001
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	ONE CHESTERFIELD PLACE 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1995	1996
PROTECTIVE INS CO	IN	PC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	P O BOX 2606 BIRMINGHAM AL 35202 (205) 268-1000	1907	1981
PROVIDENCE WASHINGTON INS CO	RI	PC	1275 WAMPANOAG TR EAST PROVIDENCE RI 02915 (401) 453-7000	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	11200 LAKELINE BLVE STE 100 AUSTIN TX 78717 (512) 451-2224	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1881	1887	1926
PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER THE	WI	GA	301 CHURCH ST MOUNT CALVARY WI 53057 (920) 753-7500	1882	1978
PRUCO LIFE INS CO	AZ	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	CT	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (800)628-6039	1969	1977

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PRUDENTIAL INS CO OF AMERICA THE	NJ	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (973) 802-6000	1873	1887
PRUDENTIAL RETIREMENT INS & ANNUITY	CT	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 06103 (860) 534-2000	1981	1989
PUBLIC SERVICE MUTUAL INS CO	NY	PC	ONE PARK AVE NEW YORK NY 10016 (212) 591-9438	1925	1964
PUTNAM REINSURANCE CO	NY	PC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1977	1980
PXRE REINSURANCE CO	CT	PC	379 THORNALL ST 2ND FL EDISON NJ 08837 (732) 906-8100	1987	1987
PYRAMID LIFE INS CO THE	KS	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1913	1970
QBE INS CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-9888	1980	1984
QBE REINSURANCE CORPORATION	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1964	1979
QUANTA INDEMNITY CO	CO	PC	48 WALL ST 14TH FLR NEW YORK NY 10005 (212) 373-1800	1968	1968
QUIET HOUR INC	MI	GA	630 BROOKSIDE AVE REDLANDS CA 92373 (909) 793-2588	1954	2006
R&Q REINSURANCE CO	PA	PC	2 CENTRAL SQ CAMBRIDGE MA 02139 (215) 765-3792	1971	1972
RACINE COUNTY MUTUAL INS CO	WI	TM	P O BOX 201 FRANKSVILLE WI 53126 (262) 886-3617	1873	1873
RADIAN ASSET ASSURANCE INC	NY	PC	335 MADISON AVE NEW YORK NY 10017 (212) 983-3100	1985	1995
RADIAN GUARANTY INC	PA	PC	1601 MARKET ST PHILADELPHIA PA 19103 (215) 231-1225	1976	1979
RAMPART INS CO	NY	PC	5 HANOVER SQ 10TH FL NEW YORK NY 10004 (212) 480-0570	1979	1994
RAWHIDE INC	WI	GA	E7475 RAWHIDE RD NEW LONDON WI 54961 (920) 982-6100	1965	2001
REASSURE AMERICA LIFE INS CO	IN	LAH	175 KING ST ARMONK NY 10504 (972) 364-4003	1956	1959
REDLAND INS CO	NJ	PC	88 PINE ST 16TH FL WALL STREET PLZ NEW YORK NY 10005 (212) 805-9700	1978	1988
REEDSBURG WESTFIELD MUTUAL INS CO	WI	TM	P O BOX 548 REEDSBURG WI 53959-0548 (608) 524-3405	1876	1876
REGENT INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1963	1963

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REINSURANCE CO OF AMERICA INC	IL	PC	P O BOX 855 ORISKANY NY 13424 (315) 768-2726	1972	1981
RELIABLE LIFE INS CO THE	MO	LAH	12115 LACKLAND RD ST LOUIS MO 63146 (314) 819-4300	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	2001 MARKET ST STE 1500 PHILADELPHIA PA 19103 (267) 256-3500	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (516) 682-8700	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AM	DE	LAH	P O BOX 30381 LANSING MI 48909 (517) 349-6000	1953	1957
REPUBLIC FRANKLIN INS CO	OH	PC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1949	1997
REPUBLIC INDEMNITY CO OF AM	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1982	1995
REPUBLIC MORTGAGE INS CO	NC	PC	P O BOX 2514 WINSTON-SALEM NC 27102 (336) 661-0015	1972	1991
REPUBLIC MORTGAGE INS CO OF FL	FL	PC	P O BOX 2514 WINSTON SALEM NC 27102-2514 (336) 661-0015	1974	2003
REPUBLIC MORTGAGE INS CO OF NC	NC	PC	P O BOX 2514 WINSTON-SALEM NC 27102 (336) 661-0015	1973	2003
REPUBLIC WESTERN INS CO	AZ	PC	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6755	1973	1980
RESOURCE LIFE INS CO	IL	LAH	175 W JACKSON BLVD 11TH FL CHICAGO IL 60604 (312) 356-2563	1963	1975
RESPONSE INS CO	CT	PC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	CT	PC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1961	1986
RESPONSE WORLDWIDE INS CO	CT	PC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1979	1979
RG REINSURANCE CO	MO	LAH	1370 TIMBERLAKE MANOR PKY CHESTERFIELD MO 63017 (636) 736-7000	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	2090 RIDGEWAY DR REEDSBURG WI 53959 (608) 524-9088	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP II	WI	CC	2090 RIDGEVIEW DR REEDSBURG WI 53959 (608) 524-6487	1996	2006
RIPON COLLEGE	WI	GA	P O BOX 248 RIPON WI 54971 (920) 748-8310	1855	1977

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RIVER FALLS MUTUAL INS CO	WI	TM	218 N MAIN ST RIVER FALLS WI 54022 (715) 425-5292	1876	1876
RIVERPORT INS CO	MN	PC	P O BOX 948 MINNEAPOLIS MN 55440 (612) 766-3000	1989	1995
RIVERSOURCE LIFE INS CO	MN	LAH	227 AMERIPRISE FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1957	1963
RLI INDEMNITY CO	IL	PC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1987	2001
RLI INS CO	IL	PC	9025 N LINDBERG DR PEORIA IL 61615 (309) 692-1000	1959	1972
ROADWAY PROTECTION AUTO CLUB INC	DE	MC	51 W HIGGINS RD STE RGA S BARRINGTON IL 60010 (847) 551-2440	1996	2005
ROCHDALE INS CO	NY	PC	59 MAIDEN LANE NEW YORK NY 10038 (212) 220-7120	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	P O BOX 5626 ROCKFORD IL 61125 (815) 229-1500	1896	1974
ROMAN CATHOLIC DIOCESE OF MADISON	WI	GA	P O BOX 44983 MADISON WI 53744 (608) 821-3021	1946	2001
ROSENDALE MUTUAL INS CO	WI	TM	P O BOX 3 ROSENDALE WI 54974 (920) 872-2016	1874	1874
ROYAL ADMINISTRATION SERVICES INC	FL	WP	51 MILL ST BLDG F HANOVER MA 02339 (781) 659-4165	2000	2002
ROYAL NEIGHBORS OF AMERICA	IL	FR	230 16TH ST ROCK ISLAND IL 61201 (309) 788-4561	1895	1898
RSUI INDEMNITY CO	NH	PC	945 E PACES FERRY RD STE 1800 ATLANTA GA 30326 (404) 231-2366	1977	1992
RURAL COMMUNITY INS CO	MN	PC	3501 THURSTON AVE ANOKA MN 55303 (763) 427-0290	1980	1995
RURAL MUTUAL INS CO	WI	PC	P O BOX 5555 MADISON WI 53705 (608) 836-5525	1934	1935
RVI NATIONAL INS CO	CT	PC	177 BROAD ST 9TH FL STAMFORD CT 06901 (203) 975-2100	1883	1897
S.USA LIFE INS CO INC	AZ	LAH	P O BOX 1050 NEWARK NJ 07101 (877) 725-4375	1995	1997
SAFE DRIVER MOTOR CLUB INC	DE	MC	333 CITY BLVD WEST 17TH FL ORANGE CA 92868 (714) 937-2058	1966	1980
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	WP	3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2008
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2005
SAFECO INS CO OF AMERICA	WA	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1953	1955

