

# **Insurance Report**

Scott Walker Governor



Theodore K. Nickel Commissioner of Insurance

**Business of** 

2010



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor Theodore K. Nickel, 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: oclinformation@wisconsin.gov Web Address: oci.wi.gov

The Honorable Scott Walker Governor, State of Wisconsin 115 E. State Capitol Madison, WI 53702

Dear Governor Walker:

I am pleased to submit the 142nd Wisconsin Insurance Report, covering calendar year 2010 activities.

Wisconsin's tradition of sound solvency regulation, combined with strong consumer protections, continued over the past year. OCI completed 8,688 complaint investigations which resulted in \$5.1 million recovered for complainants during the year.

Wisconsin's insurance marketplace remains a strong, vibrant, and competitive place to do business. Over 2,000 companies, 390 of them domiciled in the state, are vying for a piece of Wisconsin's insurance market. This competitive environment makes Wisconsin's insurance marketplace very consumer friendly, with multiple choices along all lines of insurance and some of the lowest insurance premiums in the country. With over 118,000 licensed agents, there is always someone for consumers to turn to for advice on insurance products.

The strength of the insurance marketplace in Wisconsin also means that the industry is a major employer in the state. Wisconsin is home to some of the world's largest insurance companies in their line of business, all providing good jobs to tens of thousands of Wisconsin residents. These insurers also give back to their communities through charitable and volunteer efforts.

Insurers play an important role in Wisconsin's economy. This report will provide you with details about the industry's participants and the activities of the agency.

Sincerely,

Theodore K. Nickel Commissioner



# **Insurance Report**

Scott Walker Governor

Theodore K. Nickel Commissioner of Insurance

**Business** of

2010

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

Term

Name	Residence	From	То
Llewelyn Breese Peter Doyle Hans B. Warner	Prairie du Chien Prairie du Chien Ellsworth	January 3, 1870 January 5, 1874 January 7, 1878	January 5, 1874 January 7, 1878 April 1, 1878
	Commissioners of Insur	ance	
Philip L. Spooner Philip Cheek, Jr. Wilbur M. Root William A. Fricke Emil Giljohann Zeno M. Host George E. Beedle Herman L. Ekern M. J. Cleary Plat Whitman W. Stanley Smith Olaf H. Johnson M.A. Freedy H. J. Mortensen Morvin Duel J. L. Sonderegger John R. Lange Alfred Van DeZande Paul J. Rogan Charles Manson Robert D. Haase S. C. DuRose Harold R. Wilde Susan M. Mitchell Ann J. Haney Thomas P. Fox Robert D. Haase Josephine W. Musser Randy Blumer Connie L. O'Connell Jorge Gomez Sean Dilweg Theodore K. Nickel	Madison Baraboo Sheboygan Milwaukee Milwaukee Embarrass Whitehall Blanchardville Highland Ashland Gratiot Wauwatosa New Lisbon Fond du Lac Madison Campbellsport Ladysmith Wausau Marinette Madison Ma	April 1, 1878 January 3, 1887 January 5, 1891 January 7, 1895 October 15, 1898 January 5, 1903 January 7, 1907 January 2, 1911 July 1, 1915 April 10, 1919 July 17, 1923 June 2, 1926 January 10, 1927 July 1, 1931 October 1, 1939 October 1, 1948 December 1, 1948 July 15, 1955 November 1, 1955 July 2, 1959 September 15, 1965 October 1, 1969 April 8, 1975 March 19, 1979 August 1, 1982 March 1, 1983 April 28, 1987 March 8, 1993 January 4, 1999 February 17, 2003 January 1, 2007 Ianuary 3, 2011	January 3, 1887 January 5, 1891 January 7, 1895 October 15, 1898 January 5, 1903 January 1, 1907 January 2, 1911 July 1, 1915 April 10, 1919 July 17, 1923 June 2, 1926 January 10, 1927 July 1, 1931 October 1, 1939 August 8, 1948 December 1, 1948 July 15, 1955 November 1, 1955 July 2, 1959 September 15, 1965 September 7, 1969 April 8, 1975 March 18, 1979 July 31, 1982 February 28, 1983 April 27, 1987 December 31, 1992 January 2, 1999 January 6, 2003 December 18, 2006 January 3, 2011
Theodore K. Nickel	Merrill	January 3, 2011	

<sup>\*</sup>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.

# **Table of Contents**

I.	Administration of the Office
	Organizational Chart
	Organizational Structure
	Office Personnel
	Office Finances
L	Executive Initiatives
	Pagulatory Davelopments and Trands
	Regulatory Developments and Trends
	Legislation
	Administrative Rules
	National Association of Insurance Commissioners' (NAIC) Activities
	Advisory Boards, Committees, and Councils
	Bulletins to Insurers
	Administrative Actions
[.	Health Funds and Communications
	Public Information and Communications
	Consumer Publications
	Managed Care Specialist
	Injured Patients and Families Compensation Fund
7.	Funds and Program Management
	Information Services Section
	Management Analysis and Planning
	Alternative Work Patterns
	Local Government Property Insurance Fund
	State Life Insurance Fund
7.	Division of Regulation and Enforcement
	Bureau of Financial Analysis and Examinations
	Companies Examined in 2010
	Changes in Corporate Licenses
	Companies in Liquidation or Rehabilitation
	Bureau of Market Regulation
	Policy Submissions and Rate Filings
	Trends in Complaints
	Companies Examined in 2010
	Agent Licensing Section
	Commercial Liability Insurance Reports
	Medical Malpractice Insurance Reports
	Product Liability Insurance Reports
	✓ <u>1</u>

VI.	Financial	and Statistical Data	129
	Notes to	Tables	131
	Explanati	on of Terms Used in Tables	132
	Table A	Insurers Authorized to Write Insurance in Wisconsin	133
	Table B	Wisconsin Operations of All Insurers by Type of Company	133
	Table C	Nationwide Financial Operations of Wisconsin Insurers	134
	Table D	Wisconsin Operations of All Insurers by Line of Insurance	135
	Table E	Wisconsin Market Shares	137
	Table F	Property and Casualty Insurers	151
	Table G	Life Insurers	177
	Table H	Other Health Insurers	193
	Table I	Town Mutual Insurers	197
VII.	Directory	y of Licensed Insurers	201
VIII.	Directory	y of Insurance Commissioners	307

# I. Administration of the Office



## **Organizational Structure**

The office is divided into the Legal Unit, Health Funds and Communications, Funds and Program Management, 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 insurancerelated 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 (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 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 materials. 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 onsite 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 administrative actions against licensees who violate Wisconsin's insurance laws, staffs several risk-sharing plans, disseminates information to the public, investigates agent activities, and administers the insurance intermediary licensing and continuing education program.

### **Office Personnel**

Anne Debevoise Ostby Kelli Banks Mary Reines Alice Shuman-Johnson Jennifer Stegall

#### Legal Unit

Fred Nepple Sheila Becker James Harris Robert Luck Holly Strop Julie Walsh Lynn Welsh-Steinmeyer

### Health Funds and Communications

Eileen Mallow

#### **Injured Patients and Families Compensation Fund**

Theresa Wedekind Audrey Hawk Jeffrey Kohlmann Mary Moore Andrea Nelson Rodney Orr Thomas Raymakers

Legislative Unit Roger Frings James Guidry

Managed Care Barbara Belling

### **Public Information and Communications**

Marcia Elliott Betsey Rewey Inger Williams

### **Funds and Program Management**

Gina Frank

#### Information Services Section

Amit Trivedi James Angus Steve Bartholow Scott Bradach Theresa Daggett Jefferey DuFrane Jackson Ellis Cindy Gramann Peter Howe Kathleen Keleher Erik Mickelson Steve Nickell Mark Sawicki **Benjamin Schilling** Shawn Vang Kaz Wojtkow

Attorney Executive Staff Assistant Executive Staff Assistant Attorney Policy Initiatives Advisor-Administrator

> General Counsel Legal Secretary Attorney Insurance Examiner Attorney Paralegal

Insurance Administrator

Insurance Program Officer Office Operations Associate Insurance Program Specialist Financial Specialist Insurance Program Specialist Regulatory Specialist Accountant

> Policy Advisor Legislative Liaison

Managed Care Specialist

IS Comprehensive Services Senior Office Operations Associate Office Operations Associate

#### Insurance Administrator

Management Information Chief IS Network Services Specialist IS Comprehensive Consultant IS Auditor IS Systems Development Services Senior IS Systems Development Specialist IS Data Services Specialist IS Systems Development Services Consultant/Administrator IS Systems Development Services Senior IS Business Automation Senior IS Business Automation Senior IS Systems Development Services Consultant/Administrator IS Business Automation Specialist IS Comprehensive Services Senior IS Systems Development Services Specialist IS Systems Development Services Senior

**Management Analysis and Planning Financial Management** Jacquelynn Gernetzke Timothy Mero Danielle Rogacki **Office Management** Jean Hull Local Government Property Insurance Fund Danford Bubolz State Life Insurance Fund Mary Sprague David Grinnell Alice Sundt Jean Wendlick **Division of Regulation and Enforcement** Guenther Ruch Mary Sue Gilardi **Bureau of Financial Analysis and Examinations** Roger Peterson Karl Albert **Richard Anderson** Sheena Basra Ana Careaga Stephen Caughill Victoria Chi Jerry DeArmond Rebecca Easland Scott Eftemoff Stephen Elmer Stephanie Falck Andrew Fell Kristin Forsberg Sarah Haeft Joseph Hilgendorf Richard Hinkel Thomas Houston Thomas Janke Richard Janosik David Jensen Steven Junior Jackie Karls DuWayne Kottwitz Russell Lamb John Litweiler Terry Lorenz Amy Malm Penny Marten Peter Medley Linda Meinholz Judith Michael Randal Milquet Rauf Mirza **Richard Onasch Eleanor Oppriecht** Gene Renard Carmenza Rincon

Financial Specialist Budget and Policy Analyst Accountant

Office Management Specialist

Insurance Program Officer

Insurance Program Officer Accountant Office Operations Associate Office Operations Associate

> Administrator Executive Staff Assistant

#### Director

Insurance Financial Examiner Chief Insurance Financial Examiner Chief Insurance Financial Examiner Chief License Permit Program Associate Insurance Financial Examiner Office Operations Associate Insurance Financial Examiner Chief Insurance Financial Examiner Insurance Financial Examiner

Angela Romaker Amanda Schroeder Yvonne Sherry Frederick Thornton Timothy VandeHey Elena Vetrina Julie Wipperfurth **Bureau of Market Regulation** Susan Ezalarab Jo LeDuc Stephanie Cook William Genne Deborah Hamele Ashley Natysin **Complaints Unit** Annette Byrnes Monica Hale Jennifer Harris Shasta Hoffhein Cindy Lawton Mary Richardson Lae Thompson **Property and Casualty Unit** Rhonda Peterson Karen Becker Ronnie Demergian Barry Haney Drew Hunkins Gary Morris Katherine Otis Rebecca Rebholz Ellen Schwartz Life and Health Unit Michael Honeck Janelle Dvorak Renee Fabry John Kitslaar Erin Mirza Glen Navis John Pegelow Marcia Zimmer Accident and Health Unit **Diane Dambach** Marshall Dixon Linda Low Darcy Paskey Nitza Pfaff Lynn Pink Moua Yang Kevin Zwart **Agent Licensing Section** Laurna Landphier Laura Adkins Melody Esquivel Linda Goad Donald Peckham

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

Director Administrative Manager Insurance Examiner Operations Program Associate Insurance Examiner

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

> Insurance Examiner Chief Insurance Examiner Insurance Examiner

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

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

Insurance Program Officer License Permit Program Associate Consumer Protection Investigator License Permit Program Associate Office Associate

## Office of the Commissioner of Insurance—Office Finances General Fund—Supervision of the Insurance Industry Fiscal Year 2010 (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	\$ 130,718	\$	\$ 130,718
Fire Department Dues	16,167		16,167
Liquidation Account Interest	10		10
Forfeitures	478		478
Insurance Company Examination Charges	6,250	5,637	613
Resident Appointment Billings and Renewals	8,598	7,738	860
Nonresident Appointment Billings and Renewals	17,913	16,122	1,791
Agent Continuing Education Fees	131	118	13
Resident Producer License Issuance	1,483	1,335	148
Nonresident Producer License Issuance	2,540	2,286	254
Resident Biennial License Renewals	681	613	68
Nonresident Biennial License Renewals	1,583	1,425	158
Reinstatements	8	7	1
Other Licensing Fees	36	32	4
Company Licenses, Admissions, and Renewals	439	395	44
Miscellaneous <sup>2</sup>	195	194	1
Total Revenue	\$187,230	35,902	\$151,328
Less Total Operating Expenditures		15,107	
Net Operating Revenue/(Loss)		20,795	
Cash Lapse to State's General Fund (Transfer Out)		(20,757)	
Net Change in Fund Equity		<u>\$ 38</u>	

<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 2010 (Amounts in \$000s)

	Total Revenue	Operating Revenue	Net Revenue
Injured Patients and Families Compensation Fund	\$97,717	\$58,520	\$39,197
Local Government Property Insurance Fund	16,712	25,671	(8,959) <sup>3</sup>
State Life Insurance Fund	15,672	5,955	9,717

<sup>3</sup> In 2010, the Fund declared a dividend of \$12M which resulted in the net loss shown above.

# **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 insurance marketplace is reflective of the competitive environment that keeps insurers doing business in Wisconsin. The healthy and competitive nature of the insurance industry has helped to keep insurance rates in Wisconsin some of the lowest in the country. Our auto insurance premiums are second lowest in the nation. Our homeowner's insurance rates are also consistently low.

Wisconsin continues to lead the way for savings in worker's compensation insurance. Wisconsin became the first state to protect laborers with worker's compensation in 1911. Wisconsin has a very stable and successful worker's compensation insurance system that has developed over many years. Worker's compensation will celebrate a centennial in 2011.

The OCI is responsible for regulation of all aspects of the insurance industry in Wisconsin. In regulating the private insurance market, OCI's major accomplishments in 2010 include:

- Licensing 23,595 new agents, 5 new domestic insurers, 15 nondomestic insurers, 16 gift annuities, 3 life settlement providers, and 15 warranty plans.
- Issuing permits to 9 Care Management Organizations.
- Examining 48 domestic insurance companies' finances, analyzing more than 2,000 financial statements, conducting market conduct examinations on 8 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 35,000 consumer inquires and 7,399 written consumer complaints, and recovering over \$5.1 million for policyholders.

### Educating and Informing the Insurance Consumer

Consumer education is critical in a competive-based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2010, OCI reviewed and updated its extensive list of consumer publications. OCI staff provided consumer education at numerous public speaking events.

### 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 achievements in 2010 include:

- Continuing the development of the Internet Filing (Fillable Forms) project that will convert Web forms to more user-friendly, interactive forms that save data to a centralized database.
- Implementing the Interstate Insurance Product Regulation Compact (IIPRC).

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

OCI continued its leading role in the National Association of Insurance Commissioners (NAIC), serving on dozens of committees, task forces, and working groups.

During 2010, OCI continued to evaluate use of the Market Conduct Annual Statement (MCAS) as a tool to allow states to conduct coordinated evaluation of insurers. The MCAS collects data on an industry wide basis to allow regulators to evaluate company activity outside normal ranges. OCI also participated in the Market Analysis Review System (MARS), that creates a uniform process across participating states for review of data collected from insurer financial statements and other regulatory filings.

Wisconsin continues active participation with the Interstate Insurance Product Regulation Compact (IIPRC), that creates a single point of filing for insurance company forms, allowing multiple states to review a single filing. During 2010, Wisconsin served as a member of the Management Committee and participated with the Product Standards committee. Development of standards that are consistent and consistently applied across the states allows consumers to benefit from better regulatory tools and analysis and insurers to benefit by avoiding the cost of complying with variations in regulatory processes among the states.

### **Emerging Trends**

Continued stresses in the overall economy may cause similar stresses in the insurance market. OCI Financial Examination staff will continue to closely monitor the market for problems in specific insurance lines.

Working with both the NAIC and Wisconsin stakeholders, OCI will continue towards implementing the Patient Protection and Affordable Care Act (PPACA) including the following activities:

- Developing a health insurance exchange.
- Implementing federal guidelines on rate review, consumer information, grievance and external review, and accountable care organizations (ACOs).

In 2011, OCI will finalize implementation of a number of projects that resulted from recent legislative changes including:

- Licensing and financial oversight of care management organizations (CMOs).
- Implementing changes in mandatory automobile insurance coverage requirements.
- Implementing state regulatory changes from the recently adopted health insurance reforms in the Accountable Care Act of 2010 (ACA).
- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.

## Legislation

During 2010 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 St., Suite 401, Madison, WI 53703-3382, or by calling (608) 266-1304.

Legislative material also can be found on the Internet at legis.wisconsin.gov.