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SAFECO INS CO OF IL	IL	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1976	1979
SAFECO NATIONAL INS CO	MO	PC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1972	1991
SAFEHEALTH LIFE INS CO	CA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (949) 425-4300	1970	1995
SAFETY FIRST INS CO	IL	PC	1832 SCHUETZ RD SAINT LOUIS MO 63146-3540 (314) 995-5300	2001	2005
SAFETY NATIONAL CASUALTY CORP	MO	PC	1832 SCHUETZ RD SAINT LOUIS MO 63146-3540 (314) 995-5300	1942	1989
SAFEWAY INS CO	IL	PC	790 PASQUINELLI DR WESTMONT IL 60559 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	PC	P O BOX 7099 INDIANAPOLIS IN 46207 (317) 636-9800	1981	1989
SAGICOR LIFE INS CO	TX	LAH	P O BOX 52121 PHOENIX AZ 85072-2121 (480) 425-5100	1977	1986
SAMARITANS PURSE	NC	GA	P O BOX 3000 BOONE NC 28607 (828) 262-1980	1980	2004
SAN CAMILLO INC	WI	CC	10200 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 259-6333	1983	1984
SAN FRANCISCO REINS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1956	1981
SAVE THE CHILDREN FEDERATION INC	CT	GA	54 WILTON RD WESTPORT CT 06880 (203) 221-4020	1962	1998
SAVINGS BANK LIFE INS CO OF MA	MA	LAH	ONE LINSCOTT RD WOBURN MA 01801 (781) 938-3500	1991	2008
SCHOOL SISTERS OF NOTRE DAME MILW PROV INC	WI	GA	13105 WATERTOWN PLANK RD ELM GROVE WI 53122 (262) 782-9850	1869	1993
SCHOOL SISTERS OF ST FRANCIS INC	WI	GA	1501 S LAYTON BLVD MILWAUKEE WI 53215 (414) 384-4105	1980	1993
SCOR GLOBAL LIFE RE INS CO OF TX	TX	LAH	3900 DALLAS PKWY PLANO TX 75093 (469) 246-9500	1977	1985
SCOR GLOBAL LIFE U S RE INS CO	TX	LAH	3900 DALLAS PKWY PLANO TX 75093 (469) 246-9500	1945	1963
SCOR REINSURANCE CO	NY	PC	199 WATER ST NEW YORK NY 10038 (212) 480-1900	1984	1998
SCOTTSDALE INDEMNITY CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1984	1994
SEABRIGHT INS CO	IL	PC	P O BOX 91100 SEATTLE WA 98111 (206) 269-8500	1962	1989

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SEARS LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (800) 316-5607	1956	1992
SEARS PROTECTION CO	IL	WP	3333 BEVERLY RD B5-207A HOFFMAN ESTATES IL 60179 (847) 286-3215	2001	2004
SEARS ROEBUCK AND CO	NY	WP	3333 BEVERLY RD B5-207A HOFFMAN ESTATES IL 60179 (847) 286-6151	1906	2004
SEATON INS CO	RI	PC	200 METRO CTR BLVD STE 8 WARWICK RI 02886 (401) 921-5234	1901	1913
SEAWORTHY INS CO	MD	PC	P O BOX 22674 ALEXANDRIA VA 22304 (703) 823-9550	1989	2005
SECURA INS A MUTUAL CO	WI	PC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1900	1900
SECURA SUPREME INS CO	WI	PC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1995	1995
SECURIAN CASUALTY CO	MN	PC	2960 RIVERSIDE DR MACON GA 31204 (651) 665-3500	1994	1996
SECURIAN LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	ONE SECURITY BENEFIT PLACE TOPEKA KS 66636 (785) 438-3000	1892	1963
SECURITY HEALTH PLAN OF WI INC	WI	HMO	P O BOX 8000 MARSHFIELD WI 54449 (715) 221-9555	1986	1986
SECURITY LIFE INS CO OF AMER	MN	LAH	10901 RED CIRCLE DR MINNETONKA MN 55343 (952) 544-2121	1956	1961
SECURITY LIFE OF DENVER INS CO	CO	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (303) 860-1290	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LAH	P O BOX 1625 BINGHAMTON NY 13902 (607) 723-3551	1886	1895
SECURITY NATIONAL INS CO	TX	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	P O BOX 57220 SALT LAKE CITY UT 84157 (801) 264-1060	1967	1967
SECURITY UNION TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1962	1979
SELECT INS CO	TX	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1925	1997
SELECTIVE INS CO OF SC	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1980	1995

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SENECA INS CO INC	NY	PC	160 WATER ST NEW YORK NY 10038 (212) 344-3000	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	P O BOX 27 VESPER WI 54489 (715) 569-4775	1891	1891
SENIOR HEALTH INS CO OF PA	PA	LAH	1289 W CITY CTR DR STE 200 CARMEL IN 46032 (317) 817-3700	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-8900	1999	2000
SENIORDENT DENTAL PLAN INC	WI	LHSO	8725 W HIGGINS RD STE 485 CHICAGO IL 60631 (773) 329-4450	2008	2008
SENTINEL INS CO LTD	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1999	2001
SENTRY CASUALTY CO	WI	PC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SENTRY SELECT INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1981	1982
SEQUOIA INS CO	CA	PC	P O BOX 1510 MONTEREY CA 93942 (831) 333-9880	1946	2007
SERVICE NET SOLUTIONS LLC	DE	WP	650 MISSOURI AVE JEFFERSONVILLE IN 47130 (812) 258-4567	2001	2002
SERVICE SAVER INCORPORATED	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1987	2002
SERVICEPLAN INC	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1933	1995
SERVICEPLAN OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1989	2002
SETTLERS LIFE INS CO	WI	LAH	P O BOX 1031 MADISON WI 53701 (608) 257-5611	1982	1997
SEVENTH DAY BAPTIST MEMORIAL FUND INC	WI	GA	P O BOX 1678 JANESVILLE WI 53547-1678 (608) 752-5055	1985	1996
SFM MUTUAL INS CO	MN	PC	P O BOX 582918 MINNEAPOLIS MN 55458 (952) 838-4200	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	P O BOX 159 SHEBOYGAN FALLS WI 53085 (920) 467-4613	1899	1899
SHELBY FARMERS MUTUAL INS CO	WI	TM	P O BOX 863 WEST SALEM WI 54669 (608) 786-3111	1874	1874
SHENANDOAH LIFE INS CO	VA	LAH	P O BOX 12847 ROANOKE VA 24029 (540) 985-4400	1914	2001

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SHEPHERDS BAPTIST MINISTRIES INC	WI	GA	1805 15TH AVE UNION GROVE WI 53182 (262) 878-5620	1958	1984
SHRINERS HOSP FOR CRIPPLED CHILDREN	CO	GA	P O BOX 31356 TAMPA FL 33631 (813) 281-7149	1925	1991
SIGNATURE MOTOR CLUB INC	DE	MC	51 W HIGGINS RD STE R1 SOUTH BARRINGTON IL 60010 (847) 605-3000	1973	1974
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	51 WEST HIGGINS RD STE R1 SOUTH BARRINGTON IL 60010 (847) 605-3000	1984	1984
SIGNIFICA INS GROUP INC	PA	LAH	19 N MAIN ST WILKES-BARR PA 18711 (570) 200-4440	1901	1973
SILVERSCRIPT INS CO	TN	LAH	211 COMMERCE ST STE 800 NASHVILLE TN 37201 (615) 743-6600	2005	2007
SINSINAWA DOMINICANS INC	WI	GA	585 COUNTY RD Z SINSINAWA WI 53824 (608) 748-4411	1868	1992
SISTERS OF ST FRANCIS OF ASSISI THE	WI	GA	3221 S LAKE DR ST FRANCIS WI 53235 (414) 744-1160	1898	1990
SLOVAK CATHOLIC SOKOL	NJ	FR	P O BOX 899 PASSAIC NJ 07055 (973) 777-2605	1898	1947
SLOVAK GYMNAS TIC UNION SOKOL OF THE USA	NJ	FR	P O BOX 189 EAST ORANGE NJ 07019 (973) 676-0280	1912	1939
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	247 W ALLEGHENY RD IMPERIAL PA 15126 (724) 695-1100	1907	1917
SOCIETY INS A MUTUAL CO	WI	PC	P O BOX 1029 FOND DU LAC WI 54936 (920) 922-1220	1915	1915
SOCIETY OF THE DIVINE SAVIOR INC	WI	GA	1735 N HI-MOUNT BLVD MILWAUKEE WI 53208 (920) 898-4201	1899	2006
SOMPO JAPAN INS CO OF AMERICA	NY	PC	2 WORLD FINANCIAL CTR 225 LIBERTY ST FL 43 NEW YORK NY 10281 (212) 416-1200	1962	1981
SONS OF NORWAY	MN	FR	1455 W LAKE ST MINNEAPOLIS MN 55408 (612) 827-3611	1898	1903
SONSIO INTERNATIONAL OF WI INC	CO	WP	5630 WARD RD ARVADA CO 80002 (303) 736-1159	2005	2006
SOUTH CENTRAL MUTUAL INS CO	WI	TM	P O BOX 176 FRIESLAND WI 53935 (920) 348-5163	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	26530 WASHINGTON AVE WATERFORD WI 53185 (262) 534-4300	1968	1968
SOUTHERN FIRE & CAS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1953	2005
SOUTHERN GENERAL INS CO	GA	PC	P O BOX 28155 ATLANTA GA 30358 (770) 952-0080	1979	1988
SOUTHERN GUARANTY INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1963	2005