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

# 2009 Wisconsin Act 146—Disclosure of information by health care providers, hospitals, and insurers

Amends ss. 40.51 (8), 40.51 (8m), 66.0137 (4), 120.13 (2) (g), 153.21 (title), 185.981 (4t) and 185.983 (1) (intro.), Wis. Stat., and creates ss. 146.903, 153.21 (3), 609.71 and 632.798, Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act146.pdf

Requires a self-insured health plan of the state or a county, city, village, town, or school district, or an insurer that provides coverage under a health insurance policy, including defined network plans and sickness care plans operated by cooperative associations, to provide to an insured under the health insurance policy or an enrollee under the self-insured health plan a good faith estimate of the insured's or enrollee's total out-of-pocket cost for the specified service. The information must be provided only if the insured or enrollee requests it, and it must be provided at no charge to the insured or enrollee. Before providing any of the information, the insurer or self-insured health plan may require the insured or enrollee to provide the name of the provider providing the service, the facility at which the service will be provided, the date the service will be provided, the provider's estimate of the charges, and the Current Procedural Terminology code or Current Dental Terminology code for the service. In addition, the bill provides that any good faith estimate provided is not a legally binding estimate.

Effective January 1, 2011

# 2009 Wisconsin Act 165—Health care plans operated by cooperative associations

Repeals ss. 185.981 (4t), 185.981 (6) and 185.982 (3), Wis. Stat., and amends ss. 71.26 (1) (a), 71.45 (1) (a), 71.45 (5), 146.81 (1) (k), 146.997 (1) (d) 17, 155.01 (7), 185.09, 185.981 (title), 185.981 (1), 185.981 (2), 185.981 (3), 185.981 (4), 185.981 (5), 185.981 (7), 185.981 (8), 185.981 (9), 185.982 (1), 185.982 (2), 185.983 (1) (intro.), 185.983 (1) (a), 185.983 (1m), 185.983 (2), 185.985, 252.14 (1) (ar) 12, 254.11 (13), 632.86 (1) (a) and 655.002 (1) (f), Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act165.pdf

Under Act 165, the name of the plans that cooperative associations may establish and operate is changed from "sickness care plans" to "health care plans." The Act also specifies that establishing and maintaining these plans may be the primary, as opposed to exclusive, purpose of the cooperative association.

The Act allows a cooperative association to offer its services to nonmembers. However, the Act specifies that providing care to others is not one of a cooperative association's "primary" purposes. The Act adds that nothing in the statutes that specifies that the purpose of the cooperative association is primarily to establish and operate a health care plan precludes a cooperative association from owning an interest in other entities for improving member services or for investment.

The Act specifically allows a cooperative association to make a payment in cash, indemnity, or other material benefit for a purpose that is incidental to its plans, including for the purpose of administering coordination of benefits. The Act also expands types of health care providers that a cooperative association may contract with.

The Act removes a provision that prohibits a cooperative association from spending more than 5% of capital stock or membership fees on promotional expenses.

The Act eliminates a provision that prohibits a contract by or on behalf of a cooperative association from providing for the payment of cash or other material benefit to a subscriber or the subscriber's estate on account of death, illness, or injury.

The Act provides that a cooperative association may stipulate in its plans that it will pay a nonparticipating physician and surgeon, optometrist, chiropractor, dentist, or other provider for health care rendered to a covered person, without limitation to being outside the association's normal territory.

Effective March 30, 2010

# 2009 Wisconsin Act 218—Insurance coverage for nervous and mental disorders, alcoholism and other drug abuse (AODA)

Repeals s. 632.89 (2) (a) 2, 632.89 (2) (b), 632.89 (2) (c) 2, 632.89 (2) (d) 2, 632.89 (2) (dm) 2, 632.89 (3m), 632.89(6) and 632.89(7), Wis. Stat., renumbers s. 632.89 (2m), 632.89 (4) and 632.89 (5), Wis. Stat., amends ss. 40.51 (8), 40.51 (8m), 46.10 (8) (d), 46.10 (14) (a), 49.345 (8) (d), 49.345 (14) (a), 66.0137 (4), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 301.12 (8) (d), 301.12 (14) (a), 632.89 (2) (a) 1, 632.89 (2) (c) 1, 632.89 (2) (d) 1, 632.89 (2) (dm) 1, and 632.89 (2) (e), 632.89 (title) and 632.89 (2) (title), Wis. Stat., repeals and recreates s. 632.89 (1) (b), 632.89 (1) (em), 632.89 (4) (title) and 632.89 (5) (title), Wis. Stat., and creates ss. 111.91 (2) (qm), 609.71, 632.89 (1) (at), 632.89 (3), 632.89 (3c), 632.89 (3f), 632.89 (3p), 632.89 (4) (b), 632.89 (5) (a) (title) and 632.89 (5) (c), Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act218.pdf

Act 218 maintains the requirement for group insurers to provide coverage of mental health/AODA services. The Act repeals the minimum dollar coverage amounts previously specified in the statutes. The Act also requires that any exclusions and limitations; deductibles; co-payments; coinsurance; annual and lifetime payment limitations; out-of-pocket limits; out-of-network charges; day, visit, or appointment limits; limitations regarding referrals to nonphysician providers and treatment programs; and duration or frequency of coverage limits under the plan; may be no more restrictive for coverage of the treatment of mental health/AODA conditions than the most common or frequent type of treatment limitations applied to substantially all other coverage under the plan. The Act specifies that the plan must include in any overall deductible amount or annual or lifetime limit or out-ofpocket limit for the plan expenses incurred for treatment of mental health/AODA conditions.

Act 218 includes exemptions to the parity requirements:

• A group health benefit plan or a governmental selfinsured health plan that provides coverage for mental health/AODA conditions may elect to be exempt from the parity requirements under the Act during any plan year following any plan year in which, as a result of the parity requirements, there is an increase under the plan in the total cost of coverage for the treatment of physical conditions and mental health/ AODA conditions that exceeds 2% in the first plan year in which those requirements apply, or 1% in subsequent plan years. An employer that provides health care coverage for its employees through a group health benefit plan may elect to be exempt from the parity requirements during a plan year if, on the first day of the plan year, the employer will have fewer than 10 eligible employees. A plan that qualifies for this exemption must notify all enrollees that it has elected to be exempt. If a plan elects to be exempt from the parity requirements, the plan is subject to the minimum dollar coverage amounts specified in prior Wisconsin law.

The Act requires a group health benefit plan, a governmental self-insured health plan, and an individual health benefit plan, that provides coverage for the treatment of mental health/AODA conditions, must make available the criteria for determining medical necessity under the plan with respect to that coverage. The criteria must be made available, upon request, to any current or potential insured, participant, beneficiary, or contracting provider. Also, the Act provides that if a group health benefit plan or a governmental self-insured health plan that provides coverage for mental health/AODA conditions denies any particular insured, participant, or beneficiary coverage for services for that treatment, or if an individual health benefit plan that provides coverage for these conditions denies any particular insured coverage for services for that treatment, the plan must, upon request, make the reason for the denial available to those persons. This requirement is in addition to complying with current law with respect to explaining restrictions or terminations of coverage.

The Act provides that the law on mental health/ AODA coverage does not apply to coverage of autism spectrum disorders.

Effective December 1, 2010. Act 218 applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.

# 2009 Wisconsin Act 275—Exempting wellness programs from unfair trade or marketing practices

Creates s. 628.34 (13), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act275.pdf

Act 275 provides that specified unfair trade and marketing practices in current law do not apply to advertising, marketing, offering, or operating a wellness program. The Act defines "wellness program" as a program that is designed to promote health or prevent disease through a reward to insured individuals and that meets the required qualifications of wellness programs under federal law relating to prohibiting discrimination against insurance participants and beneficiaries based on a health factor. Effective May 26, 2010

#### 2009 Wisconsin Act 282—Licensure and regulation of behavior analysts, insurance coverage of the services of behavior analysts for autism treatment

Renumbers subchapter III of ch. 440 [precedes 440.41], subchapter IV of ch. 440 [precedes 440.51], subchapter V of ch. 440 [precedes 440.60], subchapter VI of ch. 440 [precedes 440.70], subchapter VII of ch. 440 [precedes 440.88], subchapter VIII of ch. 440 [precedes 440.90], subchapter IX of ch. 440 [precedes 440.96], subchapter X of ch. 440 [precedes 440.97], subchapter XI of ch. 440 [precedes 440.98], subchapter XII of ch. 440 [precedes 440.9805] and subchapter XIII of ch. 440 [precedes 440.99], Wis. Stat., amends ss. 157.055 (2) (intro.), 441.15 (2m), 448.03 (2) (a) and 632.895 (12m) (b) 4, Wis. Stat., and creates ss. 440.03 (13) (b) 15m, 440.08 (2) (a) 20m, subchapter III of ch. 440 [precedes 440.310] and 632.895 (12m) (b) 3m, Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act282.pdf

Act 282 adds behavior analysts to the list of providers that may provide physician prescribed services for the treatment of autism spectrum disorders required to be covered by health insurance policies and self-insured governmental and school district health plans. Paraprofessionals working under a behavior analyst's supervision are also covered. The Act also provides for licensure and regulation of behavior analysts by the Department of Regulation and Licensing (DRL) to engage in the practice of behavior analysis.

2009 Act 282 became effective on May 26, 2010, except for the provisions regarding licensure of behavior analysts, which became effective on June 24, 2010.

### 2009 Wisconsin Act 285—Requiring municipalities to pay health insurance premiums for survivors of a firefighter who dies, or has died, in the line of duty

*Renumbers and amends s.* 66.0137 (1), *Wis. Stat., amends s.* 66.0137 (3), *Wis. Stat., and creates s.* 66.0137 (1) (b) and 66.0137 (5) (c), *Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act285.pdf* 

Act 285 requires a municipality, defined as a city, village, or town, to pay the health insurance premiums for spouses and children of deceased firefighters who died in the line of duty. The municipality is required to pay the health insurance premiums for surviving spouses until that spouse remarries or turns age 65. The municipality is required to pay the health insurance premiums for surviv-

ing children until the children reach the age of 18 unless the child is enrolled full-time in a secondary school or the child is enrolled in a college or university until the end of the year in which the child reaches the age of 27.

2009 Act 285 became effective on May 27, 2010, and is applicable retroactively to a firefighter who has died in the line of duty before the effective date.

# 2009 Wisconsin Act 342-Various changes to insurance law

Repeals ss. 14.83, 601.415 (11), 601.59, 611.33 (2) (b) 1, 611.33 (2) (b) 2, and 646.03 (2n), Wis. Stat., renumbers s. 646.31 (1) (b), Wis. Stat., amends ss. 609.91 (1) (intro.), 609.91 (2), (3) and (4) (a), (b), (cm) and (d), 611.24 (3) (i), 612.22 (3) (a), (4) and (6), 614.29 (1), 614.42 (1) (a), 628.10 (5) (a), 632.32 (2) (at), 632.32 (2) (e) 2, 632.32 (2) (e) 3, 632.32 (2) (g) (intro.), 632.32 (2) (g) 1, 632.32 (4) (a) (intro.), 632.32 (4r) (a), 632.32 (4r) (c), 645.33 (1), 645.69 (1), 646.13 (2) (d), 646.13 (4), 646.31 (4) (a), 646.31 (12), 646.32 (1), 646.32 (2), 646.325 (1), 646.325 (2) (a) 1, 646.51 (3) (c), 646.51 (5) and 646.51 (6), Wis. Stat., and creates ss. 49.45 (31) (e), 601.31 (1) (Lg), 609.91 (1p), 632.32 (2) (ag), 632.32 (2) (be), 632.32 (4) (d), 632.897 (11), 646.01 (1) (b) 19, 646.31 (1) (b) 2 and 646.325 (4), Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act342.pdf

Act 342 repeals the Interstate Insurance Receivership Compact which is dissolving.

The Act makes changes to current law relating to the Wisconsin Insurance Security Fund which protects insureds under certain kinds and lines of direct insurance in the event of a liquidation of an insurer.

Act 342 treats qualifying long-term care insurance policies purchased in another state under a program similar to Wisconsin's Long-Term Care Partnership Program in the same manner as policies purchased under Wisconsin's Long-Term Care Partnership Program for purposes of disregarding benefits paid under the policy when considering assets an applicant for Medical Assistance has available.

The Act permits fraternal insurance organizations to elect its directors by voting using electronic means or another method approved by the fraternal's board of directors in the bylaws.

The Act modifies license renewal fees for an insurance agent whose license is revoked but may be reinstated after certain requirements are met. The Act creates an electronic application fee of \$10 for new license applicants for filing an original resident intermediary license application following completion of prelicensing requirements.

Act 342 allows the Commissioner of Insurance to promulgate rules establishing standards that require insurers to provide continuation coverage for a person who is covered by a group health insurance policy as or through an employee whose insurance is terminated or who is eligible under any federal program that provides for a federal premium subsidy.

The Act provides that enrollees under a policy issued under Part C or Part D of Medicare are not liable for health care costs that are covered under such a policy providing prepaid or fee-for-service health care or drug benefits.

Act 342 provides that members of a merging town mutual and the members of an assessable domestic mutual have the right to vote on the merger plan after it has been approved by the Commissioner.

Act 342 makes various changes to current law relating to motor vehicle insurance policies and umbrella and excess liability policies including the following:

- Exempts policies insuring motor vehicles that are not owned by the insured or that are leased by the insured for a term of less than six months from the requirements related to coverages and coverage limits.
- Exempts umbrella and excess liability policies from the requirements that apply to motor vehicle insurance policies relating to uninsured, underinsured, and medical payments coverage.
- Clarifies that only one named insured is required to reject or request uninsured or underinsured coverage for an umbrella or excess liability policy and that such rejection or request applies to all persons insured under the policy.

Effective May 27, 2010

# 2009 Wisconsin Act 343—Suitability of insurance contracts

Repeals s. 628.347 (2) (b) 1, 628.347 (2) (b) 2, 628.347 (2) (b) 3, 628.347 (2) (b) 4 and 628.347 (6) (b), Wis. Stat., renumbers s. 628.347 (7), Wis. Stat., renumbers and amends s. 628.347 (2) (a), 628.347 (2) (b) (intro.),

628.347 (2) (d) and 628.347 (4), Wis. Stat., amends s. 628.347 (title), 628.347 (1) (a), 628.347 (1) (b), 628.347 (2) (title), 628.347 (5) (intro.) and 628.347 (6) (c), Wis. Stat., repeals and recreates s. 628.347 (2) (c), 628.347 (3) and 628.347 (4) (title), Wis. Stat., and creates s. 628.347 (1) (am), 628.347 (1) (d), 628.347 (1) (e), 628.347 (2) (a) 1, 628.347 (2) (a) 2, 628.347 (2) (a) 3, 628.347 (2) (a) 4, 628.347 (2) (bm), 628.347 (2) (dm), 628.347 (3m), 628.347 (4) (b), 628.347 (4) (c), 628.347 (4m), 628.347 (5) (d) and 628.347 (7) (b), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act343.pdf

Act 343 requires insurers and intermediaries making recommendations on the purchase or replacement of an annuity shall have reasonable grounds to believe the recommendation is suitable for the consumer. The Act also requires the disclosure to the insured of features of the annuity including potential surrender period and surrender charge, potential tax penalty if the consumer sells, exchanges, surrenders, or annuitizes the annuity, mortality and expense fees, investment advisory fees, potential charges for and features of riders, limitations on interest returns, insurance and investment components, and market risk. The Act also requires that consumers be informed of the benefits of the annuity.

Act 343 requires insurers to establish supervision systems designed to achieve compliance with the statutes including general and product-specific training requirements. Insurers must also maintain procedures to monitor all annuity sales and detect recommendations that are not suitable.

The Act also places training requirements on intermediaries, including one-time training for current life insurance licensees within the next six months. New licensees must also complete the training if they wish to sell annuities. The minimum of one-time or prelicensing education on annuities must be at least 4 hours.

2009 Act 343became effective on May 1, 2011. The treatment of s. 628.347 (6) (b) and (c), Wis. Stat., relating to reducing or eliminating penalties became effective on May 28, 2010.

### 2009 Wisconsin Act 344—Life settlements

Repeals s. 632.68, Wis. Stat., renumbers and amends s. 551.102 (32), Wis. Stat., amends ss. 49.857 (1) (d) 20, 71.05 (1) (f), 71.26 (3) (ag), 71.45 (2) (a) 14, 73.0301 (1) (d) 12, 321.60 (1) (a) 20, 551.102 (17) (d), 551.102 (17) (e), 551.102 (28) (intro.), 601.31 (1) (mm), 601.31 (1) (mp), 601.31 (1) (mr) and 601.31 (1) (ms), Wis. Stat., and creates s. 632.69, Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act344.pdf

Act 344 changes the statutory term "viatical settlement" to "life settlement" and provides that any person, rather than just one with a catastrophic or life-threatening illness, may enter into a life settlement transaction. To regulate life settlements, the Act incorporates and expands upon requirements formerly applicable to viatical settlements. The Act treats Stranger Originated Life Insurance (STOLI) transactions and certain practices that are characteristic of STOLI transactions as fraudulent life settlement acts prohibited under the new law.