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SOUTHERN INS CO	TX	PC	P O BOX 809076 DALLAS TX 75380 (972) 788-6000	1947	2005
SOUTHERN LIFE & HEALTH INS CO	WI	LAH	600 UNIVERSITY PARK PLACE STE 300 BIRMINGHAM AL 35209 (205) 414-3000	1890	1995
SOUTHERN PILOT INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1962	2005
SOUTHERN POVERTY LAW CTR INC THE	AL	GA	400 WASHINGTON AVE MONTGOMERY AL 36104 (334) 956-8482	1971	1995
SOUTHERN WISCONSIN AND NORTHERN IL FIREMENS ASSOCIATION DEATH BENEFIT PLAN	WI	FR	P O BOX 2652 ROCKFORD IL 61132 (815) 654-2904	1962	1978
SPRING GROVE MUTUAL INS CO	WI	TM	1105 W SECOND AVE BRODHEAD WI 53520 (608) 897-2148	1875	1875
SSM HEALTH CARE OF WI INC	WI	GA	700 S PARK ST MADISON WI 53715 (608) 258-5675	1956	2004
ST COLUMBANS FOREIGN MISSION SOCIETY	NE	GA	400 N CALHOUN ST ST COLUMBANS NE 68056 (402) 291-1920	1929	1996
ST JOHNS HOME OF MILWAUKEE	WI	CC	1840 N PROSPECT AVE MILWAUKEE WI 53202 (414) 272-2022	1869	1984
ST JOHNS MILITARY ACADEMY FOUNDATION INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (262) 646-7124	1984	1998
ST JOHNS NORTHWESTERN MILITARY ACADEMY INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (262) 646-3311	1938	1998
ST JOSEPHS BENEVOLENT SOCIETY OF MILWAUKEE	WI	FR	P O BOX 18017 MILWAUKEE WI 53218 (414) 251-2833	1863	1978
ST LUKES MEDICAL CTR INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5881	1935	1993
ST MICHAELS PRIEST FUND OF THE ARCHD OF MILW	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3347	1987	1987
ST NORBERT COLLEGE INC	WI	GA	100 GRANT ST DE PERE WI 54115 (920) 403-3152	1981	1989
ST PAUL FIRE & CASUALTY INS CO	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1982
ST PAUL MEDICAL LIABILITY INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ST PAUL MERCURY INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1964	1967
ST PAUL PROTECTIVE INS CO	IL	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1931	1936
ST PAUL FIRE & MARINE INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1925	1925
ST PAUL GUARDIAN INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1970	1971

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STANDARD FIRE INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1905	1910
STANDARD GUARANTY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1987
STANDARD INS CO	OR	LAH	P O BOX 711 PORTLAND OR 97207 (971) 321-7000	1906	1987
STANDARD LIFE AND ACCIDENT INS CO	OK	LAH	ONE MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1976	2006
STANDARD LIFE INS CO OF IN	IN	LAH	P O BOX 80609 INDIANAPOLIS IN 46280 (317) 574-6201	1934	1963
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	P O BOX 9035 TYLER TX 75711 (800) 554-8005	2000	2004
STAR INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1985	1987
STARMOUNT LIFE INS CO	LA	LAH	P O BOX 98100 BATON ROUGE LA 70898 (225) 926-2888	1983	2003
STARNET INS CO	DE	PC	475 STEAMBOAT RD GREENWICH CT 06830-7144 (203) 542-3800	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	90 PARK AVE 7TH FL NEW YORK NY 10016 (646) 227-6523	1979	1980
STATE AUTO INS CO OF WISCONSIN	WI	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1974	1974
STATE AUTO NATIONAL INS CO	OH	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1991	1995
STATE AUTO PROPERTY & CASUALTY INS CO	IA	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	PC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1921	1988
STATE FARM FIRE & CASUALTY CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1935	1950
STATE FARM GENERAL INS CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1962	1962
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LAH	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1922	1939
STATE LIFE INS CO THE	IN	LAH	P O BOX 406 INDIANAPOLIS IN 46206 (317) 285-2300	1894	1981
STATE LIFE INS FUND	WI	LAH	P O BOX 7873 MADISON WI 53707-7873 (608) 266-0107	1911	1913

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STATE MUTUAL INS CO	GA	LAH	P O BOX 153 ROME GA 30162 (706) 291-1054	1894	1992
STATE NATIONAL INS CO INC	TX	PC	P O BOX 24622 FORT WORTH TX 76124 (817) 265-2000	1984	1991
STATESMAN INS CO	IN	PC	275 PHILLIPS BLVD TRENTON NJ 08618 (609) 896-1921	1956	1992
STERLING LIFE INS CO	IL	LAH	2219 RIMLAND DR BELLINGTON WA 98226 (360) 647-9080	1958	2007
STEWART TITLE GUARANTY CO	TX	TI	P O BOX 2029 HOUSTON TX 77252 (713) 625-8040	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	P O BOX 632 STOCKHOLM WI 54769 (715) 442-4364	1872	1872
STONEBRIDGE CASUALTY INS CO	OH	PC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1973
STONEBRIDGE LIFE INS CO	VT	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1900	1965
STONEWALL INS CO	RI	PC	200 METRO CTR BLVD STE 8 WARWICK RI 02886-1753 (401) 921-5234	1866	1970
STONINGTON INS CO	TX	PC	5801 TENNYSON PKWY STE 600 PLANO TX 75024-6113 (972) 664-7000	1938	1989
STOUT UNIVERSITY FOUNDATION INC	WI	GA	320 S BROADWAY MENOMONIE WI 54751 (715) 232-1151	1962	1996
STRATFORD INS CO	NH	PC	400 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 847-8600	1981	1991
STUDENT CONSERVATION ASSN INC THE	NY	GA	P O BOX 550 CHARLESTOWN NH 03603 (603) 543-1700	1964	2003
SU INS CO	WI	PC	P O BOX 902 OAK CREEK WI 53154 (414) 281-1100	2005	2005
SUA INS CO	IL	PC	222 S RIVERSIDE PLZ STE 1600 CHICAGO IL 60606 (312) 277-1600	1981	1984
SUBARU OF AMERICA INC	NJ	WP	P O BOX 6000 CHERRY HILL NJ 08034 (856) 488-8591	1977	2001
SUDAN INTERIOR MISSION INC	NJ	GA	14830 CHOATE CIRCLE CHARLOTTE NC 28273 (704) 587-1470	1926	1979
SUGAR CREEK MUTUAL INS CO	WI	TM	P O BOX 863 ELKHORN WI 53121 (262) 723-3244	1873	1873
SUN LIFE AND HEALTH INS CO (U S)	CT	LAH	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 446-1523	1973	1976
SUN LIFE ASSURANCE CO OF CANADA	MI	LAH	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 237-6030	1865	1962
SUN LIFE ASSURANCE CO OF CANADA U S	DE	LAH	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 237-6030	1970	1973

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SUNAMERICA LIFE INS CO	AZ	LAH	21650 OXNARD ST 6TH FL WOODLAND HILLS CA 91367-4901 (800) 871-2000	1897	1962
SUPERIOR INS CO	FL	PC	P O BOX 110 TALLAHASSEE FL 32302 (850) 413-4486	1952	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	61 BATTERYMARCH ST BOSTON MA 02110 (617) 426-4135	1877	1895
SURETY ASSOC OF AMERICA THE	NJ	RS	1101 CONNECTICUT AVE NW STE 800 WASHINGTON DC 20036 (202) 778-3626	1970	1970
SURETY LIFE INS CO	NE	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (800) 525-2799	1936	1963
SVD FUNDS INC	IL	GA	P O BOX 6067 TECHNY IL 60082 (847) 753-7418	1983	1994
SWARTHMORE COLLEGE	PA	GA	500 COLLEGE AVE SWARTHMORE PA 19081-1306 (610) 328-8334	1864	2008
SWISS RE LIFE & HEALTH AMERICA INC	CT	LAH	175 KING ST ARMONK NY 10504 (877) 794-7773	1967	1979
SWISS REINSURANCE AMERICA CORP	NY	PC	175 KING ST ARMONK NY 10504 (913) 676-5200	1940	1959
SYMETRA LIFE INS CO	WA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (425) 256-8000	1957	1959
SYMETRA NATIONAL LIFE INS CO	WA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (425) 256-8000	1979	1980
SYNCORA GUARANTEE INC	NY	PC	1221 AVENUE OF THE AMERICAS NEW YORK NY 10020 (212) 478-3400	1991	1992
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1918	1972
TEACHERS INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TEXAS LIFE INS CO	TX	LAH	P O BOX 830 WACO TX 76703 (254) 752-6521	1901	1996
THE INS CO	LA	PC	P O BOX 67008 TREASURE ISLAND FL 33736-7008 (727) 367-6900	1969	1993
THERESA MUTUAL INS CO	WI	TM	P O BOX 233 THERESA WI 53091 (920) 488-4401	1879	1879
THREE ANGELS BROADCASTING NETWORK INC	IL	GA	P O BOX 220 WEST FRANKFORT IL 62890 (618) 627-4651	1985	2007
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	625 FOURTH AVE S MS-REG FINANCIAL MINNEAPOLIS MN 55415 (612) 844-7000	1902	1902
THRIVENT LIFE INS CO	MN	LAH	625 4TH AVE S MINNEAPOLIS MN 55415 (612) 844-7000	1982	1984