Act 344 does the following:

- Defines terms including "life settlement," "strangeroriginated life insurance," "broker," "provider," and "fraudulent life settlement act."
- Requires that life settlement providers and brokers be licensed by the Commissioner and meet specified qualifications, including completion of initial training and continuing education.
- Authorizes the Commissioner to examine the business of licensees and applicants for licenses and to revoke, suspend, or refuse to renew a provider's or broker's license in specified circumstances.
- Requires specified disclosures to policyholders about life settlements.
- Requires providers to obtain a statement from the policyholder's physician that the person is under no constraint or undue influence to enter into a life settlement contract.
- Provides that, with certain hardship exceptions, a policyholder must wait five years from the date a policy is issued to enter into a life settlement agreement.
- Requires licensees to keep specified records regarding life settlements and file annual statements with the Commissioner regarding any policies settled within five years of issuance.

Effective November 1, 2010

# 2009 Wisconsin Act 346—Insurance coverage of colorectal cancer screening

Amends ss. 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (n), 120.13 (2) (g), 185.981 (4t) and 185.983 (1) (intro.), Wis. Stat., and creates ss. 609.87 and 632.895 (16), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act346.pdf

Act 346 requires health insurance policies and plans that cover any diagnostic or surgical procedures to cover colorectal cancer examinations and laboratory tests for any insured or enrollee who is 50 years of age or older, or any insured or enrollee who is under 50 years of age and at high risk for colorectal cancer. The coverage requirement applies to both individual and group health insurance policies and plans, including defined network plans and cooperative sickness care associations; to health care plans offered by the state to its employees, including a self-insured plan; and to self-insured health plans of counties, cities, towns, villages, and school districts. The requirement specifically does not apply to limited-scope benefit plans or to policies covering only certain specified diseases.

The required coverage may be subject to any limitations, exclusions, or cost-sharing provisions that apply generally under the policy or plan. The Act requires the Commissioner of Insurance, in consultation with the Secretary of the Department of Health Services and after considering nationally validated guidelines, including guidelines issued by the American Cancer Society for colorectal cancer screening, to promulgate rules that do all of the following:

- Specify guidelines for colorectal cancer screening that must be covered under the Act.
- Specify the factors for determining whether an individual is at high risk for colorectal cancer.
- Periodically update the guidelines and factors, described above.

2009 Act 346 became effective on December 1, 2010. It applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.

## 2009 Wisconsin Act 369—Expanding the types of governmental units that may participate in a joint local governmental self-insured health insurance plan

Amends s. 59.52 (11) (c), Wis. Stat. See legis.wisconsin.gov/2009/data/acts/09Act369.pdf

Act 369 adds county housing authorities to the governmental units (cities, villages, towns, or other counties) that may join together with a county to provide health care benefits to their officers and employees on a selfinsured basis, provided that these entities together have at least 100 employees.

Effective June 3, 2010

## **Administrative Rules**

In 2010, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 17.28 (3h)—Relating to clarifying supervision and direction of employed health care practitioners for fund coverage purposes

The rule clarifies what constitutes direction and supervision of a health care provider's employees defined under s. 655.001 (7t), Wis. Stat., as it relates to the health care provider having employee coverage under the Injured Patients and Families Compensation Fund.

Effective March 1, 2010

Ins 6.77—Relating to exempting commercial umbrella and commercial liability policies covering only hired and non-owned autos from having to offer or include uninsured and underinsured motorist coverage

The rule exempts commercial liability insurance and commercial umbrella policies which cover only hired or non-owned (HNO) vehicles from the requirement to offer or include uninsured/underinsured (UM/UIM) insurance coverages. The rule continues the current regulatory requirements for these policies; the exemption is required so that the market for commercial liability insurance and commercial umbrella policies is not disrupted. The Commissioner has previously exercised this authority in adopting and amending s. Ins 6.77, Wis. Adm. Code.

Effective May 1, 2010

# Ins 3.34—Relating to coverage of dependents to age 27 and affecting small business

The rule interprets and implements the requirements of s. 632.885, Wis. Stat., by clarifying and defining eligibility criteria and providing guidance as to how insurers and self-insured health plans are to determine an adult child's eligibility for coverage. The rule clarifies that the mandate applies to individual and group health insurance, limited-scope health insurance, including vision and dental plans, as well as self-insured health plans. The rule also clarifies that this mandate does not apply to certain insurance products, including long-term care and Medigap policies, as those products provide coverage only for the named insured. Further, as described in the applicability provisions of 2009 Wisconsin Act 28, the rule states when the mandate first applies, including the initial applicability for collectively bargained health plans. The proposed rule provides clarity through definitions of "premium contribution" and "premium amount" and provides guidance on the element of premium comparison.

Guidance is also provided regarding to whom an offer of coverage for an eligible adult child is to be given and reinforces the statutory provision that it is only the insured who determines whether an eligible dependent is added to his or her health plan. The rule further informs insurers and self-insured plans about prohibited practices that would unduly restrict an otherwise-eligible dependent from coverage contrary to the intent of the statute.

Specifically, the rule provides guidance to insurers offering individual health insurance products as compared to insurers or self-insured health plans offering group health insurance coverage. Insurers offering individual health insurance may rate, may utilize preexisting condition waiting periods, and may apply elimination riders to an eligible adult child, but may not impose such limitations, as coverage would then be rendered illusory. Insurers offering group health benefit plans and self-insured health plans must comply with s. 632.746, Wis. Stat., with regards to preexisting condition waiting periods and the application of creditable coverage. The rule also requires insurers and self-insured health plans to treat an eligible adult child as a new entrant and to provide annually at least a 30-day enrollment period when first eligible.

Finally, the rule clarifies s. 632.885(2)(a) 3 and (b) 3, Wis. Stat. An adult child is an eligible adult child when the child is between the ages of 17 and 27, is not married, and is not eligible for his or her employer-sponsored coverage or whose employer does not offer health insurance to its employees. An adult child who has been called to federal active duty is an eligible adult child if a full-time student and less than 27 years of age when called to active duty. The rule clarifies that the adult child will have up to 12 months after completing active duty to apply for full-time student status at an institution of higher education, and that if the adult child is called more than once in four years of the first call to active duty, insurers and self-insured health plans may only use the adult child's age at the time first called to active duty in order to determine eligibility.

Effective June 1, 2010

# Ins 3.39 (5m), (14m), (30m), (34)—Relating to Medicare supplement and replacement insurance guarantee issue eligibility

The rule amends portions of the previous rule to more closely reflect the benefits provided by the National Association of Insurance Commissioners (NAIC) Medicare Supplement Insurance Minimum Standards Model Act, and reintroduces the use of high-deductible Medicare supplement plans. During prior rulemaking, the Board on Aging and Long-Term Care requested broadening of the guarantee issue eligibility rights. The Commissioner convened an advisory work group to assist in the review of existing guarantee issue rights and to determine whether revisions were warranted. The rule includes two modifications to s. Ins 3.39, Wis. Adm. Code, that arose from the recommendations of the advisory work group. Guarantee issue rights include modifications to the NAIC model regulations relating to the two new federal plan designs intended to lower premiums by requiring insureds to pay either 50% of hospital inpatient charges or copayments for office and emergency room visits. The rule limits the availability of combinations of riders that can be used with the newer benefits as certain combinations would make any premium savings illusory. Specifically, issuers cannot issue both the Medicare Part A Deductible Rider and the Medicare 50% Part A Deductible Rider to the same insured for the same period of coverage. Similarly, issuers cannot issue both the Medicare Part B Deductible Rider and the Medicare Part B Copayments or Coinsurance Rider to the same insured for the same period of coverage.

The rule further delineates that the Medicare Part B Copayment or Coinsurance Rider requires that the insured's copayment or coinsurance shall be the lesser of \$20.00 per office visit or the Medicare Part B coinsurance amount. The Medicare Part B Copayment or Coinsurance Rider requires that emergency room visits shall be covered at the lesser of \$50.00 or the Medicare Part B coinsurance amount. The emergency room copayment or coinsurance amount shall be waived if the insured is admitted to any hospital and the emergency visit is subsequently covered as a Medicare Part A expense. In addition to corrections, the rule reintroduces the high-deductible Medicare supplement plan that previously expired. The reintroduction is in response to repeated requests from the industry and supported by the Board on Aging and Long-Term Care. This permits insureds flexibility to purchase products best suited to medical and financial needs. The product complies with the NAIC model regulation as proposed to have policies effective on June 1, 2010, permitting issuers time to develop and have policy forms and advertising material approved by the Commissioner. The proposed rule also modified Appendix 3 to reflect these changes. The annual high deductible shall be \$2,000.00 for 2010 and will be adjusted annually thereafter to reflect changes in the Consumer Price Index in the 12-month period ending with August of the preceding year, rounded to the nearest multiple of \$10.00. The annual high deductible consists of out-of-pocket expenses, other than premiums listed above, and is in addition to any other specific benefit deductibles. An issuer must continue to make available for purchase any policy form or certificate form issued after May 31, 2010, that has been approved by the Commissioner. A policy or certificate form will not be considered available for purchase unless the issuer actively offered it for sale within the previous 12 months. This is changed from an issue date of August 1, 1992.

Finally, the proposed rule also expands the category of eligible persons who are guaranteed issuance of Medicare supplements or Medicare replacement policies to those whose payments for coverage substantially increase or to those whose plans terminate or cease to provide some or all such supplemental health benefits. The amount an individual pays for coverage under the plan is considered to substantially increase if the amount the individual pays for coverage under the plan increases by more than 25% from one 12-month period to the subsequent 12-month period, and if the new payment for the employer-sponsored coverage is greater than the premium charged under the Medicare supplement plan for which the individual is applying. An issuer may require reasonable documentation to substantiate the increase of the cost of the coverage to the individual. A second new guaranteed-issue time period will arise when a hospital leaves a Medicare Select network. The issuer shall notify the insured that a hospital is leaving the Medicare Select network and that there is no other hospital within a 30-minute or 30-mile radius of the policyholder. This will trigger a guarantee-issue opportunity for the insured affected by the change in network to purchase a new Medicare supplemental policy without being newly underwritten by the issuer.

#### Effective June 1, 2010

# Ins 57—Relating to care management organizations and affecting small business

The rule implements ch. 648, Wis. Stat., financial regulatory oversight of the care management organizations in coordination with the Wisconsin Department of Health Services (Department) to ensure the organizations use sound financial tools when commencing operations and ongoing oversight of the financial condition of the organizations. Specifically, the rule establishes minimum financial standards, financial reporting requirements, regulatory examinations, and restricted reserves for care management organizations in the event of insolvency. The Commissioner based the requirements upon the regulations that generally apply to insurers, but modified them to meet the unique requirements of care management organizations while remaining as consistent as possible with other regulated entities.

Chapter 648, Wis. Stat., was created to establish financial regulation of care management organizations that provide and coordinate services for the Family Care program. Family Care is a Wisconsin Medicaid program designed to provide cost-effective, comprehensive and flexible long-term care that fosters consumers' independence and quality of life, while recognizing the need for interdependence and support. Family Care improves the cost-effective coordination of long-term care services by creating a single flexible benefit that includes a large number of health and long-term care services that are typically only available separately. Enrollees have access to specific health care services offered by Medicaid as well as to long-term care services in the Home and Community-Based Waiver Programs and the state-funded Community **Options Program.** 

Family Care is a public program operated by the Department that contracts with both private and public plans to provide consumers an option for coverage of long-term care services beyond fee-for-service and the self-directed supports waiver. The care management organizations receive a fixed capitated amount per enrollee from the Department through the waiver programs. However, due to the nature of the organizations and the structure of the plan, care management organizations, unlike insurers, may be less able to build and draw upon reserves both during the expansion periods and due to the potential for unforeseen expenditures.

Effective June 1, 2010

### Ins 2.81—Relating to use of the 2001 CSO Preferred Class Structure Mortality Table in determining reserve liabilities

The rule makes the 2001 Commissioners Standard Ordinary (CSO) Preferred Class Structure Mortality Table available for use in determining minimum reserves on insurance policies written starting January 1, 2005, and prior to January 1, 2007, with the consent of the Commissioner and if additional conditions are met.

Existing provisions establish mortality tables to be used by insurers to calculate minimum reserves and requirements related to testing and reporting of actuarial information. Current rules allow insurers, meeting prescribed conditions, to use the 2001 CSO Preferred Class Structure Mortality Table as adopted by the National Association of Insurance Commissioners (NAIC) at the September 2006 national meeting and published in the NAIC Proceedings (Third Quarter 2006) in determining minimum reserves on policies written after January 1, 2007. The rule will increase the ability of insurers and the Commissioner to monitor financial status by reference to required reports as well as improve the financial examination process.

### Effective September 2, 2010

# Ins 3.36—Relating to autism spectrum disorders treatment and affecting small business

The rule includes definitions of intensive-level evidence-based behavioral therapy and nonintensivelevel evidence-based therapy. Based upon current research, the rule limits intensive-level services to children aged two to nine, as this period of time has shown to be optimal for gains for individuals diagnosed with autism spectrum disorders. The rule differentiates between treatment providers for intensive- versus nonintensivelevel services. For a psychiatrist, psychologist, behavior analyst, social worker certified or licensed to practice psychotherapy, or a professional working under the supervision of an outpatient mental health clinic to be considered qualified to provide intensive-level services, the rule delineates a combination of education, training and experience with individuals diagnosed with autism spectrum disorders.

The rule also handles several administrative concerns. It allows insurers to deny claims that they believe to be fraudulent, to exclude travel time from the required hours of treatment and allocated dollars for treatment, and to allow dispute resolution through independent review organizations.

Under 2009 Wisconsin Act 28, the Commissioner is required, pursuant to s. 632.895 (12m), Wis. Stat., to define four terms: intensive-level services, non-intensive-level services, qualified, and paraprofessionals; and may draft rules that relate to the interpretation or administration of this section. During the pendency of the proposed rule, 2009 Wisconsin Act 282 was enacted adding licensed behavior analysts to the list of persons able to provide services pursuant to s. 632.895 (12m) (b), Wis. Stat. To ensure clear understanding of current provider qualifications and treatment options for autism spectrum disorders, the Commissioner established the Autism Working Group (group). The group was charged with advising the Commissioner on definitions for the four required terms and making recommendations on how the statute should be implemented and was composed of parents, providers, insurers, legislators and advocates. Administrators of the waiver program at the Department of Health Services (DHS) also participated. The group met every other week beginning June 23, 2009, until September 10, 2009, and continues meeting on a quarterly basis. The DHS Waiver Program was used as a baseline to discuss the implementation of the new mandate. Building from the Waiver Program, the group developed a comprehensive regulation. Current literature on autism spectrum disorders and information from other states was presented to the group for review and consideration. Because the research and literature in the realm of autism treatments is rapidly evolving, the group recommended defining "evidence-based" and "behavioral" rather than creating a list of approved therapies that might readily become outdated.

In recognition that some current waiver providers might not be able to meet licensure or certification requirements, the rule includes provisions to permit individuals who are currently providing services through the DHS Waiver Program to be deemed qualified for up to two years to ensure continuity of care. In addition, the rule permits insurers and self-funded plans to contract with individuals who are experienced but may not meet the qualifications for providing intensive or non-intensive services. A current, valid state-issued license or certificate is necessary in order for a psychiatrist, psychologist, behavior analyst, social worker certified or licensed to practice psychotherapy, speech pathologist, or occupational therapist to be qualified to provide nonintensive-level services or to implement an intensivelevel treatment plan. For a person who is a qualified professional working under the supervision of an outpatient mental health clinic, the clinic shall be certified under s. 51.038, Wis. Stat., in order for the professional to provide nonintensive-level services or to implement an intensive-level treatment plan developed by a qualified intensive-level provider. The rule also establishes requirements for paraprofessionals, individuals who may only provide services while working under the supervision of a psychiatrist, psychologist, behavior analyst or social worker certified or licensed to practice psychotherapy.

Effective October 1, 2010

# Ins 18 subch. III—Relating to independent review procedures and affecting small business

The rule implements 2009 Wisconsin Act 28 that expanded existing independent review rights for Wisconsin insureds. The rule amends the existing rule by including the newly created statutory terms of "coverage denial determination" and "preexisting condition exclusion denial determination." As with the amended statute, the rule is modified by replacing the term "adverse determination and experimental treatment determination" with the more inclusive term "coverage denial determination" throughout ch. Ins 18, subch. III, Wis. Adm. Code. The Commissioner is directed in s. 632.853 (8) (b), Wis. Stat., to determine that at least one independent review organization has been certified to effectively provide independent review of preexisting condition exclusion denial determinations and rescissions. In order to make the determination, the proposed rule clarifies the types of denials that are eligible under preexisting condition exclusion denial determination reviews and the type of expertise independent review organizations need in order to render determinations. The proposed rule requires independent review organizations to utilize the expertise of state-licensed lawyers and certified actuaries when appropriate. The lawyers and actuaries must be current in their credentialing or licensure and can assist the independent review organization as an advisor or participant on the review panel at the discretion of the organization.

The rule also modifies a portion of ch. Ins 18, subch. I and II, Wis. Adm. Code, to reflect that insureds not only have a right to independent review but also to the grievance process established by insurers. This is a new right for insureds that have had a policy rescinded or coverage denied as a preexisting condition. The modifications clarify what is not subject to a grievance or independent review, specifically that administrative issues are not eligible for independent review. The rule also clarifies that when an insurer and insured dispute whether an issue is eligible for independent review, that dispute is eligible for review.