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TIAA-CREF LIFE INS CO	NY	LAH	730 THIRD AVE NEW YORK NY 10017 (212) 490-9000	1996	1997
TICOR TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1965	1966
TICOR TITLE INS CO OF FL	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1980	1995
TIG INDEMNITY CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1944	1954
TIG INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1911	1934
TIME INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53201-3050 (414) 271-3011	1910	1910
TITAN INDEMNITY CO	TX	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1984	1989
TITLE INS CO OF OREGON	OR	TI	222 SW COLUMBIA ST PORTLAND OR 97201-6600 (503) 222-3651	1937	1997
TNUS INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1914	1979
TOA REINSURANCE CO OF AMERICA THE	DE	PC	177 MADISON AVE P O BOX 1930 MORRISTOWN NJ 07962-1930 (973) 898-9480	1971	1984
TOKIO MARINE & NICHIDO FIRE INS CO LTD	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1879	1974
TOWER INS CO OF NY	NY	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1989	2007
TOWER NATIONAL INS CO	MA	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1983	1987
TOYOTA MOTOR INS CO	IA	PC	19001 S WESTERN AVE NF22 TORRANCE CA 90501 (310) 468-1407	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	19001 S WESTERN AVE TORRANCE CA 90501 (310) 468-6119	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	11733 HIGHWAY 48 FREDERIC WI 54837 (715) 327-4800	1874	1874
TRADERS & GENERAL INS CO	TX	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1980	1996
TRADERS INS CO	MO	PC	P O BOX 5374 KANSAS CITY MO 64131 (816) 822-1887	1980	2008
TRANS PACIFIC INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1982	1984
TRANS WORLD ASSURANCE CO	CA	LAH	885 S EL CAMINO REAL SAN MATEO CA 94402 (650) 348-2300	1962	1979

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TRANS WORLD RADIO	NJ	GA	300 GREGSON DR CARY NC 27512 (919) 460-3700	1960	2004
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	4 MANHATTANVILLE RD PURCHASE NY 10577 (914) 697-8000	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1979
TRANSATLANTIC REINSURANCE CO	NY	PC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1952	1980
TRANSGUARD INS CO OF AMERICA INC	IL	PC	702 OBERLIN RD RALEIGH NC 27605 (919) 833-1600	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	PC	2575 S MEMORIAL DR STE 105 APPLETON WI 54915 (920) 832-3970	1985	1985
TRANSPORT INS CO	OH	PC	2 CENTRAL SQ CAMBRIDGE MA 02139 (617) 234-3801	1976	1977
TRANSPORTATION INS CO	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1938	1938
TRAVCO INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1974	1975
TRAVELERS CASUALTY CO OF CT	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS CASUALTY INS CO OF AM	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1971	1974
TRAVELERS COMMERCIAL CASUALTY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS HOME AND MARINE INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	P O BOX 54799 OKLAHOMA CITY OK 73154 (405) 848-1711	1965	1982
TRAVELERS PROPERTY CAS CO OF AM	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1972	1972

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TRAVELERS PROPERTY CASUALTY INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	3755 LINDELL BLVD SAINT LOUIS MO 63108 (314) 371-0533	1890	1896
TRENWICK AMERICA REINSURANCE CORP	CT	PC	1499 POST RD 2ND FL FAIRFIELD CT 06824 (203) 418-4100	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	T M	P O BOX 157 IRON RIVER WI 54847 (715) 372-8577	1909	1909
TRI STATE INS CO OF MN	MN	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1974	1974
TRIAD GUARANTY INS CORP	IL	PC	P O BOX 2300 WINSTON SALEM NC 27102 (336) 723-1282	1987	1991
TRIANGLE INS CO INC	OK	PC	P O BOX 1189 ENID OK 73702 (580) 237-4276	1992	2005
TRILOGY HEALTH INS INC	WI	LAH	18000 W SARAH LANE STE 310 BROOKFIELD WI 53045 (262) 432-9140	2006	2007
TRINITY HEALTH SERVICES INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	2004	2004
TRINITY INTERNATIONAL UNIVERSITY	IL	GA	2065 HALF DAY RD DEERFIELD IL 60015 (847) 317-7003	1965	2003
TRINITY UNIVERSAL INS CO	TX	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1926	1993
TRINITY UNIVERSAL INS CO OF KS INC	KS	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1972	1993
TRITON INS CO	TX	PC	3001 MEACHAM BLVD STE 100 FORT WORTH TX 76137 (817) 348-7565	1982	1995
TRUCK INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3441	1935	1951
TRUMBULL INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1986	1996
TRUSTEES OF THE HAMLINE UNIVERSITY OF MN	MN	GA	1536 HEWITT AVE C1940 ST PAUL MN 55104 (651) 523-2565	1854	2005
TRUSTEES OF THE UNIVERSITY OF PA	PA	GA	3600 MARKET ST STE 135 PHILADELPHIA PA 19104-2642 (215) 898-6171	1785	2008
TRUSTEES OF TUFTS COLLEGE	MA	GA	80 GEORGE ST 3RD FL MEDFORD MA 02155 (617) 627-3727	1852	2006
TRUSTGARD INS CO	OH	PC	650 SOUTH FRONT ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1925	1985

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TUDOR OAKS RETIREMENT CTR	WI	CC	S77 W12929 MCSHANE RD HALES CORNERS WI 53130 (414) 529-0100	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1985	1992
TWIN CITY FIRE INS CO	IN	PC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1987	1987
UBS LIFE INS CO USA	CA	LAH	P O BOX 1795 ERIE PA 16507-0795 (814) 461-7838	1956	1961
UCARE WISCONSIN INC	WI	LAH	C/O UCARE MINNESOTA P O BOX 52 MINNEAPOLIS MN 55440 (612) 676-6500	2007	2007
ULLICO CASUALTY CO	DE	PC	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-6925	1979	1987
ULLICO LIFE INS CO	TX	LAH	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-0900	1976	1976
UNDERWRITER FOR THE PROFESSIONS INS CO	CO	PC	P O BOX 2900 NAPA CA 94558 (707) 226-0100	1989	2004
UNICARE LIFE & HEALTH INS CO	IN	LAH	233 S WACKER DR STE 3900 CHICAGO IL 60606 (877) 864-2273	1971	1981
UNIFIED LIFE INS CO	TX	LAH	P O BOX 25326 OVERLAND PARK KS 66225-5326 (913) 685-2233	2001	2005
UNIGARD INDEMNITY CO	WA	PC	15805 NE 24TH ST BELLEVUE WA 98008 (425) 644-5236	1972	1991
UNIGARD INS CO	WA	PC	15805 NE 24TH ST BELLEVUE WA 98009 (425) 644-5236	1960	1961
UNIMERICA INS CO	WI	LAH	6300 OLSON MEMORIAL HWY GOLDEN VALLEY MN 55427 (952) 936-1300	1990	2002
UNION BANKERS INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1953	1974
UNION FIDELITY LIFE INS CO	IL	LAH	500 VIRGINIA DR FORT WASHINGTON PA 19034 (215) 542-4590	1925	1951
UNION INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1973	2005
UNION LABOR LIFE INS CO THE	MD	LAH	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-0900	1925	1932
UNION SECURITY INS CO	IA	LAH	P O BOX 419052 KANSAS CITY MO 64141 (816) 474-2345	1962	1963
UNION STANDARD INS CO	OK	PC	P O BOX 152180 IRVING TX 75015 (972) 719-2400	1980	2007
UNIONE ITALIANA REINS CO OF AMER INC	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1978	1984

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UNITED AMERICAN INS CO	NE	LAH	3700 S STONEBRIDGE DR MCKINNEY TX 75070 (972) 529-5085	1947	1965
UNITED AMERICAS INS CO	NY	PC	805 THIRD AVE NEW YORK NY 10022 (212) 486-0700	1978	1983
UNITED CAR CARE INC	CO	WP	P O BOX 3988 GREENWOOD VILLAGE CO 80155 (303) 306-0502	1995	2000
UNITED CHURCH FOUNDATION INC	CT	GA	475 RIVERSIDE DR RM 1020 NEW YORK NY 10115 (617) 742-9310	1909	2006
UNITED CONCORDIA INS CO	AZ	LAH	4401 DEER PATH RD HARRISBURG PA 17110 (717) 260-7081	1975	2003
UNITED EQUITABLE INS CO	IL	PC	5700 OLD ORCHARD RD SKOKIE IL 60077 (847) 583-4600	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1977	1979
UNITED FINANCIAL CASUALTY CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1984	1986
UNITED FIRE & CASUALTY CO	IA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1946	1956
UNITED FIRE & INDEMNITY CO	TX	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1936	1963
UNITED GENERAL TITLE INS CO	CA	TI	8310 S VALLEY HWY STE 130 ENGLEWOOD CO 80112 (720) 264-8700	1983	2000
UNITED GUARANTY CREDIT INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1973
UNITED HEALTHCARE INS CO	CT	LAH	450 COLUMBUS BLVD HARTFORD CT 06103 (877) 832-7734	1972	1972
UNITED HERITAGE LIFE INS CO	ID	LAH	P O BOX 7777 MERIDIAN ID 83680 (208) 493-6100	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	P O BOX 7192 INDIANAPOLIS IN 46207 (317) 692-7979	1948	2005
UNITED INS CO OF AMERICA	IL	LAH	12115 LACKLAND RD ST LOUIS MO 63146 (314) 819-4300	1927	1957
UNITED INVESTORS LIFE INS CO	MO	LAH	P O BOX 10207 BIRMINGHAM AL 35202 (205) 325-4300	1981	1982
UNITED JEWISH COMMUNITIES INC	NY	GA	25 BROADWAY STE 1700 NEW YORK NY 10004 (212) 284-6639	1935	2006