Additionally, the rule includes an amended reference that states that, depending upon the type of issue under independent review, the determination may be binding on the insurer and insured. The rule updates the compendium that independent review organizations may use to reflect name or source changes, and creates legal resources as a new source of information that can be utilized by the independent review organizations.

Finally, the rule parallels implementation of the new preexisting condition denial and rescission determinations that was available when independent review was first implemented. For eligible preexisting condition coverage denial and rescission determinations that occur after January 1, 2010, the date of the notice from the Commissioner that he or she has certified the availability of an independent review organization to review preexisting condition and rescission issues, insureds will have four months to request an independent review. Once the Commissioner has published notice that he or she has certified the availability of an independent review organization to review preexisting condition and rescission issues, insureds will have four months to file requests for independent review from the date of the preexisting condition exclusion denial or rescission determination by the insurer or from the date of receipt of notice of the grievance panel decision, whichever is later. Effective October 1, 2010

# Ins 3.33—Relating to uniform questions and format for individual health insurance application and affecting small business

The rule was developed with the assistance of an advisory council charged with developing the uniform application questions and format to be used exclusively in the individual major medical health insurance market. The advisory council met six times between October 2009 and June 2010. The council members included intermediaries, members of the public, consumer advocates, and insurance industry representatives.

The council recommended the proposed uniform application questions and format after reviewing the application used in the state for individual major medical health insurance and the model utilized by the state of Oregon.

The rule requires insurers to develop policies and procedures to implement the new individual uniform application, restricts modifications, prescribes how the individual uniform application can be used when completed using internet access to the insurer or when the application is completed via telephone. The rule prohibits insurers from automatically completing portions in the electronic version based on responses to various questions, but does allow the insurer to rearrange the sequence as pull-down questions so long as the printed form is in the required format contained in Appendix 1.

Insurers will be permitted to add separate forms that describe additional terms of the policy, such as coinsurance, copayment, deductibles, payment mode, and network selections. Additionally, insurers will be permitted to add as a separate form the authorization necessary to be compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) P.L. 104-191.

Effective January 1, 2011

Ins 3.75—Relating to continuation of group policy coverage for employees and their dependents and affecting small business

The rule defines election and eligibility criteria for continuation through a group health policy. The United States Department of the Treasury, Internal Revenue Service, published an interpretation of the American Recovery and Reinvestment Act of 2009 (ARRA) that provided a continuation election opportunity for covered employees, including former employees, when an employer discontinues a group health plan. The rule defines continuation coverage election options for employees that meet the requirements of s. 632.897, Wis. Stat., or s. 9126 of 2009 Wisconsin Act 11, whose employer or former employer discontinues the group health insurance policy.

On December 19, 2009, the Department of Defense Appropriations Act, 3326:2010 (DOD Act) was enacted, including section 1010. This section extended the federal premium subsidy provided under ARRA to 15 months and extended eligibility by 2 months: from December 31, 2009, to February 28, 2010. The 2010 DOD Act provided for retroactive extension of coverage for a transition period and premium payment to assistance-eligible individuals.

On March 2, 2010, the Temporary Extension Act of 2010 (TEA), became effective, extending premium assistance to assistance-eligible individuals involuntarily terminated prior to March 31, 2010, or to those who had initially qualified for continuation coverage because of a reduction of hours and later involuntarily terminated on or after September 1, 2008, if the involuntary termination occurred on or after March 2, 2010. This was further extended by the Continuing Extension Act (CEA) that became effective on April 15, 2010. Presently the involuntary termination may entitle individuals to premium assistance through May 31, 2010, and for involuntary terminations occurring between March 2, 2010, and May 31, 2010, when that event follows a reduction in hours occurring from September 1, 2008, up until May 31, 2010.

This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or were eligible for coverage under state law, under either s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code. These rights include the following:

- (a) The DOD Act extended the federal premium reduction eligibility period for 2 months until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months).
- (b) Individuals who had reached the end of the federal reduced premium period before the DOD Act extended it to 15 months will have an extension of their grace period to pay the reduced premium. To continue their

coverage they must pay the 35 percent of premium costs by February 17, 2010, or, if later, 30 days after they receive notice of the extension.

- (c) Individuals who ended the federal reduced premium subsidy and paid the full premium may obtain a credit for future months of coverage or a reimbursement of the overpayment.
- (d) Individuals who are assistance-eligible individuals on or after October 31, 2009, or who experience a qualifying event on or after that date, are entitled to notice, or additional notice, of the extended federal premium subsidy.
- (e) Individuals who are entitled to an extended premium grace period as described in paragraph (b), or a credit or refund for premium paid as described in paragraph (c), are entitled to notice of those rights.
- (f) TEA extended the federal premium reduction eligibility period to March 31, 2010. Further, TEA extended assistance to those who initially qualified for continuation coverage because of a reduction of hours on or after September 1, 2008, and later involuntarily terminated when the involuntary termination occurred on or after March 2, 2010.
- (g) CEA extended the federal premium reduction eligibility period to May 31, 2010, and similarly extended eligibility when the involuntary termination subsequent to a reduction of hours occurred on or after March 2, 2010, and before June 1, 2010.

Effective January 1, 2011

Ins 17.01(3) and 17.28(6)—Relating to fiscal year 2011 fund fees, provider classifications, and mediation panel fees and affecting small business

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2010. These fees represent an 8.6% increase from fees paid for the 2009-2010 fiscal year. The Board of Governors (Board) approved these fees at its meeting on May 18, 2010. The Board is also required to promulgate by rule the annual fees for the operation of the Fund's 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. The rule implements the funding level approved by the Board by establishing mediation panel fees for the next fiscal year at \$28.00 for physicians and \$6.00 per occupied bed for hospitals, representing an increase of \$3.00 per physician and \$1.00 per occupied bed for hospitals from 2009-2010 fiscal year mediation panel fees.

Effective January 1, 2011

Ins 51.01—Relating to the risk-based capital of health insurers, property and casualty insurers and fraternal insurers

The rule modifies the risk-based capital (RBC) requirements for insurers to include a trend test for property and casualty insurers and health insurers. The National Association of Insurance Commissioners (NAIC) amended instructions for property and casualty insurers and health insurers to include a trend test to improve the monitoring of insurer solvency. Under the rule a company action-level event would occur if the insurer's adjusted capital were between 2.0 and 3.0 times the authorized control level RBC and the insurer triggers a negative trend test determined in accordance with NAIC instructions.

Under the previous rule, fraternal insurers were exempt from the RBC filing requirements, unless the Commissioner found that inclusion would improve solvency monitoring. The rule removes the general exemption so that fraternal insurers are subject to the same RBC reporting requirements as life insurers.

Effective January 1, 2011

Ins 6.05 and 6.07—Relating to filing of insurance forms and insurance policy language simplification and affecting small businesses

The rule was developed with the assistance of an advisory council charged with developing and recommending modifications to the Flesch readability score for disability insurance products as well as personal lines property and casualty insurance products. Additionally, the council was charged with determining how to best increase consumer access to complete inforce copies of their insurance policies.

Following the first meeting, the advisory council divided along product lines into subgroups, and each subgroup met individually four times between October 2009 and April 2010. The council then met two more times as a complete council in April and May 2010. The council members included intermediaries, public members, consumer advocates, and representatives from the insurance industry.

As charged, the council recommended the proposed changes to the Flesch readability score for consumer insurance policies except for product lines that are described in s. 601.58 (2) (k), Wis. Stat., the Interstate Insurance Product Regulation Compact (Interstate Compact). Additionally, the council recommended providing notice to insureds instructing them how to access a complete, in-force copy of their insurance policy. Separate from the advisory council, the rule also revises the form and content of form filing submissions. The following is a summary of changes in the rule:

- 1. It requires the insurer to submit forms using a transmittal document established by standards adopted by the National Association of Insurance Commissioners.
- 2. It requires an insurer to include in its form filing a final printed or electronic format copy of the form as it will be used with the public and deletes the option of filing a facsimile.
- 3. It makes it clear that an insurer may file a form electronically.
- 4. It makes it clear that an insurer must file the required transmittal document when it files a form.
- 5. It requires certain consumer insurance policies to increase the readability score, Flesch or equivalent, from a score of 40 to 50.
- 6. It requires an insurer offering consumer insurance policies or certificates to have on its Web site information on how insureds may obtain electronic or paper copies of their in-force policies and the timeframe within which to provide the information. Insurers that are exempt from this requirement include town mutuals, policies or certificates in the product lines that are described in s. 601.58 (2) (k), Wis. Stat., and property and casualty products that are other than personal lines. The product lines described in s. 601.58 (2) (k), Wis. Stat., are individual or group annuity, life insurance, disability income, and long-term care insurance. This exception applies whether or not the policy is subject to or filed with the Interstate Compact.
- It excepts product lines that are described s. 601.58 (2) (k), Wis. Stat., property and casualty products that are other than personal lines, and insurers subject to ch. 618, Wis. Stat., from the Web site notice requirements, but retains other statutory requirements for providing copies of in-force policies upon request to insureds.

Effective February 1, 2011

### Ins 8.49 Appendix 1—Relating to small employer uniform employee application for group health insurance and affecting small business

The rule contains the modifications to the waiver and to the health underwriting questions required to comply with the Genetic Information Nondiscrimination Act of 2008 (GINA, Pub. L. No. 110-233) and the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA, Pub. L. No. 111-3), as well as to mandated coverage for dependents.

Section 635.10, Wis. Stat., requires use of the small employer uniform employee application for group health insurance. In accordance with s. 601.41 (8), Wis. Stat., the Office of the Commissioner of Insurance (OCI) is required to revise the uniform small employer application form at least once every two years in consultation with the health advisory council. The rule was initially promulgated in 2003, and due to federal changes and requests of the Health Advisory Council, OCI created this rule.

The federal government has also modified the Health Insurance Portability and Accountability Act (HIPAA) to include the requirement of additional descriptive information for people who, after a qualifying event, are permitted the option of a special enrollment period to understand how to obtain and apply for coverage.

Specific modifications include several changes to the small employer uniform application for group health insurance. In Section V of the application, a sentence has been added in accordance with an amendment to CHIPRA that informs an employee how to obtain information on electing health insurance coverage through a special election period due to a qualifying event, including Medicaid premium assistance. This information is provided at the time the employee waives the right to obtain health insurance through the small employer. Information is updated regarding the treatment of genetic information in the medical information section of the application. Additionally, modifications are made to delete references to a dependent needing to be a full-time student or to be financially dependent upon the parents, as both state and federal law mandate inclusion of adult children as dependents, regardless of the adult child's residency or financial dependency.

During the July 2009 meeting of the Health Advisory Council, a motion was passed to request that OCI modify the uniform application to comply with the GINA and CHIPRA changes, pending federal rule promulgation due in February 2010. Subsequent to the state budget passage, the Health Advisory Council revised its request to include modifications to comply with state law. The rule incorporates the changes requested by the Council in accordance with GINA, CHIPRA, and mandated coverage of dependents to age 27. The rule modification is required to ensure compliance with federal and state requirements. In 2010, OCI had the following emergency rules in effect:

Ins 3.75—Relating to continuation of group health insurance policies and affecting small business

The rule parallels the standards enacted by the Federal Department of Defense Appropriations Act of 2010 (DOD Act) and makes it clear that these standards are applicable to assistance-eligible individuals who are or were entitled to coverage under s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code.

Section 1010 of the DOD Act extended the federal premium subsidy provided under the American Recovery and Reinvestment Act of 2009 (ARRA), provided for retroactive extension of coverage for a transition period, and required that notice of the extended subsidy and retroactive coverage and premium payment be given to assistance-eligible individuals. This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or who were eligible for coverage under state law, under either s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code. These rights include the following:

- (a) The DOD Act extended the federal premium reduction eligibility period for 2 months until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months).
- (b) Individuals who had reached the end of the federal reduced premium period before the DOD Act extended it to 15 months will have an extension of their grace period to pay the reduced premium. To continue their coverage they must pay the 35 percent of premium costs by February 17, 2010, or, if later, 30 days after they receive notice of the extension.
- (c) Individuals who ended the federal reduced premium subsidy and paid the full premium may obtain a credit for future months of coverage or a reimbursement of the overpayment.
- (d) Individuals who are assistance-eligible individuals on or after October 31, 2009, or who experience a qualifying event on or after that date, are entitled to notice, or additional notice, of the extended federal premium subsidy.
- (e) Individuals who are entitled to an extended premium grace period as described in paragraph (b), or a credit or refund for premium paid as described in paragraph (c), are entitled to notice of those rights.

Effective January 6, 2010

Ins 3.36—Relating to treatment of autism spectrum disorders and affecting small business

Under 2009 Wisconsin Act 28, the Commissioner is required pursuant to s. 632.895 (12m), Wis. Stat., to define four terms: "intensive-level services," "nonintensive-level services," "qualified," and "paraprofessional" for purposes of providing services under this subsection. The statute further authorizes the Commissioner to promulgate rules governing the interpretation or administration of this subsection.

To ensure clear understanding of current provider qualifications and treatment options for autism spectrum disorders, the Commissioner established the Autism Working Group. The work group was charged with advising the Commissioner on definitions for the four required terms and making recommendations on how the statute should be implemented. The group was composed of parents, providers, insurers, and advocates. Administrators of the Waiver Program at the Department of Health Services (DHS) also participated. The group met every other week beginning June 23, 2009, through September 10, 2009.

The Waiver Program was used as a baseline to discuss the implementation of the new mandate. Current literature on autism spectrum disorders and information from other states was presented to the working group for review and consideration. Because the research and literature in the realm of autism treatments is rapidly evolving, the working group recommended defining "evidence-based" and "behavioral" rather than creating a list of approved therapies that could readily become outdated.

The rule includes definitions of intensive-level behavioral therapy and nonintensive-level therapy. Based upon current research, the rule limits intensive-level services to children aged two to nine years, as this period is optimal for gains for individuals diagnosed with autism spectrum disorders. Building from the Waiver Program, the working group developed a comprehensive regulation.

The rule also contains criteria necessary for one to be considered a qualified provider, a qualified professional, a qualified therapist, and a qualified paraprofessional. The criteria include a combination of educational, professional, and specific training with individuals diagnosed with autism spectrum disorders. For qualified paraprofessionals, specific requirements for supervised implementation of a treatment plan for the insured are required. The rule includes provisions to permit individuals who are currently providing services through the DHS Waiver Program to be deemed qualified for up to two years and to permit insurers and self-funded plans to contract with individuals who are experienced but may not meet the "qualified" requirements.

The rule also handles several administrative concerns. It allows insurers to deny claims they believe to be fraudulent, to exclude travel time from the required hours of treatment and allocated dollars for treatment, and permits dispute resolution through independent review organizations.

#### Effective March 8, 2010

# Ins 17.01(3) and 17.28(6)—Relating to fiscal year 2011 fund fees and mediation panel fees and affecting small business

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2010. These fees represent an 8.6% increase from fees paid for the 2009-2010 fiscal year. The Board of Governors (Board) approved these fees at its meeting on May 18, 2010. The Board is also required to promulgate by rule the annual fees for the operation of the Fund's 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. The rule implements the funding level approved by the Board by establishing mediation panel fees for the next fiscal year at \$28.00 for physicians and \$6.00 per occupied bed for hospitals, representing an increase of \$3.00 per physician and \$1.00 per occupied bed for hospitals from 2009-2010 fiscal year mediation panel fees.

#### Effective June 15, 2010

# Ins 3.35—Relating to colorectal cancer screening coverage and affecting small business

The rule implements s. 632.895 (16m), Wis. Stat., mandating coverage for colorectal cancer screening. For flexibility, the rule allows insurers and self-insured governmental plans to select from among the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society guidelines that will be followed related to colorectal cancer screening intervals and specific screening tests or procedures. Insurers and self-insured governmental health plans are to inform enrollees of the guideline or guidelines they use, and, if they use more than one guideline, which guideline is primary if a dispute arises.

The rule requires insurers and self-funded governmental plans to provide coverage of at least three of four identified screening tools: fecal occult blood test, flexible sigmoidoscopy, colonoscopy and computerized tomographic colonography. The determination for appropriate screening test or procedure is to be based upon medical necessity or medically appropriate basis and is eligible for internal and independent review. Additionally, the proposed rule sets forth guidance on determination of persons at high risk for developing colorectal cancer. The proposed guidance is based upon the guidelines of the American Cancer Society, as it is the only organization having detailed standards for high-risk categories and screening intervals. However, the rule does permit insurers to utilize additional criteria if the National Cancer Institute or the U.S. Preventive Service Task Force develops high-risk criteria.

In light of federal health care reform, the rule requires insurers to comply with preventive services contained in the Patient Protection and Affordable Care Act of 2010, PL 111-148, as amended by the Federal Health Care and Education Reconciliation Act of 2010, PL. 111-152. Finally, insurers and self-insured governmental health plans are required to review annually the selected guidelines and comply with updates in the subsequent policy year.

Effective November 29, 2010

# Ins 3.37 and 3.375—Relating to health insurance coverage of nervous and mental disorders and substance use disorders, and affecting small business

The rule implements the recreated s. 632.89, Wis. Stat., instituting mental health parity in the treatment of nervous and mental disorders and substance use disorders. The rule amends regulations relating to transitional treatment coverage and creates a new section for implementing requirements for the coverage of nervous and mental disorders and substance use disorders.

The transitional treatment regulation is bifurcated into requirements for plans issued on or after November 1, 2007, and prior to December 1, 2010, and parallel numbered sections for polices issued on or after December 1, 2010. For existing policies or policies for which an employer has requested an exemption pursuant to s. 632.89 (3c) or (3f), Wis. Stat., the requirements reflect s. 632.89, 2007 Wis. Stat., and updated cites and provisions of regulations contained in the Department of Health Services administrative code pertaining to transitional treatment.

For plans issued on or after December 1, 2010, parallel requirements are created within the proposed revisions

to s. Ins 3.37, Wis. Adm. Code, to apply to insurers offering group health insurance plans and for self-insured governmental plans on a going-forward basis. The types of services are the same except for removal of minimum dollar limitations and the types of insurers or self-insured governmental plans to which the requirements apply.

Concerns were raised regarding compliance with the Patient Protection and Affordable Care Act (PPACA) requirement of no annual limits for essential benefits and s. 632.89 (2), 2007 Wis. Stat., benefit levels. The concerns were silenced after identifying that s. 632.89 (2), 2007 Wis. Stat., is written as "not less than," and therefore act as benefit floors, and do not preclude exceeding the floor amount, and therefore do not violate the federal law.

The rule also creates s. Ins 3.375, Wis. Adm. Code, to implement s. 632.89, Wis. Stat., for policies issued on or after December 1, 2010. The statute requires insurers offering group health insurance and self-insured governmental plans to provide coverage for the treatment of nervous and mental disorders and substance use disorders no more restrictively than coverage for the most common or frequent type of treatment limitations that are applied to substantially all other coverage under the plan. This means that insurers and self-insured governmental plans cannot impose limited benefits or impose different cost-sharing provisions based upon receiving nervous, mental, or substance use disorders treatment. The rule defines "substantially all" to mean that the terms of coverage for nervous, mental and substance use disorders are to be treated no more restrictively than a single type of financial requirements or quantitative treatment limitations that apply to two-thirds of covered medical or surgical benefits.

Pursuant to s. 632.89 (3c), Wis. Stat., for employers seeking an exemption based upon increased costs related to the parity requirements, employers may request insurers to have a qualified actuary determine, at the insurer's cost, whether the employer is eligible for the exemption. Nothing in the rule, however, limits or prohibits an employer or self-funded governmental plan from obtaining, at their cost, a qualified actuarial determination.

Section Ins 3.375 (5), Wis. Adm. Code contains provisions governing insurers offering individual health benefit plans that contain benefits for the treatment of nervous and mental disorders or substance use disorders. Insurers offering these individual health benefit plans shall make available the criteria for determining medical necessity. If the individual health benefit plan denies benefits related to nervous and mental disorders or substance use disorders it shall make the reason for the denial available to the insured, participant, or beneficiary in addition to complying with s. 632.857, Wis. Stat.

For eligible employers electing an exemption, Appendix 1 and Appendix 2 contain the model notices that insurers are to provide to employers or self-insured governmental plans. The employer is to post and distribute to employees explaining the basis of the exemption as well as a list of the benefits that will be provided to the employees as was contained in s. 632.89, 2007 Wis. Stat.

Effective November 29, 2010

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: legis.wisconsin.gov/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 and adminrules.wisconsin.gov.
## National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2010 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

#### Committees

Financial Condition (E) Committee Life Insurance and Annuities (A) Committee Market Regulation and Consumer Affairs (D) Committee NAIC/Consumer Liaison Committee NAIC/Industry Liaison Committee NAIC/State Government Liaison Committee

#### **Task Forces**

Title Insurance (C) Task Force Market Information Systems (D) Task Force Climate Change and Global Warming (EX) Task Force Solvency Modernization Initiative (EX) Task Force Long-Term Care (EX) Task Force Information Systems (EX1) Task Force Regulatory Framework (B) Task Force Senior Issues (B) Task Force (Vice-Chair) Accounting Practices and Procedures (E) Task Force Capital Adequacy (E) Task Force Examination Oversight (E) Task Force Reinsurance (E) Task Force Valuation of Securities (E) Task Force Market Regulation Accreditation (EX) Task Force

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

Executive (EX) Committee AIG Special (EX) Working Group Health Care Reform Interstate Compact Standards (EX) Subgroup Health Care Reform Cost Containment (EX) Subgroup

Solvency Modernization Initiative (EX) Task Force Group Solvency Issues (EX) Working Group International Accounting Standards (EX) Working Group International Solvency (EX) Working Group Statutory Accounting and Financial Reporting (EX) Subgroup

Speed to Market (EX) Task Force Operational Efficiencies (EX) Working Group

*Life Insurance and Annuities (A) Committee* Annuity Disclosure (A) Working Group Health Insurance and Managed Care (B) Committee ERISA (B) Working Group Consumer Information Subgroup

Property and Casualty Insurance (C) Committee Professional Employer Organization Model Law (C) Working Group

Market Regulation and Consumer Affairs (D) Committee Consumer Connections (D) Working Group Market Analysis Procedures (D) Working Group Market Conduct Examinations Standards (D) Working Group Complaint Issues (D) Working Group

Financial Condition (E) Committee
Capital and Surplus Relief (E) Working Group
Credit Default Swap (E) Working Group
Financial Analysis (E) Working Group (Chair)
Financial Guaranty Insurance Guideline (E)
Working Group
Investments of Insurers Model Act Revisions (E)
Working Group
National Treatment and Coordination (E) Working
Group
Rating Agency (E) Working Group
Health Reform Solvency Impact (G) Subgroup

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

Capital Adequacy (E) Task Force Property Risk-Based Capital (E) Working Group

Examination Oversight (E) Task Force Financial Examiners Handbook (E) Technical Group Financial Analysis Handbook (E) Working Group (Chair) Analyst Team System Oversight (E) Working Group

IT Examination (E) Working Group, Chair

## 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 2009 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 resumed meetings after annuity suitability work at the NAIC progressed and made a recommendation to the legislature. 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 2010 were:

Kim Shaul, Deputy Commissioner, Chair Barbara Becker, Becker and Hickey, S.C., Milwaukee 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
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) which 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: the Council on Blindness, the Council for the Deaf and Hard of Hearing, the Council on Developmental Disabilities, the Council on Mental Health, the Council on Alcohol and Other Drug Abuse, and the 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 2010 were:

Robert Palmer, Dean Health Plan, Madison, Chair Terry Frett, Frett Barrington, Pewaukee Karen E. Geiger, Blue Cross Blue Shield of Wisconsin, Milwaukee Roma Hanson, AIDS Resource Center of Wisconsin, Milwaukee Chris Uhlir, Uniek, Inc., Waunakee Linda Kuklinski, Generac Power Systems, Waukesha Mike Muelmans, Write Resources, Monona Terry Murphy, East Town Insurance Services, Elm Grove Mary Ellen Powers, Metropolitan Milwaukee Association of Commerce, Milwaukee George Quinn, Wisconsin Hospital Association, Madison Roberta Riportella, University of Wisconsin, Madison Kris Seymour, Humana, Milwaukee James Sykes, University of Wisconsin, Madison Alice Torti, Great Big Pictures, Inc., Madison Marilyn Windschiegl, 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 is created by s. 619.04 (3), Wis. Stat. The 13-member Board 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, 2010, were:

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

## **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 the Department of Veterans Affairs, the Department of Health Services (includes Medicaid, Family Care and Aging), the Department of Workforce Development (includes the Division of Vocational Rehabilitation and the Wisconsin Employment Transportation Assistance Program), the Office of the Commissioner of Insurance, and the 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 2010 were:

Sharon Brosnan, Thrivent Financial for Lutherans, Appleton, Chair
Barbara Becker, Becker & Hickey, S.C., Milwaukee
Greg Gurlik, Northwestern Mutual Life Insurance Company, Milwaukee
Dave Larson, American Family Insurance, Madison
Martin O'Brien, Principal Financial Group, Neenah
Sarah Orr, UW Law School, Madison
Jill Shilbauer, WEA Trust, Madison
Julie Short, Coalition of Wisconsin Aging Groups, 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 2010 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
- Mary Kaiser, Spectrum Insurance Group, LLC, Eau Claire
- Brian Peacy, Employers Insurance Company of Wausau, Wausau
- Julie Rupert, American Family Mutual Insurance Company, Madison
- Bill Smith, National Federation of Independent Business, Madison

Steve Tauke, Marshall & Ilsley Corporation, Milwaukee

Scott Taylor, Urban & Taylor, 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 2010 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 Steinhofer, 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 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. The Board has nine members. 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<sup>TM</sup> Benchmark Study Advisory Committee for Wisconsin

The CompScope<sup>TM</sup> 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<sup>TM</sup> 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**

January 8, 2010: To group health plan insurers subject to s. 632.897, Wis. Stat., Wisconsin continuation and conversion requirements, regarding amendments to the American Recovery and Reinvestment Act of 2009 (ARRA). ARRA was amended to extend both the eligibility period and the duration of the ARRA premium subsidy benefit.

**January 20, 2010**: To all insurers authorized to write individual health insurance regarding cancellation and rescission report. Section 601.428, Wis. Stat., requires insurers that issue individual health insurance policies to annually report to the Commissioner policy cancellations and rescissions for the preceding year. OCI has determined that it must promulgate a rule that clarifies the information to be reported, definitions of terms and the due date for reporting cancellations and rescissions.

**February 11, 2010:** To all insurers authorized to write group or individual health insurance regarding hearing aids and cochlear implants. This bulletin addresses the provisions of 2009 Wisconsin Act 14 that created s. 632.895 (16), Wis. Stat., and requires coverage of hearing aids, cochlear implants, and related treatment for infants and children. The Act applies to group and individual policies and to a self-insured health plans of the state or a county, city, town, village, or school district newly issued or renewed beginning after January 1, 2010.

April 20, 2010: To writers of Medicare supplement, Medicare select, and Medicare cost coverage regarding amendments to the Wisconsin Medicare supplement rule. The intent of this bulletin is to provide information regarding the amendments to s. Ins 3.39, Wis. Adm. Code, enacted in order to comply with the federal Medicare Improvements for Patients and Providers Act of 2008 (MIPPA), the federal Genetic Information Nondiscrimination Act of 2008 (GINA), and the National Association of Insurance Commissioners (NAIC) requirements. Section Ins 3.39, Wis. Adm. Code, also was amended to reintroduce the high-deductible Medicare supplement plan that previously sunset. It also expands the categories of eligible persons who are guaranteed issuance of Medicare supplement or Medicare replacement policies under certain circumstances.

**May 3, 2010**: To all insurers writing individual and group health insurance regarding the Patient Protection and Affordable Care Act of 2009 (PPACA). Provides information to insurers about PPACA as modified by the Health Care and Education Reconciliation Act of 2010 (HCERA). Insurers submitting policy form filings will need to certify compliance with requirements in the cover letter or the filing description in SERFF.

**June 25, 2010**: To all insurers authorized to do business in Wisconsin regarding newly enacted legislation. This bulletin is for informational purposes and contains a summary of the provisions of 2009 Wisconsin Acts 146, 165, 218, 275, 282, 285, 342, 343, 344, 346, and 369.

**September 3, 2010**: To all insurers writing individual and group health insurance regarding the Patient Protection and Affordable Care Act of 2009 (PPACA). This bulletin provides information to insurers about PPACA as modified by the Health Care and Education Reconciliation Act of 2010 (HCERA). The bulletin also notes when both state and federal reform co-exist. OCI will enforce compliance with whichever component of state and federal law is most favorable to Wisconsin consumers through review of form filings pursuant to s. 631.20, Wis. Stat., and by requesting information pursuant to s. 601.42, Wis. Stat.

**September 29, 2010**: To all insurers authorized to do property and casualty business in Wisconsin regarding clarification to the June 25, 2010, bulletin regarding, in part, newly enacted legislation. 2009 Wisconsin Act 342, in part, makes various changes to current law relating to motor vehicle insurance policies and umbrella and excess liability policies. Modifications under Act 342 were intended to simply clarify certain provisions that were enacted last year by the legislature under 2009 Act 28 affecting, in part, motor vehicle, umbrella and excess liability policy requirements.

**November 8, 2010**: To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin regarding resident and nonresident annual billing being mailed on January 15, 2011, and form of payment.

**November 23, 2010**: To all insurers authorized to write group or individual health insurance regarding amendments to the grievances and independent review procedure rule. Summarizes the changes to ch. Ins 18, Wis. Adm. Code, to implement 2009 Wisconsin Act 28, which expanded the existing independent review rights for Wisconsin insureds to include preexisting condition exclusion denial determinations and rescissions of coverage.

## **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 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. For older actions, contact ocirecords@wisconsin.gov.

## Allegations and Actions Against Agents:

## David C. Ackerman

W185 N9681 Appleton Ave., Germantown, WI 53022 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. February 2010

## David L. Ahmann

2921 Colgate Rd., Madison, WI 53705

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

## Aziz A. Ahmed

6228 W. Port Ave., Milwaukee, WI 53223

Had his application for an insurance license denied. This action was taken based on an administrative action taken by the U.S. Department of Agriculture. August 2010

#### Amy S. Alberts

2601 E. College Ave., Appleton, WI 54915

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Herbert F. Allen III

#### 4983 Brookview Rd., Rockford, IL 61107

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Illinois on a licensing application and not disclosing an action taken on a current license within 30 days. June 2010

#### Larry Andrews

#### 22316 121st St., Bristol, WI 53104

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Aaron C. Armstrong

1710 Niemann Pl. Apt. 4, Madison, WI 53711 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Robert J. Arneson

1321 N. 121st St., Milwaukee, WI 53226

Agreed to pay \$650.27 restitution to Wisconsin consumers for lost Medicare supplement insurance premium payments. This action was taken based on allegations of violating health insurance replacement laws. February 2010

#### Timothy G. Asp

## 601 Viking View Dr. #4, Reedsburg, WI 53959

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. April 2010

## Katherine E. Austin

1113 Ontario Ave., Sheboygan, WI 53081

Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

#### Carl W. Baehr

3671 Hilltop Ln., Franklin, WI 53132

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## Carla M. Bailey

## N6601 Cty. Rd. J, Beldenville, WI 54003

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. May 2010

#### Paul S. Bain

3061 Erie Ave., Cincinnati, OH 45208

Had his application for an insurance license denied. This action was taken based on allegations of a Wisconsin Stipulation and Order that prohibited reapplying for a license in the state of Wisconsin, as well as administrative actions taken by multiple states considered evidence of untrustworthiness or incompetence. April 2010

## Mary J. Barker

## 10240 Chicago Cir., Bloomington, MN 55420

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Washington on an insurance license application. April 2010

## Craig M. Barrett

## 103 Weldon Way, Pennington, NJ 08534

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and New Jersey on a licensing application. October 2010

## George R. Battle

## 101 Captiva Way, Coatesville, PA 19320

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to be eligible for application, and failing to disclose a Wisconsin administrative action on a licensing application. June 2010

## Kathy Kay Bedner

734 Jupiter Dr. Apt. 214, Madison, WI 53718

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Brandon M. Bell

#### 4839 N. 47th St., Milwaukee, WI 53218

Had his application for an insurance license denied. This action was taken 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 2010

## Patrick James Bernauer

## 10150 234th St. E., Lakeville, MN 55044

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of South Dakota, Wisconsin, and Minnesota on an application. June 2010

## Richard G. Billings, Jr.

#### 309 Westridge Pky., Verona, WI 53593

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. September 2010

## Harold F. Bloom III

#### 2290 Manley Dr., Sun Prairie, WI 53590

Had his application for an insurance license denied. This action was taken 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 2010

## Jamie L. Bootz

#### T4750 River Hills Rd., Wausau, WI 54403

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

## Patrick T. Bradley

#### 3106 Sandgate Ct., Schofield, WI 54476

Agreed to pay a forfeiture of \$500.00 and agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to disclose Wisconsin delinquent taxes due on a licensing application. June 2010

## Charles T. Brantley

#### P.O. Box 7451, Aurora, IL 60507

Had his application for an insurance license denied. This action was taken 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. August 2010

#### Deborah A. Bridgman

#### 4136 N. 55th St., Omaha, NE 68104

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Iowa on an insurance application. September 2010

#### Jason Briscoe

#### 8415 143rd St. W, St. Paul, MN 55124

Had his application for an insurance license denied. This action was taken 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 2010

#### Chaevolia Denise Brown

#### 2623 Parkside Ave., Henrico, VA 23228

Had her application for an insurance license denied. This action was taken 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 2010

## Gregg S. Brzeski

520 Frederick Ct., Oconomowoc, WI 53066

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

## Peter C. Buntrock

#### 1515 Third Ave., Wausau, WI 54401

Had his application for an insurance license denied. This action was taken 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. May 2010