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UNITED LIFE INS CO	IA	LAH	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964
UNITED NATIONAL CAS INS CO	IN	PC	3 BALA PLZ E STE 300E BALA CYNWYD PA 19004 (610) 664-1500	2001	2003
UNITED NATIONAL SPECIALTY INS CO	WI	PC	3 BALA PLZ E STE 300 BALA CYNWYD PA 19004 (610) 664-1500	1982	1982
UNITED NEGRO COLLEGE FUND INC	NY	GA	P O BOX 10444 FAIRFAX VA 22031 (703) 205-3400	1944	2008
UNITED OF OMAHA LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1926	1932
UNITED OHIO INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1966	2007
UNITED SECURITY INS CO	CO	PC	5619 DTC PARKWAY STE 300 GREENWOOD VILLAGE CO 80111 (303) 337-5500	1946	1949
UNITED SERVICE PROTECTION CORPORATION	DE	WP	P O BOX 159 SAND HILL MS 39161 (601) 829-0405	1999	2000
UNITED SERVICES AUTOMOBILE ASSN	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1922	1960
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460 DALLAS TX 75266 (214) 576-9970	1968	1970
UNITED STATES AVIATION UNDERWRITERS	IL	RS	ONE SEAPORT PLZ 199 WATER STREET NEW YORK NY 10038 (212) 952-0100	1988	1988
UNITED STATES FIDELITY & GUARANTY CO	MD	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1896	1896
UNITED STATES FIRE INS CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	2003	2003
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	TN	FR	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	P O BOX 6700 WAYNE PA 19087 (610) 688-2535	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LAH	P O BOX 1580 NEPTUNE NJ 07754 (212) 709-6000	1850	1953
UNITED STATES WARRANTY CORP	FL	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	1970	2001
UNITED STATES WARRANTY ESP CORP	OH	WP	2760 S O M CTR RD WILLOUGHBY HILLS OH 44094 (800)233-9878	2005	2005
UNITED TEACHER ASSOCIATES INS CO	TX	LAH	P O BOX 26580 AUSTIN TX 78755 (512) 451-2224	1958	1996
UNITED WAY OF AMERICA	NY	GA	701 N FAIRFAX ST ALEXANDRIA VA 22314 (703) 836-7100 533	1932	2002
UNITED WISCONSIN INS CO	WI	PC	P O BOX 3026 MILWAUKEE WI 53201 (262) 787-7700	1957	1957

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UNITED WORLD LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	450 COLUMBUS BLVD HARTFORD CT 06103 (877) 832-7734	1972	1972
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HMO	10701 W RESEARCH DR MILWAUKEE WI 53226-3452 (414) 443-4000	1986	1986
UNITRIN AUTO & HOME INS CO	NY	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1996	1998
UNITRIN DIRECT PROP & CAS CO	IL	PC	2790 BUSINESS PARK DR VISTA CA 92081 (760) 599-4700	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	400 S EXECUTIVE DR STE 200 BROOKFIELD WI 53005 (262) 207-8500	1982	1982
UNITY FINANCIAL LIFE INS CO	PA	LAH	4675 CORNELL RD STE 160 CINCINNATI OH 45241-2498 (513) 247-0711	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HMO	840 CAROLINA ST SAUK CITY WI 53583 (608) 643-2491	1983	1983
UNITY MUTUAL LIFE INS CO	NY	LAH	P O BOX 5000 SYRACUSE NY 13250 (315) 448-7000	1903	1990
UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1289 DEMING WAY STE 201 MADISON WI 53717 (608) 831-0285	1999	2003
UNIVERSAL SURETY CO	NE	PC	P O BOX 80468 LINCOLN NE 68501 (402) 435-4302	1947	1971
UNIVERSAL SURETY OF AMERICA	SD	PC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1984	1996
UNIVERSAL UNDERWRITERS INS CO	KS	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 413-5048	1982	1983
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LAH	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1964	1973
UNIVERSAL UNDERWRITERS OF TX INS CO	TX	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 413-5048	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1982	2005
UNIVERSAL WARRANTY CORPORATION	MI	WP	11819 MIAMI ST STE 101 OMHA NE 68164 (402) 691-5428	2000	2000

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UNIVERSITY LAKE SCHOOL	WI	GA	P O BOX 290 HARTLAND WI 53029 (262) 367-6502	1956	2001
UNIVERSITY OF CT FOUNDATION INC THE	CT	GA	2390 ALUMNI DR UNIT 3206 STORRS CT 06269 (860) 486-4436	1964	2002
UNIVERSITY OF MN FOUNDATION	MN	GA	200 OAK ST SE STE 500 MINNEAPOLIS MN 55455 (612) 624-3333	1962	1982
UNIVERSITY OF NE FOUNDATION	NE	GA	1010 LINCOLN MALL STE 300 LINCOLN NE 68508 (402) 458-1100	1963	2003
UNIVERSITY OF ST THOMAS	MN	GA	2115 SUMMIT AVE - DEV ST PAUL MN 55105 (651) 962-6950	1894	2000
UNIVERSITY OF WI FOUNDATION	WI	GA	P O BOX 8860 MADISON WI 53708 (608) 263-4545	1945	1990
UNIVERSITY OF WI RIVER FALLS FOUNDATION INC	WI	GA	410 SOUTH THIRD ST RIVER FALLS WI 54022 (715) 425-3505	1948	1990
UNIVERSITY OF WISCONSIN STEVENS POINT FOUNDATION	WI	GA	2100 MAIN ST RM 212 STEVENS POINT WI 54481 (715) 346-4522	1965	1997
UNIVERSITY SCHOOL OF MILWAUKEE CORP THE	WI	GA	2100 W FAIRY CHASM RD MILWAUKEE WI 53217 (414) 540-3312	1964	2004
UNUM LIFE INS CO OF AMERICA	ME	LAH	2211 CONGRESS ST PORTLAND ME 04122 (207) 575-2211	1966	1971
US FINANCIAL LIFE INS CO	OH	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1974	1988
US SPECIALTY INS CO	TX	PC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 462-1000	1986	1988
USAA CASUALTY INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1968	1974
USAA DIRECT LIFE INS CO	NE	LAH	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 489-8000	1969	1980
USAA GENERAL INDEMNITY CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1972	1989
USAA LIFE INS CO	TX	LAH	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1963	1972
USABLE LIFE	AR	LAH	P O BOX 1650 LITTLE ROCK AR 72203 (501) 375-7200	1978	1997
USAGENCIES DIRECT INS CO	NY	PC	8550 UNITED PLZ BLVD STE 805 BATON ROUGE LA 70809 (225) 928-9000	1989	1996
USPLATE GLASS INS CO	IL	PC	1 WESTBROOK CORPORATE CTR STE 320 WESTCHESTER IL 60154 (708) 449-6060	1991	2007
UTICA MUTUAL INS CO	NY	PC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1914	1924

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UW-WHITEWATER FOUNDATION INC	WI	GA	ALUMNI CTR 800 WEST MAIN ST WHITEWATER WI 53190 (262) 472-1105	1962	1992
UWM FOUNDATION INC. THE	WI	GA	3230 E KENWOOD BLVD MILWAUKEE WI 53211-3460 (414) 906-4645	1974	2001
VALIANT INS CO	DE	PC	110 WILLIAM ST 30TH FL NEW YORK NY 10038 (212) 444-4000	1973	1975
VALLEY FORGE INS CO	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1944	1944
VALLEY PROPERTY & CAS INS CO	OR	PC	12926 GRAN BAY PKWY W STE 400 JACKSONVILLE FL 32258 (904) 245-5600	1996	2006
VANLINER INS CO	MO	PC	1 PREMIER DR ST LOUIS MO 63026 (636) 343-9889	1953	1987
VANTISLIFE INS CO	CT	LAH	200 DAY HILL RD WINDSOR CT 06095 (860) 298-5400	1963	2004
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	P O BOX 3206 HOUSTON TX 77253 (713) 522-1111	1968	1969
VEHICLE PROTECTION PLUS LLC	TN	WP	268 CHRISTIAN CHURCH RD STE 1 JOHNSON CITY TN 37615 (423) 282-4883	1995	1996
VEREX ASSURANCE INC	WI	PC	6601 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1969	1969
VESTA INS CORP	IL	PC	300 RIVERHILLS BUSINESS PARK BIRMINGHAM AL 35242 (205) 970-7051	1983	1989
VETERANS OF FOREIGN WARS NATIONAL HOME FOR CHILDREN	MI	GA	3573 S WAVERLY RD EATON RAPIDS MI 48827 (517) 663-1521	1925	2005
VICTORIA AUTOMOBILE INS CO	IN	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1994	1997
VICTORIA FIRE & CASUALTY CO	OH	PC	ONE WEST NATIONWIDE BLVD DSP-76 COLUMBUS OH 43215 (440) 461-3461	1983	1989
VIGILANT INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1939	1954
VIKING INS CO OF WI	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1971	1971
VILLAGE ON THE SQ INC	WI	CC	410 N MAIN ST DOUSMAN WI 53118 (262) 965-2111	1989	1990
VIRGINIA SURETY CO INC	IL	PC	175 W JACKSON BLVD 11TH FL CHICAGO IL 60604 (312) 356-3000	1982	1982
VISION CARE NETWORK INS CORP	WI	LHSO	1421 WASHINGTON AVE RACINE WI 53403 (262) 637-7494	1989	1989
VISION INS PLAN OF AMER INC	WI	LHSO	P O BOX 44077 WEST ALLIS WI 53214 (414) 475-1875	1992	1992