## Steven J. Burke

8928 W. Locust St., Milwaukee, WI 53222

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. June 2010

## Sally A. Burseth

600 Oak St. #140, Waupaca, WI 54981

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Pamela L. Burzinski

736 Capman St., Milton, WI 53563

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2010

## Mary E. Bush

#### 141 Willow Dr., Hartland, WI 53029

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. June 2010

## Karla A. Buss

2457 N. 53rd, Milwaukee, WI 53210

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Merle Thomas Butenhoff

W176 N9745 Rivercrest Dr., Germantown, WI 53022 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application and lawsuits which may be evidence of being untrustworthy or incompetent. May 2010

## Douglas D. Byerly

296 Roosevelt St., Fond du Lac, WI 54935 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

#### Philip Graeme Cabaud III

5405 Pine St., Bellaire, TX 77401

Agreed to pay a forfeiture of \$500.00 and to promptly report to OCI any administrative actions taken. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky. October 2010

## Rafael A. Cabrera

1409 S. 59th St., Milwaukee, WI 53214

Had his application for an insurance license denied. This action was taken 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 2010

#### David W. Callarman

7 Country Club Ridge, Cisco, TX 76437

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Texas on an insurance license application. March 2010

## Judith L. Calvert

1013 Humboldt Ave., Sheboygan, WI 53081

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

## John M. Carlson

1770 Jung Blvd. E., Naples, FL 34120

Agreed to pay a forfeiture of \$10,000.00 and agreed to surrender his Wisconsin insurance agent's license. This action was taken based on allegations of failing to make proper suitability determinations when recommending annuity products. February 2010

#### Chad C. Cartier

2425 Watson Cir., De Pere, WI 54115

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Tim R. Caudill

#### P.O. Box 212, 1267 Hickory Dr., Pell Lake, WI 53157

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Joseph F. Cechvala

#### 8016 Appletree Ln., Waterford, WI 53185

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin and failing to disclose a criminal conviction on an insurance license application. August 2010

## Kevin E. Chambers

## 1924 Sky Dr., Clearwater, FL 33755

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Wisconsin on an insurance license application. March 2010

## Pravit Vincent Chanthalangsy

#### 9105 Barbaresco Cir., Stockton, CA 95212

Had his application for an insurance license denied. This action was taken 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. May 2010

#### Daniel W. Christiansen

#### 10854 Kristi Hills Dr., Roscoe, IL 61073

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

## Cheryl L. Christman

#### 4111 23rd Ave., Kenosha, WI 53140

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## John R. Claeys

#### 2211 E. Crescent Dr., Seattle, WA 98112

Agreed to the suspension of his insurance license application for 31 days and agreed to respond promptly to OCI inquiries. These actions were taken based on allegations of failing to promptly respond to inquiries from OCI on a nonresident insurance license application. September 2010

## Trina T. Cole

#### 6257 West Port Ave., Milwaukee, WI 53223

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Gail A. Coopman

251 N. Oakland Ave, Oconto Falls, WI 54154

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## James C. Cox

4929 N. Wildwood Ave., Milwaukee, WI 53217

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2010

## David A. Crist

#### 7030 74th St. Bay S., Cottage Grove, MN 55016 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

#### Danny H. Curkan

## 531 Walker Rd., Safety Harbor, FL 34695

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. March 2010

#### Joanne M. Curtin

#### W343 S9315 Jericho Dr., Eagle, WI 53119

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Angela Evon Dail

#### 30812 Baltusrol St., Sorrento, FL 32776

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. July 2010

#### Cheryl Ann Daniel

#### 13629 Pyramid Dr., Dallas, TX 75234

Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by FINRA. December 2010

## Randall S. Dauffenbach

525 Rose Ann Dr., Burlington, WI 53105

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI. July 2010

## Graham E. Davis

#### 806 W. Willow St., Chippewa Falls, WI 54729

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application, failing to respond promptly to inquiries from OCI on a previous application, and failing to allow sufficient time to pass before reapplying for an insurance license following a previous administrative action. January 2010

## Jefferson E. Davis

W169 N8630 Sheridan Dr., Menomonee Falls, WI 53051 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by OCI and the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application, as well as failing to report an employment termination involving allegations of misconduct. May 2010

## William Joseph Dayton

## 2005 Green Tree Rd., West Bend, WI 53090

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### William J. Debruin

#### 106 Edgewood Ln., Combined Locks, WI 54113

Was ordered to pay a forfeiture of \$25,000.00, to make restitution to Wisconsin consumers, and to have his insurance license revoked. These actions were taken based on allegations of unsuitable policy sales and business practices that endanger the public. This matter and the orders have been appealed to circuit court. March 2010

#### James Delaney

322 Juniper St. Apt. 12, Kennett Square, PA 19348

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action on a licensing application. June 2010

## Alberto Delgadillo

655 Juan Munoz, El Paso, TX 79932

Had his application for an insurance license denied. This action was taken 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. January 2010

## Harry W. Demetropoulos

20045 Independence Dr., Brookfield, WI 53045 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Benjamin Raymond Derouin

4216 W. Tumblecreek Ct., Franklin, WI 53132

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Patrick A. Dewane, Jr.

#### 2125 Hwy. Q, Manitowoc, WI 54220

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

#### John Allan Dickson

#### 202 Knoxville Ave., Huntington Beach, CA 92648

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of California on a licensing application. October 2010

#### John Allan Dickson

#### 202 Knoxville Ave., Huntington Beach, CA 92648

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Wisconsin administrative action on an insurance license application, as well as a criminal conviction which may be substantially related to insurance marketing type activities. December 2010

#### Latanya L. Dickson

554 Anchor St., Philadelphia, PA 19120

Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

#### Cynthia A. Dorgan

#### 24408 60th Pl., Paddock Lake, WI 53169

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

## Abdou N. Drammeh

1418 Wayridge Dr., Madison, WI 53704

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

## Don Mitchell Dumas

1792 Cabinet Maker Ct., Green Bay, WI 54303

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

## Ali Edalatpour

8870 N. Lodgewood Rd., Milwaukee, WI 53217

Had his application for an insurance license denied. This action was taken 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. May 2010

## Kenneth Eggleston

571 Heyburn Ave. W., Twin Falls, ID 83301

Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Idaho Board of Nursing. November 2010

#### Robert Sand Ellison

#### 238 N. Second St., New Richmond, WI 54017

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

#### Paul Richard Esser

2229 N. 66th St., Milwaukee, WI 53213

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Cody R. Fale

1021A Huron Ave., Sheboygan, WI 53081

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### James C. Faustmann

#### 2447 N. 69th St., Wauwatosa, WI 53213

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the

state of Wisconsin on an insurance license application. May 2010

#### David L. Ferraro

S89 W34547 Eagle Ter., Eagle, WI 53119

Agreed to have his insurance license revoked, to pay a forfeiture of \$2,500.00, and to never reapply for a Wisconsin intermediary insurance license. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance or annuities. September 2010

## Bobbie J. Finger

N5157 Lakeview Way, Bonduel, WI 54107

Agreed to take two continuing education courses that include information on annuity suitability and the sale of insurance products to senior citizens before reapplying for a Wisconsin intermediary life insurance license. This action was taken based on allegations of making false and misleading statements to consumers during the sale of annuity and life insurance products. September 2010

#### Jason E. Fischer

32 Ashbury Ct., Hudson, WI 54016

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Jay S. Fischer

1405 N. 77th Ave., Wausau, WI 54401

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

#### Brian Douglas Flanders

1516 Sylvan Way Apt. 311, Lodi, CA 95242

Had his application for an insurance license denied. This action was taken 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. May 2010

#### Adam M. Flood

117 S. Elizabeth St. Apt. 3, Whitewater, WI 53190

Had his application for an insurance license denied. This action was taken 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. May 2010

## Melinda Flores

#### 451 Fourth Ave. E., Twin Falls, ID 83301

Had her application for an insurance license denied. This action was taken based on allegations of a pending criminal

charge which may be substantially related to insurance marketing type conduct. November 2010

#### Jennifer Foster

2202 E. Pratt St., Baltimore, MD 21231

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. August 2010

## Todd T. Fox

#### 23030 State Rd. 57, Kiel, WI 53042

Had his insurance license revoked. This action was taken based on allegations of failing to pay a previous stipulated forfeiture when due. February 2010

## Todd R. Franke

7809 Wood Reed Dr., Madison, WI 53719

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Daniel L. Frey

304 Cardinal Cir., Mayville, WI 53050

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a previous criminal conviction and failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Mishell Lea Futch

1325 Dancy St., Jacksonville, FL 32205

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application. June 2010

#### Suzanne S. Gannon-Anderson

#### 1402 Bea Ann Dr., Dodgeville, WI 53533

Agreed to pay a forfeiture of \$2,000.00 and agreed to not renew and to not reapply for an insurance license. These actions were taken based on allegations of completing premium finance agreements without proper authority and depositing funds into improper accounts. March 2010

#### Andres Garcia

#### 2855 S. 13th St, Milwaukee, WI 53215

Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of misrepresentation and untrustworthiness. Agent Garcia did not respond to OCI's requests for response and did not appear at either the prehearing or the hearing. September 2010

#### Veronica J. Garcia

#### 2008 81st St., Kenosha, WI 53143

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

#### Ayinde J. Garry

#### 4641 N. 69th St., Milwaukee, WI 53218

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

#### Scott A. Garthwaite

705 Main St., P.O. Box 306, Ridgeway, WI 53582 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Philip A. Gasser

895 Elmwood Dr., Macedonia, OH 44056

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Virginia on an insurance license application. January 2010

#### Timothy Franklin Gates

#### 2960 Inca St. #101, Denver, CO 80202

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken in the state of Oklahoma, and having a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

#### Flor Gaytan

#### 2925 W. Hayes Ave., Milwaukee, WI 53215

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

#### Ellen M. Gessler

N11964 Deer Lake Rd., Tomahawk, WI 54487

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Gregory B. Gilbert

#### 5903 Schumann Dr., Fitchburg, WI 53711

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Bruce J. Gintoft

7044 N. Range Line Rd., Glendale, WI 53209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## David A. Glaser

#### 1033 S. East St., Appleton, WI 54915

Had his application for an insurance license denied for 60 days. This action was based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

#### Todd L. Goedeke

322 Torrison Ct., P.O. Box 181, Valders, WI 54245 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2010

#### Mark S. Golden

#### 620 S. Eighth St. Apt. 320, Sheboygan, WI 53081

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Funeral Directors Examining Board, on an insurance license application and failing to disclose previous criminal convictions on an insurance license application. February 2010

#### Justin Goldfarb

#### 2727 Treble Creek Apt. 914, San Antonio, TX 78258

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on an insurance license application. September 2010

#### Bradley J. Goll

## 9010 Aspen Grove Ln., Madison, WI 53717

Agreed to pay a forfeiture of \$500.00 and agreed to accurately complete forms on behalf of insureds. This action was taken based on allegations of failing to accurately complete forms on behalf of insureds. December 2010

#### Ralph Ustin Goodman III

#### 124 Hickory Rd., Lake in the Hills, IL 60156

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. December 2010

#### Brian P. Goralski

## 2405 Bloedel Ave., Schofield, WI 54476

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Loy L. Gotham

#### P.O. Box 502, Virginia, MN 55792

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

#### David Grafstein

#### 49 Heming Way, Stamford, CT 06903

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding administrative actions. May 2010

#### James E. Griese

#### 1780 Robin Ave. Apt. Q205, Oshkosh, WI 54902

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

#### Thomas R. Guyette

#### 2252 Tordeur Ct., Green Bay, WI 54311

Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. May 2010

#### Richard Allen Hail

#### 917 Jacobs Rd., Greenville, SC 29605

Had his application for an insurance license denied. This action was taken 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. May 2010

#### Andrew M. Haley

526 N. May St. Apt. 2, Chicago, IL 60642

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Illinois. August 2010

## Jerry Michael Hall

2104 Lakehurst Rd., Spicewood, TX 78669

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI on a license application. August 2010

## Glen H. Hammarberg

202 First St. Apt. 18, Rothschild, WI 54474

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

## Todd W. Hansen

## 1537 N. Prospect Ave., Milwaukee, WI 53202

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application, having criminal convictions related to insurance sales, failing to report an administrative action taken by the state of Wisconsin, having numerous judgments owed, and failing to disclose and pay Wisconsin delinquent taxes due. August 2010

## Barton L. Harter

109 N. Valleywood Ct., Oconomowoc, WI 53066

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the State of Wisconsin, Office of the Commissioner of Insurance, and by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

## Anthony D. Hatcher

2810 N. Palmer St., Milwaukee, WI 53212

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Daniel W. Hedrich

## N4623 Fairway Dr., Chilton, WI 53014

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Brad Helmer

## N6473 Riverside Ln., Plymouth, WI 53073

Had his application for an insurance license denied. This action was taken 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. May 2010

## Rabecca L. Herzler

## W5260 O Sixty Rd., Juneau, WI 53039

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. October 2010

## J. Jason Hong

## 310 15th Ave. N., Onalaska, WI 54650

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 2010

## Scott A. Huebner

## N3166 Feather Ridge Dr., Appleton, WI 54913

Was ordered to have his insurance license revoked, to pay a forfeiture of \$15,000.00, and to make consumer restitution. He may reapply for an intermediary license after one year. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance and annuities. Agent Huebner appealed the Commissioner's Order and requested that the Commissioner's Final Order be stayed. August 2010

## Anthony Hull

#### 4528 W. Kiley Ave., Milwaukee, WI 53223

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

## David Ralph Hunt, Sr.

3005 Rosedale Ave., Dallas, TX 75205

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kansas and Massachusetts on a licensing application. June 2010

## Michael T. Hutchen

#### 4110 Paunack Ave., Madison, WI 53711

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. October 2010

## Brenda L. Jackson

#### P.O. Box 12743, Milwaukee, WI 53212

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Latasha M. Jackson

W209 N5490 Goetz Ct., Menomonee Falls, WI 53051 Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Ural Patrick Jackson

4754 N. 104th St., Milwaukee, WI 53225

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Jeffrey Jacobs

## 908 Erie Ave., Sheboygan, WI 53081

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Frank P. Janowitsch

## 2822 Grandview Blvd., Madison, WI 53713

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. April 2010

## Diane A. Jarvis

## 19155 Hi View Dr., Brookfield, WI 53045

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Christopher A. Johnson

4432 White Aspen Rd., Madison, WI 53704 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Irwin T. Johnson

## 116 S. First St. Apt. 2, Madison, WI 53704

Agreed to pay a forfeiture of \$250.00 and to promptly report any criminal convictions or administrative actions to OCI. These actions were taken based on allegations of failing to report a criminal conviction to OCI. September 2010

## Chad Michael Kallio

123 Messenger Ave., Oconto, WI 54153

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Kristie J. Kapke

9313 W. Hayes Ave., Milwaukee, WI 53227

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on a licensing application. November 2010

## Michael T. Karcz

690 Rolling Meadows Dr., Hobart, WI 54155

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Jeffrey A. Keinert

3815 N. Brookfield Rd. #104-101, Brookfield, WI 53045 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Bonnie L. Kersten

## 100 W. Campus Dr. Apt. 5, Clintonville, WI 54929

Had her application for an insurance license denied. This action was taken 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. January 2010

## Ann Maida Kidandi

4933 Carter Dr., Racine, WI 53402

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Christian L. Kinard

1228 Wirtz Ave., Green Bay, WI 54304

Had his application for an insurance license denied. This action was taken 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. January 2010

## Scott D. Kinderman

#### 2513 Diane Ln., Eau Claire, WI 54703

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. April 2010

## Timothy W. King

#### 1213 Ninth Ave., Rockford, IL 61104

Had his application for an insurance license denied. This action was taken based on allegations of a criminal

conviction which may be substantially related to insurance marketing type conduct. August 2010

#### Weston Allen Kitto

S62 W22880 Townline Rd., Waukesha, WI 53189 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

## Anthony J. Kloskey

#### W282 N7015 Main St., Merton, WI 53056

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

## Kent L. Knutson

#### 4061 Old Stone Rd., Oregon, WI 53575

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Kyle J. Koeppler

2420 Sycamore Dr. Apt. 117, Green Bay, WI 54311 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

## Scott R. Koerwitz

#### 2001 W. Packer Ave. Apt. D, Oshkosh, WI 54901

Had his application for an insurance license denied. This action was taken 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, Board of Nursing. January 2010

#### Richard A. Koob

## N14W24200 Tower Pl. Ste. 120, Waukesha, WI 53188 Had his application for an insurance license denied for 31

days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

#### Jack C. Kosloske

#### 2253 W. Hiawatha Dr., Appleton, WI 54914

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of

failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. August 2010

#### Gregory A. Kostka

#### 2568 S. Shore Dr., Milwaukee, WI 53207

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

#### Jon David Krans

#### 1642 W. Evergreen Dr. #1, Appleton, WI 54913

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Charles R. Kranzusch

## 7089 Birchstone Ln., Egg Harbor, WI 54209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. November 2010

#### Kenneth Edward Kukral

#### 8950 Doral Dr., Mentor, OH 44060

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Florida, Maine, and Kentucky on a licensing application. October 2010

#### Stephen B. Kundert

## 3028 W. Main St., Sun Prairie, WI 53590

Agreed to pay a forfeiture of \$5,000.00, agreed not to sell annuities for one year, agreed not to sell indexed annuities for two years, and agreed to have his insurance license suspended for one year. He also agreed to take additional continuing education courses related to annuity suitability and the sales of insurance products to senior citizens. These actions were taken based on allegations of making false and misleading statements to consumers and to OCI regarding the sale of annuity products. December 2010

#### Stephen B. Kundert

#### 3028 W. Main St., Sun Prairie, WI 53590

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Daniel J. Kussmaul

1109 S. 13th St., P.O. Box 179, Prairie du Chien, WI 53821 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Jody James Landers

2608 Quail Ln., Suamico, WI 54173

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Brian R. Langkamp

4121 Locust St., Delavan, WI 53115

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Ann-Marie C. Lanser

1115 N. Main St., Racine, WI 53402

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Gene A. Larock

3411 Leslie Ln., Eau Claire, WI 54703

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

#### Dana R. Lawson

1711 Sixth Ave. N., Menomonie, WI 54751

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2010

#### Timothy E. Leaveck

5648 Gables Dr. Apt. 3, Eau Claire, WI 54701

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

#### Maria Antonia Ledesma

601 E. Erie St. Unit 314, Milwaukee, WI 53202

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Cheng Lee

4820 N. 90th St., Milwaukee, WI 53225

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

#### Paocha Lee

208 W. Madison St., Eau Claire, WI 54703

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Jeremy J. Leisgang

256 S. Oakland Ave., Oconto Falls, WI 54154

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

#### Richard S. Lentz

1394 Shirley St., Green Bay, WI 54304

Was ordered to have his insurance license restricted for 18 months and to continue to work in his current position. This action was based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct and for recent incidents of operating a motor vehicle while his driver's license was suspended. February 2010

#### Christopher A. Lenzendorf

5153 Ninebark Dr., Fitchburg, WI 53711

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

#### Michael D. Leonard

2510 Yuma Ln. N., Plymouth, MN 55447

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of New York. May 2010

#### Michele Susan Leonhardt

140 W. Commerce Blvd. #314, Slinger, WI 53086 Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Dwayne C. Lequire

12 Los Encinos Rd., Sonoita, AZ 85637

Had his application for an insurance license denied. This action was taken 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 2010

#### Dorothy J. Ligeza

#### 10426 Dawson St., Huntley, IL 60142

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of New Jersey, New York, and Wisconsin on an insurance license application. March 2010

#### Nelson Edward Link

#### 3105 Somerset St. SW, Roanoke, VA 24014

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of West Virginia. May 2010

#### Angie M. Lockerman

#### W279 N5498 Hanover Hill, Sussex, WI 53089

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Jason E. Lucchesi

#### 3441 N. 92nd St., Milwaukee, WI 53222

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

#### Gabriel Alejandro Luevano

#### 448 Beverly Sq., Ontario, CA 91762

Had his application for an insurance license denied. This action was taken 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 2010

#### Frank T. Lusk

#### 15185 Wood Duck Tr. N.W., Prior Lake, MN 55372

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. January 2010

## Kristopher E. Mageske

S83 W20671 Janesville Rd., Muskego, WI 53150 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2010

## Jeffrey L. Manke

302 Hudson Ave., Oshkosh, WI 54901

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

## Ryan James Marr

8665 Norway St., Minneapolis, MN 55433

Agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. July 2010

#### Matthew H. Martin

#### 5870 N. 72nd St., Milwaukee, WI 53218

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

#### Mario Martinez

919 Crab Tree Ln., Racine, WI 53406

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

#### Kent Joseph Martinson

#### N4155 Cty. Rd. H, Elk Mound, WI 54739

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

#### Clifford D. Maulsby

#### 3319 State Highway 17, Conover, WI 54519

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

#### Christopher McCaman

125 S. Tower Dr., Port Washington, WI 53074

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of California, Department of Corporations, on an insurance license application. March 2010

## Daniel B. McClone

## 387 Oak St., Menasha, WI 54952

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

## Dwight A. McElree

28404 County Hwy. 00, Richland Center, WI 53581 Had his license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing

## Brent E. Meinen

application. June 2010

W200N10312 Appleton Ave., Germantown, WI 53022 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Mackenzie L. Metcalf

## 16102 W. Henks Rd., Hayward, WI 54843

Had his application for an insurance license denied. This action was taken 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. January 2010

## Joseph M. Miller

## 316 E. Castlebury Ln., Appleton, WI 54913

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

## Christopher M. Minor

353 N. Des Plaines St. Apt. 3906, Chicago, IL 60661 Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a previous administrative action. June 2010

## Angel Ntxhilis Moiyin

## 23 Acker St. W, St. Paul, MN 55117

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to previous licensing under a different name. June 2010

## Paul J. Mongin

## 1151 Delray Dr., Green Bay, WI 54304

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

## Jamie Moore

1520 Ivy Meadow Dr. Apt. 928, Charlotte, NC 28213 Had her application for an insurance license denied. This action was taken 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. December 2010

## Ariel I. Moreno

## 1953 S. Marrs, Amarillo, TX 79103

Had his application for an insurance license denied. This action was taken 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. May 2010

## Kimberly A. Morrill

#### 1011 W. Fulton St., Edgerton, WI 53534

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

## Daniel F. Morrissey

#### S80 W19296 Highland Park Dr., Muskego, WI 53150

Agreed to pay a forfeiture of \$20,000.00, to disassociate himself entirely from the entity, Morrissey Agency, Inc., and to not reapply for a Wisconsin intermediary insurance license. A forfeiture of \$10,000.00 is to be paid by Daniel F. Morrissey by May 31, 2010, and a forfeiture of \$10,000.00 is to be paid by Morrissey Agency, Inc., by February 28, 2010. Failure to pay the forfeitures by the due dates shall result in revocation of the agency license. The respondents also agreed to cooperate with OCI concerning any future claim issues and to the revocation of Daniel F. Morrissey's insurance license. These actions were taken based on allegations of doing an insurance business without proper authority and of engaging in conduct in violation of ss. 601.04, 610.11, 611.20, 628.10 (2) (b), 628.34 (1), 631.61, 633.12, 633.13, Wis. Stat., ch. 623, Wis. Stat., and s. Ins 6.18, Wis. Adm. Code. January 2010

## Grant T. Mueller

2772 N. Weil St., Upper, Milwaukee, WI 53212

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

## Michael Joesph Murphy

#### 1433 E. Walnut Rd., Vineland, NJ 08361

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

## Kevin J. Nelson

One Metroplex Dr. Apt. 400, Birmingham AL 35209 Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

## Mei Lyn Nelson

## 445 Prospect Dr., Brookfield, WI 53005

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

#### Lucinda Ann Newhouse

302 Rising Star Ln., Seymour, WI 54165

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Avis M. Nichols

#### 3441 N. 46th St., Milwaukee, WI 53216

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Bryan V. Niederwerfer

2003 Atwood Ave., Madison, WI 53704

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

#### Chris J. Nikola

#### 960 Daily Rd., Hudson, WI 54016

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI on a license application. July 2010

## Justin D. Novara

1320 Mound St. Apt. 2, Madison, WI 53715

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an updated criminal history report and failing to apply for the license within 30 days of the date of the examination. April 2010

## Chesirae Ann Odion

#### 30 W. Carter Dr., Apt. 7105, Tempe, AZ 85282

Had her application for an insurance license denied. This action was taken 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 2010

#### Jason M. Oliver

#### 5311 N. 39th St., Milwaukee, WI 53209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

#### Kara L. Olmstead

#### 709 S. Commercial St., Neenah, WI 54956

Had her application for a license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

#### Marsha K. Oppermann

#### 326 Bly St., Waupun, WI 53963

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

#### Curtis A. Otto

#### 5661 S. Forest Park Dr., Hales Corners, WI 53130

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

#### Keith J. Oudenhoven

304 S. Linda St., Kimberly, WI 54136

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct; an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing; and failure to respond to OCI requests for information. November 2010

## Leo F. Owen, Jr.

## 2414 Dorret Rd. Apt. B, Eau Claire, WI 54703

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, having a previous administrative action taken by the state of Wisconsin, and failing to pay a required fee to OCI. September 2010

## Andrew T. Paszkiewicz

#### 690 Cardiff Dr., Hartland, WI 53029

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

## Gregory S. Pawlak

## 618 E. Woodcrest Dr., Appleton, WI 54915

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to notify OCI of an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and failing to disclose the administrative action on an insurance license application. May 2010

## Christopher F. Peck

#### 3519 N. Murray Ave., Shorewood, WI 53211

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## Katherine M. Penrod

#### 5528 Perth Dr., Eau Claire, WI 54703

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

## Joshua A. Pepitone

## 1902 Hawks Ridge Dr. Apt. 216, Verona, WI 53593

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

#### Paula M. Peterson

## 1675 Elkay Ln. Apt. 6, Green Bay, WI 54302

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Gregory Lee Petrie

## 524 Innsbruck Dr., Chaska, MN 55318

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Minnesota on a licensing application. June 2010

## Benjamin R. Pfiffner

## 5815 Old Coach Rd., Wausau, WI 54401

Had his application for an insurance license denied. This action was taken based on allegations of misrepresenting insurance products and current administrative actions being taken by the state of Wisconsin. August 2010

## Benjamin R. Pfiffner

## 5815 Old Coach Rd., Wausau, WI 54401

Agreed to pay a forfeiture of \$2,500.00 and agreed to have his insurance license revoked. These actions were taken based on allegations of making false and misleading statements to consumers regarding the sales of annuity products and failing to make appropriate determinations of annuity suitability. December 2010

## Michael T. Philbin

## 3033 Sonoran Ct., Green Bay, WI 54313

Had his application for an insurance license denied. This action was taken 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 2010

## Leikicha L. Phillips

#### 3732 Wallace St., Philadelphia, PA 19104

Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Oklahoma, California, Indiana, Alabama, and Washington on an insurance license application. January 2010

#### Sone Phrakousonh

W171 N4892 Greenview Ave., Menomonee Falls, WI 53215 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## Michael L. Pierce

#### 12513 Danesfeld Dr., Alpharetta, GA 30004

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Georgia on an insurance license application. May 2010

## Mary Shan Pillock

## 5730 Lakeside Dr. Apt. 400, Margate, FL 33063

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Wisconsin on an insurance license application. September 2010

## Brent A. Plunkett

#### 2801 N. Seminary Ave., Chicago, IL 60657

Had his application for an insurance license denied. This action was taken 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. June 2010

## John P. Podobinski

## 3441 Vivian Ave., Shoreview, MN 55126

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Nebraska on an insurance license application. January 2010

## Angeline Marie Poventud

#### 1223 Fleetfoot Dr., Waukesha, WI 53186

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. October 2010

## Wayne Joseph Pratt

#### 3069 Park Ave., Beloit, WI 53511

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Dennis Prickett

#### 1229 S. 800 E. Apt. 3, Salt Lake City, UT 84105

Had his application for an insurance license denied. This action was taken 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. May 2010

## Eric J. Prusko

## 1327 E. Albion St., Milwaukee, WI 53202

Agreed to respond promptly to inquiries from OCI and agreed to have his application for an insurance license

denied for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. December 2010

## William H. Quinn

#### 825 Long Tree Rd., Elm Grove, WI 53122

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Nancy A. Ray

#### 571 Old Hwy. 35, Hudson, WI 54016

Had her application for an insurance license denied for 30 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. September 2010

## Craig N. Reed, Jr.

#### 411 E. Burleigh St., Milwaukee, WI 53212

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

## Jill A. Reichhoff

## 1820 Oak St. Apt. 4, Wisconsin Rapids, WI 54494

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type activities, and an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Board of Nursing. November 2010

#### Pamela A. Reinholz

2708 N. Meade St., Appleton, WI 54911

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Paul J. Renard

## 3483 Country Winds Ct., Green Bay, WI 54311

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal charge on an insurance license application. May 2010

#### Paul J. Renard

#### 3483 Country Winds Ct., Green Bay, WI 54311

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2010

## Richard L. Rentmeester

## 1616 Franz Ave, Green Bay, WI 54302

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. October 2010

## Cory C. Ress

716 Fulton St. Apt. 7, Wausau, WI 54403

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

## James C. Reuter

124 North St. Apt. 1A, Woodstock, IL 60098

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and providing an Illinois resident mailing address when applying for a Wisconsin resident license application. August 2010

## James C. Reuter

124 North St. Apt. 1A, Woodstock, IL 60098

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. September 2010

## Anthony C. Richter

1407 W. Mason Ridge Ct., Appleton, WI 54914 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the National

# Association of Securities Dealers on an insurance license application. March 2010

## John A. Rixen

## W7966 E. Clark Rd., Oakfield, WI 53065

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

## Paul Douglas Roberts, Jr.

627 Santa Fe Dr., Highland Village, TX 75077

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an administrative action taken by another state. July 2010

## Wesley T. Rodgers

2817 Glen Ivy Dr., West Bend, WI 53090

Had his application for an insurance license denied. This action was taken 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 2010

## Gilbert John Rodriguez

2415 Nicholson Ave. Bldg. 510 #3,

South Milwaukee, WI 53172

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## James D. Rose

## 4738 N. 23rd St., Milwaukee, WI 53209

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

## Amanda J. Rossbach

12930 W. Wimbledon Dr., New Berlin, WI 53151

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

## Robin Rae Rubisch

#### 215 S. Leonard St., West Salem, WI 54669

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

## Ronald Brian Rubow

## 12809 Appleview Ln., Burnsville, MN 55337

Had his application for an insurance license denied. This action was taken 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. May 2010

## Teena Marie Ruehl

503 Falcon Cir., Monona, WI 53716

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Mark G. Rumpza

c/o Northwestern Mutual Life Insurance, 2201 E. Camelback Rd. Ste. 400, Phoenix, AZ 85016 Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action and a legal proceeding. June 2010

## Tanya Marie Runaas

1426 S. Walnut St., Janesville, WI 53546

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Alois Rybicki, Jr.

202 Politos Way, Amherst, WI 54406

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Steven A. Sack

595 Rosewood Ave., Winnetka, IL 60093

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

## David A. Schams

#### S2151 CTH N, Alma, WI 54610

Had his insurance license revoked and was ordered to pay a forfeiture of \$20,000.00. These actions were taken based on allegations of making false and misleading statements to consumers and OCI regarding the sale of insurance products and making unsuitable annuity recommendations to consumers. August 2010

#### Scott K. Scheuren

18320 Willow Rd., New Berlin, WI 53146

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Charles P. Schicker

2415 Camelot Dr., Brookfield, WI 53045

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Minnesota and Wisconsin on an insurance license application. April 2010

## Paul J. Schmidt

1908 Townline Rd., Wausau, WI 54403

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

#### Tina Schmidt-Lammers

107 Smith St., Plymouth, WI 53073

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

## Debra H. Scholfield

1325 N. 77th Ave., Wausau, WI 54401

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Brandon S. Schuler

1422 15th St. S.E. Apt. 4, Menomonie, WI 54751

Had his application for an insurance license denied. This action was taken 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. January 2010

## Grant Ludwig Schultz

N977 Shore Dr., Marinette, WI 54143

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Christopher D. Seals, Sr.