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VISION SERVICE PLAN INS CO	CT	PC	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1987	1992
VISTA LIFE INS CO	MI	LAH	ONE AMERICAN RD MD 7600 DEARBORN MI 48126-2701 (313) 337-1102	1974	1982
VOICE OF PROPHECY THE	CA	GA	P O BOX 500 SIMI VALLEY CA 93062 (805) 955-7624	1965	2004
W G & R FURNITURE CO	WI	WP	900 CHALLENGER DR GREEN BAY WI 54311 (920) 469-5018	1956	2005
WACHOVIA ADMINISTRATIVE SERVICES INC	FL	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235-2305 (303) 987-5500	1993	2001
WACHOVIA MANAGEMENT CORP	CA	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-4154	1980	1991
WACHOVIA WARRANTY CORP	CA	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-5500	1992	1992
WADENA INS CO	IA	PC	P O BOX 1336 WEST DES MOINES IA 50306 (515) 327-2777	2005	2007
WARNER INS CO	CT	PC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	2200 HIGHWAY 121 STE 100 BEDFORD TX 76201 (817) 685-6601	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	2200 HWY 121 STE 100 BEDFORD TX 76021 (817) 785-5588	1990	1992
WARRANTY ACCEPTANCE CORPORATION	FL	WP	4400 GOVERNMENT BLVD MOBILE AL 36693 (251) 660-1901	1997	1997
WARRANTY AMERICA LLC	WY	WP	5695 YUKON ST ARVADA CO 80002 (303) 420-7488	2002	2005
WARRANTY BUSINESS SERVICES CORP	MO	WP	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1978	2001
WARRANTY CORPORATION OF AMERICA	GA	WP	3110 CROSSING PARK RD NORCROSS GA 30071 (770) 840-3288	1985	2000
WARRANTY SUPPORT SERVICES LLC	DE	WP	6010 ATLANTIC BLVD NORCROSS GA 30071 (678) 225-1000	2003	2004
WASHINGTON INTERNATIONAL INS CO	NH	PC	1200 N ARLINGTON HEIGHTS RD STE 400 ITASCA IL 60143-3162 (603) 644-6600	1976	1993
WASHINGTON NATIONAL INS CO	IL	LAH	600 W CHICAGO AVE CHICAGO IL 60654-2800 (317) 817-6100	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1246 MAIN RD WASHINGTON ISLAND WI 54246 (920) 847-2041	1889	1890
WATCHTOWER BIBLE AND TRACT SOCIETY OF NEW YORK INC	NY	GA	25 COLUMBIA HEIGHTS BROOKLYN NY 11201 (718) 560-5000	1909	2001

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WATERTOWN MUTUAL INS CO	WI	TM	315 E MAIN ST WATERTOWN WI 53094 (920) 261-2400	1872	1872
WAUKESHA COUNTY MUTUAL INS CO	WI	TM	107 ARCADIAN AVE WAUKESHA WI 53186 (262) 542-4112	1874	1874
WAUKESHA MEMORIAL HOSP FOUNDATION INC	WI	GA	725 AMERICAN AVE WAUKESHA WI 53188 (262) 928-8632	1978	1993
WAUSAU BUSINESS INS CO	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1907	1989
WAUSAU GENERAL INS CO	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1979	1979
WAUSAU-STETTIN MUTUAL INS CO	WI	TM	P O BOX 269 WAUSAU WI 54402 (715) 842-0686	1998	1998
WAYLAND ACADEMY	WI	GA	101 N UNIVERSITY AVE BEAVER DAM WI 53916-2253 (920) 885-3373	1939	1988
WEA INS CORP	WI	LAH	P O BOX 7338 MADISON WI 53707 (608) 276-4000	1985	1985
WEA PROPERTY & CASUALTY INS CO	WI	PC	45 NOB HILL RD MADISON WI 53713 (608) 276-4000	1993	1993
WELLCARE HEALTH INS OF IL INC	IL	LAH	P O BOX 31391 TAMPA FL 33631-3391 (813) 290-6200	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	8735 HENDERSON REN 2 TAMPA FL 33634 (813) 290-6200	2005	2007
WELLINGTON LIFE INS CO	AZ	LAH	240 CORPORATE BLVD NORFOLK VA 23502 (757) 459-5200	1975	1986
WELLMARK COMMUNITY INS INC	IA	LAH	636 GRAND AVE DES MOINES IA 50309 (515) 245-4500	1985	1988
WELS FOUNDATION INC	WI	GA	2929 N MAYFAIR RD MILWAUKEE WI 53222 (414) 256-3252	1965	1977
WESCO INS CO	DE	PC	59 MAIDEN LANE NEW YORK NY 10038 (212) 220-7120	1962	1989
WEST AMERICAN INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1900 S 18TH AVE WEST BEND WI 53095 (262) 334-5571	1894	1894
WEST CENTRAL MUTUAL INS CO	WI	TM	36396 MAIN STREET WHITEHALL WI 54773 (715) 538-2249	1871	1872
WEST COAST LIFE INS CO	NE	LAH	P O BOX 2606 BIRMINGHAM AL 35223 (205) 268-1000	1915	1985
WESTCHESTER FIRE INS CO	NY	PC	436 WALNUT ST P O BOX 1000 PHILDELPHIA PA 19106 (215) 640-1000	1837	1874

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WESTCHESTER SPECIALTY INS SERVICES INC	NV	WP	510 WALNUT ST PHILADELPHIA PA 19106 (215) 640-4876	1908	1999
WESTERN & SOUTHERN LIFE INS CO THE	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN AGRICULTURAL INS CO	IA	PC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 1ST AVE NE CEDAR RAPIDS IA 52402 (319) 363-2653	1897	1900
WESTERN GENERAL WARRANTY CORP	CA	WP	5230 LAS VIRGENES RD STE 100 CALABASAS CA 91302 (636) 536-5695	1992	1995
WESTERN INS CO	NV	PC	P O BOX 21030 RENO NV 89515 (775) 829-6650	1994	2008
WESTERN NATIONAL ASSURANCE CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1957	1996
WESTERN NATIONAL MUTUAL INS CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55439 (952) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OH	OH	LAH	P O BOX 5068 CLEARWATER FL 33758 (727) 299-1800	1957	1967
WESTERN SOUTHERN LIFE ASSURANCE CO	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1980	1981
WESTERN SURETY CO	SD	PC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1900	1942
WESTFIELD INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1929	1946
WESTFIELD NATIONAL INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1968	1982
WESTPORT INS CORPORATION	MO	PC	P O BOX 2991 OVERLAND PARK KS 66201 (913) 676-5200	1981	1981
WESTWARD LIFE INS CO	AZ	LAH	9 EXECUTIVE CIRCLE STE 200 IRVINE CA 92614-6798 (949) 250-8627	1965	1994
WHEATON COLLEGE	IL	GA	501 COLLEGE AVE WHEATON IL 60187 (630) 752-5127	1861	2004
WHEATON FRANCISCAN SERVICES INC	IL	GA	26 W 171 ROOSEVELT RD WHEATON IL 60187 (630) 909-6900	1983	1998
WHITE MOUNTAINS REINS CO OF AM	NY	PC	ONE LIBERTY PLZ 19TH FL NEW YORK NY 10006 (212) 312-2500	1979	1983
WILDERNESS SOCIETY THE	DC	GA	1615 M ST NW WASHINGTON DC 20036 (202) 429-2617	1937	2006
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233 (412) 231-2979	1886	1953

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Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WILLIAMSBURG NATIONAL INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1986	1999
WILSHIRE INS CO	NC	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1985	1991
WILSON MUTUAL INS CO	WI	PC	P O BOX 1340 SHEBOYGAN WI 53082 (920) 458-3359	1872	1872
WILTON REASSURANCE CO	MN	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1900	1967
WILTON REASSURANCE LIFE CO OF NEW YORK	NY	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1955	1958
WINDOW TO THE WORLD COMMUNICATIONS INC	IL	GA	5400 N ST LOUIS AVE CHICAGO IL 60625 (773) 583-5000	1953	2007
WISCONSIN A U L INC	CA	WP	1250 MAIN ST STE 300 NAPA CA 94559 (707) 257-9700	1999	1999
WISCONSIN AMERICAN MUTUAL INS CO	WI	PC	P O BOX 1438 FOND DU LAC WI 54936 (920) 923-9680	1898	1898
WISCONSIN ASSOCIATION OF MUTUAL INS COS	WI	RS	P O BOX 14106 MADISON WI 53714 (608) 246-2552	1995	1995
WISCONSIN AUTO AND TRUCK DEALERS INS CORP	WI	LAH	P O BOX 5345 MADISON WI 53705 (608) 251-5577	2001	2001
WISCONSIN AUTOMOBILE INS PLAN	WI	PC	20700 SWENSON DR STE 100 WAUKESHA WI 53186 (262) 796-4599	1967	1967
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	P O BOX 3080 MILWAUKEE WI 53201 (262) 796-4540	1975	1975
WISCONSIN CORP OF SEVENTH-DAY ADVENTISTS	WI	GA	P O BOX 100 FALL RIVER WI 53932-0100 (920) 484-6555	1947	1998
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 842-6777	1976	1976
WISCONSIN INS PLAN	WI	PC	700 W MICHIGAN ST STE 320 MILWAUKEE WI 53233 (414) 291-5353	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	725 HEARTLAND TRAIL STE 300 MADISON WI 53717 (608) 824-1700	1986	1986
WISCONSIN LUTHERAN COLLEGE CONFERENCE INC	WI	GA	8800 W BLUEMOUND RD MILWAUKEE WI 53226 (414) 443-8627	1972	1999
WISCONSIN MASONIC FOUNDATION	WI	GA	36275 SUNSET DR DOUSMAN WI 53118 (262) 965-2200	1925	2002
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	4785 HAYES RD MADISON WI 53704 (608) 246-3336	1987	1987

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WISCONSIN MUTUAL INS CO	WI	PC	P O BOX 974 MADISON WI 53701 (608) 836-4663	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1717 W BROADWAY MADISON WI 53713 (608) 221-4711	1977	1977
WISCONSIN PROVINCE OF THE SOCIETY OF JESUS	WI	GA	3400 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 727-5232	1954	1979
WISCONSIN REINSURANCE CORP	WI	PC	2810 CITY VIEW DR MADISON WI 53718 (608) 242-4500	1972	1972
WISCONSIN UNITED METHODIST FOUNDATION INC	WI	GA	750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582	1894	1994
WISCONSIN VISION SERVICE PLAN INC	WI	LAH	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1957	1968
WMAC CREDIT INS CORP	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (800) 288-1970	1980	1980
WOLVERINE MUTUAL INS CO	MI	PC	1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451	1917	2004
WOMANS LIFE INS SOCIETY	MI	FR	P O BOX 5020 PORT HURON MI 48061-5020 (810) 985-5191	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1700 FARNAM ST OMAHA NE 68102 (402) 342-1890	1891	1893
WORK FIRST CASUALTY CO	DE	PC	3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710	1936	2008
WORKMEN'S AUTO INS CO	CA	PC	P O BOX 54845 LOS ANGELES CA 90054-0845 (213) 747-6492	1949	2000
WORKMENS BENEFIT FUND OF THE USA	NY	FR	399 CONKLIN ST STE 310 FARMINGDALE NY 11735 (516) 938-6060	1899	1944
WORLD CORP INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1960	2007
WORLD INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1903	1971
WORLD LITERATURE CRUSADE	CA	GA	P O BOX 64000 COLORADO SPRINGS CO 80962 (719) 260-8888	1954	2003
WORLD VISION INC	CA	GA	P O BOX 9716 FEDERAL WAY WA 98063 (253) 815-2336	1950	1978
WORLD WILDLIFE FUND INC	DE	GA	1250 24TH ST NW WASHINGTON DC 20037 (202) 778-9638	1990	2000
WPS HEALTH PLAN INC	WI	HMO	P O BOX 14540 MADISON WI 53708 (608) 221-6882	2005	2005
WRM AMERICA INDEMNITY CO INC	NY	PC	333 EARLE OVINGTON BLVD STE 505 UNIONDALE NY 11553-3622 (516) 750-9412	1991	1992

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WYCLIFFE BIBLE TRANSLATORS INC	CA	GA	P O BOX 620486 ORLANDO FL 32862-0486 (407) 852-3649	1942	2003
WYNN'S EXTENDED CARE INC	CA	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1972	1999
WYSSTA INS CO INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	2005	2005
XL INS AM INC	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1945	1959
XL INS CO OF NEW YORK INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1994	1984
XL LIFE INS & ANNUITY CO	IL	LAH	20 N MARTINGALE RD STE 200 SCHAUMBURG IL 60173 (847) 517-2990	1978	1980
XL RE LIFE AMERICA INC	DE	LAH	70 SEAVIEW AVE STAMFORD CT 06084 (203) 674-6934	1957	1974
XL REINSURANCE AMERICA INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1929	1938
XL SPECIALTY INS CO	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1979	1988
YORK INS CO	RI	PC	1275 WAMPANOAG TR RIVERSIDE RI 02915 (401) 453-7000	1955	1973
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	TM	P O BOX 35 UNION GROVE WI 53182 (262) 878-5300	1874	1874
YOSEMITE INS CO	IN	PC	P O BOX 159 EVANSVILLE IN 47701-0159 (812) 424-8031	1964	1974
YOUNG AMERICA'S FOUNDATION	TN	GA	110 ELDEN ST HERNDON VA 20170 (703) 318-9608	1969	2006
YOUNG MEN'S CHRISTIAN ASSOCIATION OF METROPOLITAN MILWAUKEE INC THE	WI	GA	161 W WISCONSIN AVE STE 4000 MILWAUKEE WI 53203 (414) 274-1719	1882	1999
ZALE INDEMNITY CO	TX	PC	P O BOX 152762 MS 5 A-9 IRVING TX 75015-2762 (972) 580-4039	1973	2007
ZALE LIFE INS CO	AZ	LAH	P O BOX 152762 IRVING TX 75015 (972) 580-4499	1964	2007
ZENITH INS CO	CA	PC	21255 CALIFA ST WOODLAND HILLS CA 91367 (818) 713-1000	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1973	1985

## **VIII. Directory of Insurance Commissioners**



**Insurance Commissioners  
Listing as of July 2009**

Honorable Linda Hall  
Director of Insurance  
Alaska Division of Insurance  
550 W. 7th Ave., Ste. 1560  
Anchorage, AK 99501-3567  
907-269-7900

Honorable Jim L. Ridling  
Commissioner of Insurance  
Alabama Dept. of Insurance  
201 Monroe St., Ste. 1700  
Montgomery, AL 36104  
334-269-3550

Honorable Fiaigoa A. Paogofie  
Insurance Commissioner  
Office of the Governor  
American Samoa Government  
Pago Pago, American Samoa 96799  
684-633-4116

Honorable Jay Bradford  
Commissioner of Insurance  
Arkansas Dept. of Insurance  
1200 W. Third St.  
Little Rock, AR 72201-1904  
501-371-2600

Honorable Christina Urias  
Director of Insurance  
Arizona Dept. of Insurance  
2910 N. 44th St., Ste. 210  
Phoenix, AZ 85018-7256  
602-364-3100

Honorable Steve Poizner  
Insurance Commissioner  
California Dept. of Insurance  
300 Capitol Mall, Ste. 1700  
Sacramento, CA 95814  
916-492-3500

Honorable Marcy Morrison  
Commissioner of Insurance  
Colorado Division of Insurance  
1560 Broadway, Ste. 850  
Denver, CO 80202  
303-894-7499

Honorable Thomas Sullivan  
Commissioner of Insurance  
Connecticut Dept. of Insurance  
P.O. Box 816  
Hartford, CT 06142-0816  
860-297-3800

Honorable Thomas E. Hampton  
Commissioner of Insurance  
Dept. of Insurance, Securities & Banking  
Govt. of the District of Columbia  
810 First St. NE, Ste. 701  
Washington, DC 20002  
202-727-8000

Honorable Karen Weldin-Stewart  
Commissioner of Insurance  
Delaware Dept. of Insurance  
Rodney Bldg.  
841 Silver Lake Blvd.  
Dover, DE 19904  
302-674-7300

Honorable Kevin McCarty  
Commissioner of Insurance Regulation  
Office of Insurance Regulation  
The Larson Bldg.  
200 E. Gaines St., Rm. 101  
Tallahassee, FL 32399-0301  
850-413-5914

Honorable John Oxendine  
Commissioner of Insurance  
Georgia Dept. of Insurance  
2 Martin Luther King Jr. Dr.  
West Tower, Ste. 704  
Atlanta, GA 30334  
404-656-2056

Honorable John Camacho  
Banking Insurance Commissioner  
Dept. of Rev. & Tax. Ins. Branch  
Government of Guam  
P.O. Box 23607 GMF  
Barrigada, Guam 96921  
671-635-1817

Honorable J. P. Schmidt  
Insurance Commissioner  
Hawaii Insurance Division  
Dept. of Comm. & Cons. Affairs  
P.O. Box 3614  
Honolulu, HI 96811-3614  
808-586-2790

Honorable Susan Voss  
Commissioner of Insurance  
Division of Insurance  
State of Iowa  
330 Maple St.  
Des Moines, IA 50319  
515-281-5705

Honorable William Deal  
Director of Insurance  
Idaho Dept. of Insurance  
700 W. State St., 3rd Fl.  
Boise, ID 83720-0043  
208-334-4250

Honorable Michael McRaith  
Director of Insurance  
Dept. of Fin. and Professional Regulation  
Division of Insurance  
320 W. Washington St., 4th Fl.  
Springfield, IL 62767-0001  
217-782-4515

Honorable Carol Cutter  
Commissioner of Insurance  
Indiana Dept. of Insurance  
311 W. Washington St., Ste. 300  
Indianapolis, IN 46204-2787  
317-232-2385

Honorable Sandy Praeger  
Commissioner of Insurance  
Kansas Dept. of Insurance  
420 SW 9th St.  
Topeka, KS 66612-1678  
785-296-3071

Honorable Sharon P. Clark  
Commissioner of Insurance  
Kentucky Department of Insurance  
P.O. Box 517  
Frankfort, KY 40602-0517  
502-564-3630

Honorable James J. Donelon  
Commissioner of Insurance  
Louisiana Dept. of Insurance  
P.O. Box 94214  
Baton Rouge, LA 70804-9214  
225-342-5423

Honorable Nonnie Burnes  
Commissioner of Insurance  
Division of Insurance  
Commonwealth of MA  
One South Station, 5th Fl.  
Boston, MA 02210  
617-521-7794

Honorable Ralph Tyler, III  
Commissioner of Insurance  
Maryland Insurance Administration  
525 St. Paul Pl.  
Baltimore, MD 21202-2272  
410-468-2090

Honorable Mila Kofman  
Superintendent of Insurance  
Maine Bureau of Insurance  
Dept. of Professional & Financial Reg.  
State Office Bldg., Sta. 34  
Augusta, ME 04333-0034  
207-624-8475

Honorable Ken Ross  
Commissioner of Insurance  
Office of Financial and Insurance Services  
Attn: Office of the Commissioner  
State of Michigan  
P.O. Box 30220  
Lansing, MI 48909  
517-373-0220

Honorable Glenn Wilson  
Commissioner of Insurance  
Minnesota Dept. of Commerce  
85 7th Place E., Ste. 500  
St. Paul, MN 55101-2198  
651-296-4026

Honorable John M. Huff  
Director of Insurance  
Missouri Dept. of Insurance  
301 W. High St., Ste. 530  
Jefferson City, MO 65101  
573-751-4126

Honorable Michael Ada  
Commissioner  
N. Mariana Islands  
Dept. of Commerce  
Office of the Insurance Commissioner  
Caller Box 10007 CK  
Saipan, MP 96950  
670-664-3064

Honorable Mike Chaney  
Commissioner of Insurance  
Mississippi Insurance Dept.  
P.O. Box 79  
Jackson, MS 39205  
601-359-3569

Honorable Monica Lindeen  
Commissioner of Insurance  
Montana Dept. of Insurance  
840 Helena Ave.  
Helena, MT 59601  
406-444-2040

Honorable Wayne Goodwin  
Commissioner of Insurance  
North Carolina Dept. of Insurance  
State of North Carolina  
1201 Mail Service Center  
Raleigh, NC 27699-1201  
919-733-3058

Honorable Adam Hamm  
Commissioner of Insurance  
North Dakota Dept. of Insurance  
600 E. Blvd.  
Bismarck, ND 58505-0320  
701-328-2440

Honorable Ann Frohman  
Director of Insurance  
Nebraska Dept. of Insurance  
Terminal Bldg., Ste. 400  
941 O St.  
Lincoln, NE 68508  
402-471-2201

Honorable Roger A. Sevigny  
Commissioner of Insurance  
Dept. of Insurance  
State of New Hampshire  
21 South Fruit Street, Ste. 14  
Concord, NH 03301  
603-271-2261

Honorable Steven M. Goldman  
Commissioner of Insurance  
New Jersey Dept. of Banking & Insurance  
20 W. State St.  
Trenton, NJ 08625  
609-292-7272

Honorable Morris Chavez  
Superintendent of Insurance  
New Mexico Dept. of Insurance  
P.O. Drawer 1269  
Santa Fe, NM 87504-1269  
505-827-4601

Honorable Scott J. Kipper  
Commissioner of Insurance  
Nevada Division of Insurance  
788 Fairview Dr., Ste. 300  
Carson City, NV 89701-5753  
775-687-4270

Honorable Eric Dinallo  
Superintendent  
New York Dept. of Insurance  
25 Beaver St.  
New York, NY 10004-2319  
212-480-2301

Honorable Mary Jo Hudson  
Director of Insurance  
Ohio Dept. of Insurance  
2100 Stella Ct.  
Columbus, OH 43215-1067  
614-644-2658

Honorable Kim Holland  
Commissioner of Insurance  
Oklahoma Dept. of Insurance  
2401 NW 23rd St., Ste. 28  
Oklahoma City, OK 73107  
405-521-2828

Honorable Teresa Miller  
Acting Insurance Administrator  
Oregon Insurance Division  
P.O. Box 14480  
Salem, OR 97309-0405  
503-947-7980

Honorable Joel Ario  
Commissioner of Insurance  
Pennsylvania Insurance Dept.  
1326 Strawberry Sq., 13th Fl.  
Harrisburg, PA 17120  
717-783-0442

Honorable Ramón Cruz-Colón  
Commissioner of Insurance  
Puerto Rico Dept. of Insurance  
B5 Tabonuco St., Ste. 216 PMB356  
Guaynabo, PR 00968-3029  
787-304-8686

Honorable Joseph Torti III  
Superintendent of Insurance  
Rhode Island Insurance Division  
Dept. of Business Regulation  
233 Richmond St., Ste. 233  
Providence, RI 02903-4233  
401-462-9520

Honorable Scott Richardson  
Director of Insurance  
South Carolina Dept. of Insurance  
P.O. Box 100105  
Columbia, SC 29202-3105  
803-737-6160

Honorable Merle Scheiber  
Director of Insurance  
South Dakota Division of Insurance  
Dept. of Revenue & Regulation  
445 E. Capitol Ave., 1st Fl.  
Pierre, SD 57501-3185  
605-773-3563

Honorable Leslie A Newman  
Commissioner of Insurance  
Tennessee Dept. of Commerce and Ins.  
Davy Crockett Tower, 5th Fl.  
500 James Robertson Pky.  
Nashville, TN 37243-0565  
615-741-2241

Honorable Mike Geeslin  
Commissioner of Insurance  
Texas Dept. of Insurance  
P.O. Box 149104  
Austin, TX 78714-9104  
512-463-6169

Honorable D. Kent Michie  
Commissioner of Insurance  
Utah Dept. of Insurance  
3110 State Office Bldg.  
Salt Lake City, UT 84114-1201  
801-538-3800

Honorable Alfred W. Gross  
Commissioner of Insurance  
State Corporation Commission  
Bureau of Insurance  
Commonwealth of Virginia  
P.O. Box 1157  
Richmond, VA 23218  
804-371-9741

Honorable Gregory R. Francis  
Lieutenant Governor/Commissioner  
Kongens Gade #5049, Charlotte Amalie  
St. Thomas, VI 00820  
340-774-7166

Honorable Paulette Thabault  
Commissioner of Insurance  
Vermont Division of Insurance  
Dept. of Banking, Insurance, Securities  
& Health Care Admin.  
89 Main St., Drawer 20  
Montpelier, VT 05620-3101  
802-828-3301

Honorable Mike Kreidler  
Commissioner of Insurance  
Washington State Office of the  
Commissioner of Insurance  
P.O. Box 40255  
Olympia, WA 98504-0255  
360-725-7000

Honorable Sean Dilweg  
Commissioner of Insurance  
Wisconsin Office of the Commissioner of Insurance  
P.O. Box 7873  
Madison, WI 53707-7873  
608-266-3585

Honorable Jane L. Cline  
Commissioner of Insurance  
West Virginia Dept. of Insurance  
P.O. Box 50540  
Charleston, WV 25305-0540  
304-558-3354

Honorable Ken Vines  
Commissioner of Insurance  
Wyoming Dept. of Insurance  
106 E. 6th Ave.  
Cheyenne, WY 82002-0440  
307-777-7401