3317 S. 22nd St., Milwaukee, WI 53215

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

#### Terry L. Semanko

#### 7181 S. Dougs Cir., Lake Nebagamon, WI 54849

Agreed to have his insurance license revoked and to never reapply for a Wisconsin insurance license. These actions were taken based on allegations of failing to forward premiums to an insurer and failing to report a criminal proceeding to OCI. September 2010

#### Mark E. Seybold

617-1/2 First St., Menasha, WI 54952

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond

promptly to inquiries from OCI and a felony and a misdemeanor criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

#### Suzanne M. Shamberg

909 115th St., Pleasant Prairie, WI 53158

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Morton I. Shane

6007 Fairway Ct., Naples, FL 34110

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. August 2010

## Kayla L. Shuler

409 Cross St., Austin, IN 47102

Had her application for an insurance license denied. This action was taken 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. December 2010

#### Chad J. Sievers

#### W6521 N. Lakeshore Dr., Elkhorn, WI 53121

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Douglas Joseph Simon

2219 Cherry Dr., Eland, WI 54427

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

#### Kimberly Ann Smallwood

1390 Kristina Ct., Scottsburg, IN 47170

Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Indiana. November 2010

## Cory A. Smith

8202 Mansion Hill Ave. Apt. 4, Madison, WI 53719

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. October 2010

#### James Theodore Smith

109 S. Mill St., Albany, WI 53502

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

#### Keli Danielle Smith

7535 Gilbert St., Philadelphia, PA 19150

Had her application for an insurance license denied. This action was taken based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct. July 2010

#### Christopher L. Smoody

446 Harrison St. Apt. 12, North Fond du Lac, WI 54937 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

#### Angela P. Smucker

1057 Bedford Ct., Racine, WI 53406

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

#### Robert F. Spoerl

1140 Fond du Lac Ave., Kewaskum, WI 53040

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions and administrative actions taken by the state of Wisconsin on an insurance license application. July 2010

#### Michael R. Steinberg

2655 Driftwood Tr., Burlington, WI 53105

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

#### Matthew J. Stenberg

5050 S. Jonathan Ln., New Berlin, WI 53151

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Daniel Drew Straughan

3184 Newcastle 34 Dr., Mobile, AL 36695

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and Alabama on an insurance license application. May 2010

## Scott D. Sutrick

6018 S. Pennsylvania Ave., Cudahy, WI 53110

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Mark M. Swiecichowski

613 Melrose Ave., Green Bay, WI 54303 Had his insurance license suspended on May 21, 2010. This action was taken based on allegations of failing to pay child support when due. May 2010

## David B. Szwedo

8373 65th Ave., Pleasant Prairie, WI 53158

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Noah Thao

#### 1135 Morris Ave., Green Bay, WI 54304

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

#### Christal L. Thomas

#### 5223 Vista Verde Dr., Arlington, TX 76017

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2010

#### Paul Thomas

## W2989 N9362 Dieball Rd., Hartland, WI 53029

Had his application for an insurance license denied. This action was taken 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 2010

#### Tremaine Thomas

## 4754 N. 57th St., Milwaukee, WI 53218

Agreed to respond promptly to all inquires from OCI and agreed to a suspension of his insurance license for 60 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2010

## James Robert Thompson

133 Koshkonong Dr., Edgerton, WI 53534

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application. December 2010

#### Steve J. Tischer

N128W17416 Holy Hill Rd., Germantown, WI 53022

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

## Casey J. Tomten

#### 750 N. Third St. Ste. A, La Crosse, WI 53601

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

## Terance C. Torrence

3329 Leopold Way #103, Madison, WI 53713

Was ordered to pay a forfeiture of \$250.00 and had his insurance license revoked. These actions were taken based on allegations of failing to report to OCI criminal convictions and an administrative action taken by the state of Missouri. April 2010

## John R. Tufts

3003 Ashford Ln., Madison, WI 53713

Agreed to pay a forfeiture of \$500.00 and agreed to report any future administrative actions as required by s. Ins 6.61, Wis. Adm. Code. These actions were taken based on allegations of failing to report to OCI an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and the State of Illinois, Department of Insurance. April 2010

## Crystal D. Twine

15 Cooper Dr., Portsmouth, VA 23702

Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

## Don L. Tyler

#### 804 John St., Waukesha, WI 53188

Had his application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Brian P. Vandehey

753 Reid St., De Pere, WI 54115

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by Wisconsin on an insurance license application. May 2010

## Sue Vang

2106 DuPont Ave. N #2, Minneapolis, MN 55411 Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to legal judgments and bankruptcy. June 2010

## Xao K. Vang

2019 Willow Ave. N., Minneapolis, MN 55411 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Renee D. Vassar-Olsen

3058 Lake Rest Ln., Oshkosh, WI 54902 Had her insurance license revoked. This action was taken

based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Peter E. Veldboom

3366 S. Pennsylvania Ave., Milwaukee, WI 53207 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## John R. Volgren

P.O. Box 188, Balsam Lake, WI 54810

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## James P. Vosters

6760 W. English Meadows Dr. Apt. L203,

Milwaukee, WI 53220

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

#### Joseph M. Walsh

7840 N. Neva Ave., Niles, IL 60714

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an

administrative action taken by the state of Ohio on an insurance license application. January 2010

## Michael E. Walston

N4157 Cty. Rd. E, Kewaunee, WI 54216

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

## Allen D. Ward

1331 Pepper Ave., Wisconsin Rapids, WI 54494

Had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Obbie Ward, Jr.

#### 4032 N. 17th St., Milwaukee, WI 53209

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions, administrative actions and civil judgments on an insurance license application, as well as criminal convictions which may be substantially related to insurance marketing type conduct. September 2010

#### Dennis Warner

#### P.O. Box 45135, Madison, WI 53744

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

#### Chad R. Weaver

15094 Hennepin Rd., Tomah, WI 54660

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. September 2010

## Rodney J. Weber

#### 195 Hampton Pky., Kenmore, NY 14217

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action by the state of Wisconsin on an insurance license application. February 2010

## Amy Wenger

#### 3486 Bonnie Ln., Slinger, WI 53086

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Brad Steven Wessler

6598 Pinon Ct., Chino, CA 91710

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the states of Colorado (2), Florida, Indiana, Oklahoma, and Washington. December 2010

## Lori A. Westphal

1309 Reed Ct., Waunakee, WI 53597

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Mary Jo White

7250 N. Keystone Ave., Lincolnwood, IL 60712 Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Ryan J. Wick

445 Long Beard Rd., Waukesha, WI 53186

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

## Richard Michael Wilde

1565 W. Portview Dr. Apt. 101, Port Washington, WI 53074 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Andy Thomas Wilkens

1420 Holland Rd. Apt. 5, Appleton, WI 54911 Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin

## L. B. Williamson

## 2121 Possum Trot Rd., Wake Forest, NC 27587

delinquent taxes due. September 2010

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy and administrative actions reported on an insurance license application. May 2010

## Chad Jonas Willyard

## 5231 Clover Mist Dr., Apollo Beach, FL 33572

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Florida on a licensing application. November 2010

## Joseph W. Woelfle

270 E. Highland Ave. Apt. 615, Milwaukee, WI 53202 Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

## Kevin R. Woldt

## W271 N5275 Jessica Dr., Pewaukee, WI 53072

Had his application for an insurance license denied for 30 days. This action was taken 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. January 2010

## Tyler Wolf

## W945 Miramar Dr., East Troy, WI 53120

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

## Larry E. Wright

6085 S. Linnie Lac Dr., New Berlin, WI 53146 Had his insurance license revoked. This action was taken

based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

## Renee M. Wyngaard

E5492 N. Shore Rd., Weyauwega, WI 54983 Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

## Chor Yang

411 Bram St., Madison, WI 53713

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

## Kao Yang

## 2508 Main Ave., Sheboygan, WI 53083

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. September 2010

## Ye Yang

## 17330 E. 15th St., Tulsa, OK 74108

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Oklahoma on a licensing application. December 2010

## Stuart A. Zak

N 7508 Deerpath Rd., Fond du Lac, WI 54937

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which is substantially related to insurance marketing type conduct. August 2010

## Cecilia M. Zarate

718 Oak St., South Milwaukee, WI 53172 Had her insurance license revoked. This action was taken

based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## Leann M. Ziehr

318 Giddings Ave., Sheboygan Falls, WI 53085

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance application. July 2010

## Betty J. Zimmerman

#### 2313 13th St., La Crosse, WI 54601

Agreed to pay a forfeiture of \$2,000.00 and to have her insurance license revoked. These actions were taken based on allegations of violating home solicitation disclosure rules and life insurance replacement laws, engaging in excessive exchanges of annuities, and misrepresenting annuity features. May 2010

#### Josh A. Zoerner

#### 1867 15th Ave., Kenosha, WI 53140

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Allegations and Actions Against Companies:

#### ACORD

#### One Blue Hill Plaza Fl. 15, Pearl River, NY 10965

Was ordered to pay a forfeiture of \$9,000.00, to cease and desist from providing unfiled unapproved forms to its members, and to cease and desist from making misrepresentations concerning the validity of its forms. These actions were taken based on allegations of using unapproved policy forms. October 2010

#### Acuity A Mutual Insurance Company

2800 S. Taylor Dr., Sheboygan, WI 53081

Was ordered to pay a forfeiture of \$7,000.00, to maintain all insurance applications and underwriting information in a manner that can be reproduced in hard copy form, and to cease and desist using unfiled unapproved application forms. These actions were taken based on allegations of failing to maintain adequate records and using unapproved policy forms. October 2010

#### Advanced Insurance Services and Agency, Inc. 1607 E. Big Beaver Rd. Ste. 202, Troy, MI 48083 Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its designated responsible licensed producer. June 2010

## Amerisure Mutual Insurance Company

26777 Halsted Rd., Farmington Hills, MI 48331

Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. November 2010

## Associated Indemnity Corporation

777 San Marin Dr., Novato, CA 94998

Was ordered to pay a forfeiture of \$3,000.00, to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failing to file the board of directors' declarations and schedules prior to distribution. November 2010

#### Auto Club Insurance Association

One Auto Club Dr., Dearborn, MI 48126

Was ordered to pay a forfeiture of \$500.00 and to cease and desist from failing to provide proper notice to policyholders when cancelling policies. These actions were taken based on allegations of issuing an improper midterm cancellation notice. October 2010

#### Auto-Owners Insurance Company

6101 Anacapri Blvd., Lansing, MI 48917

Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

#### Badger Mutual Insurance Company

1635 W. National Ave., Milwaukee, WI 53204 Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

## Bankers Life and Casualty Company

## 600 W. Chicago Ave., Chicago, IL 60654

Agreed to pay a forfeiture of \$1,500,000.00, to properly supervise annuity sales, to comply with home solicitation and do-not-call regulations, and to offer restitution programs to more than 5,700 consumers. These actions were taken based on allegations of failing to properly supervise suitability and sales practices related to annuities. An individual press release was issued on July 18, 2010, and may be found on the OCI Web site at http://oci.wi.gov/pressrel/0710bankers.htm. A copy of the stipulation may be viewed at http://oci.wi.gov/orders/ 10c33210.pdf. July 2010

## Bituminous Fire and Marine Insurance Company 320 18th St., Rock Island, IL 61201

Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

## Butlerandco Com

## 3144 County Rd. S, Little Suamico, WI 54141

Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

## Capitol Indemnity Corporation

#### 1600 Aspen Commons, Middleton WI 53562

Was ordered to pay a forfeiture of \$5,000.00, to cease and desist issuing cancellation or nonrenewal notices without providing a reasonably precise basis for the cancellations or nonrenewals, and to provide OCI with corrected bond cancellation language. These actions were taken based on allegations of issuing improper midterm cancellations or nonrenewals of insurance policies and violating Wisconsin insurance laws. October 2010

## Center for Science in the Public Interest

1875 Connecticut Ave. NW #300, Washington, DC 20009 Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. May 2010

DentaQuest Dental Plan of Wisconsin, Inc. (formerly Doral Dental Plan of Wisconsin, Inc.)

12121 N. Corporate Pky., Mequon, WI 53092

Was ordered to pay a forfeiture of \$25,000.00. This action was taken based on allegations of failing to comply with a previous examination order. May 2010

## Employers Insurance Company of Wausau 2000 Westwood Dr., Wausau, WI 54401

Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

## Extended Warranty Corporation

6055 Mexico Rd., St. Peters, MO 63376

Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator or warrantor unless and until it obtains authority to do so, and to provide requested information to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. December 2010

## Fireman's Fund Insurance Company

777 San Marin Dr., Novato, CA 94998

Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failure to file dividend declarations and schedules prior to distribution. November 2010

## General Casualty Company of Wisconsin

One General Dr., Sun Prairie, WI 53596

Was ordered to pay a forfeiture of \$8,000.00 and to comply with exam recommendations within 60 days of the date of the order. This action was taken based on allegations of failing to comply with a previous examination order. July 2010

## Henrietta, Greenwood & Union Mutual Fire Ins. Company E237 Cty. Hwy. EE, Wonewoc, WI 53968

Was ordered to pay a forfeiture of \$750.00. This action was taken based on allegations of failing to comply with previous examination orders. November 2010

## ICM Insurance Company

100 Commons Way Ste. 210, Holmdel, NJ 07733 Was ordered to pay a forfeiture of \$500.00 and to provide OCI with requested information promptly in writing. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. October 2010

## IMT Insurance Company

4445 Corporate Dr., West Des Moines, IA 50266 Was ordered to pay a forfeiture of \$3,500.00, to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on the payment of premium or policy continuation. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

#### Insurance Services Group, Inc.

901 Dulaney Valley Rd. Ste. 616, Towson, MD 21204 Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

#### Integrity Mutual Insurance Company

2121 E. Capitol Dr., Appleton, WI 54911

Was ordered to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. December 2010

#### Interstate National Dealer Services, Inc.

6120 Powers Ferry Rd. NW Ste. 200, Atlanta, GA 30339 Agreed to pay a forfeiture of \$10,000.00, to file a required financial statement by August 16, 2010, and to timely file future statements or continue to pay a stipulated amount for any late filings. These actions were taken based on allegations of failing to file a required financial statement when due. June 2010

#### Interstate National Dealer Services, Inc.

6120 Powers Ferry Rd. NW, Ste. 200, Atlanta, GA 30339 Agreed to pay a forfeiture of \$50,000.00 and agreed to pay penalties on any late filings of future audited financial statements. These actions were taken based on allegations of failing to file required financial statements by the due date and failing to comply with previous orders. December 2010

## Little Black Mutual Insurance Company 141 S. Wisconsin Ave., Medford, WI 54451 Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Madison National Life Insurance Company, Inc. 1241 John Q. Hammons Dr., Madison, WI 53717 Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

#### Marcellon-Courtland-Springvale Mutual Ins. Company 134 N. Main St., Pardeeville, WI 53954 Was ordered to pay a forfeiture of \$1,200.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

## MercyCare HMO, Inc.

3430 Palmer Dr., Janesville, WI 53546 Was ordered to pay a forfeiture of \$2,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

#### MercyCare Insurance Company

3430 Palmer Dr., Janesville, WI 53546

Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

#### Middlesex Insurance Company

1800 N. Point Dr., Stevens Point, WI 54481

Agreed to pay a forfeiture of \$2,000.00 and agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution and failing to promptly respond to and comply with a previous order. December 2010

#### Milwaukee Casualty Insurance Company

400 S. Executive Dr. Ste. 200, Brookfield, WI 53005 Was ordered to pay a forfeiture of \$2,000.00, was ordered to cease and desist making dividend distributions contingent on the premium payment or policy continuation, and agreed to calculate and pay qualifying dividends. These actions were taken based on allegations of making dividends contingent on the continuation of policies or payment of premiums. November 2010

#### Mothers Work Services, Inc.

#### 456 N. Fifth St., Philadelphia, PA 19123

Had its application for an insurance license denied. This action was taken 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. December 2010

#### National Home Protection

42 W. 38th St. 8th Fl., New York, NY 10018

Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator unless and until proper authority is obtained, and to provide requested information to OCI. These actions were taken based on allegations of acting as a warranty plan administrator without proper authority and failing to respond promptly to inquiries from OCI. December 2010

## Nationwide Life Insurance Company

## 1 Nationwide Plaza, Columbus, OH 43215

Agreed to pay a forfeiture of \$234,686.00, to offer to reimburse consumers for surrender charges incurred upon exchange of contracts, to provide the option to rescind certain riders purchased with annuity contracts, and to increase the death benefit for certain contracts. These actions were taken based on allegations of misrepresentations leading to unsuitable sales and replacement of annuity contracts and failing to properly consider suitability in selling life insurance or annuities. A separate press release was issued by OCI on February 5, 2010, and is available for review at http://oci.wi.gov/pressrel/ 0210nationwide.htm. February 2010

#### Network Health Plan

#### 1570 Midway Pl., Menasha, WI 54952

Was ordered to pay a forfeiture of \$2,500.00. This action was taken based on allegations of failing to report an intended extraordinary shareholder dividend to OCI. October 2010

## Owners Insurance Company

#### 2325 N. Cole St., Lima, OH 45801

Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

#### Patriot Insurance Agency, Inc.

#### P.O. Box 1298, Sonoita, AZ 85637

Had its application for an insurance license denied. This action was taken based on allegations of a criminal conviction of an agency officer which may be substantially related to insurance marketing type conduct and an administrative action taken by another state. July 2010

## Security National Insurance Company

#### 12790 Merit Dr., Dallas, TX 75265

Was ordered to pay a forfeiture of \$500.00 and to cease and desist making dividend distributions contingent on the continuation of the policy or the payment of premium. These actions were taken based on allegations of making dividend distributions contingent on policy continuation or premium payment. December 2010

## Sentry Insurance A Mutual Company

## 1800 N. Point Dr., Stevens Point, WI 54481

Was ordered to pay a forfeiture of \$1,500.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of director's dividend declarations with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

## State Farm Fire and Casualty Company

#### One State Farm Plaza, Bloomington, IL 61710

Was ordered to pay a forfeiture of \$500.00 and to provide insureds with adequate notification of nonrenewals of property and casualty policies. These actions were taken based on allegations of issuing an improper midterm nonrenewal of an insurance policy. October 2010

## Stewart Title Guaranty Company

#### P.O. Box 2029, Houston, TX 77252

Agreed to pay a forfeiture of \$7,500.00, to provide requested information, and to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with a previously issued order. August 2010

## Student Conservation Association, Inc., The

P. O. Box 550, Charlestown, NH 03603 Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. June 2010

## Sullivan Brokers Wholesale Insurance Solutions, Inc. 800 W. Sixth St. #1800, Los Angeles, CA 90017 Agreed to pay a forfeiture of \$500.00 and to promptly respond to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action taken by another state. June 2010

## Time Insurance Company

501 W. Michigan Ave., Milwaukee, WI 53202

Agreed to pay a forfeiture of \$280,000.00 and to comply with earlier orders and Wisconsin insurance laws. These actions were taken based on allegations of failing to comply with previous insurance examination compliance orders and Wisconsin insurance laws related to grievance procedures, marketing materials, group participation requirements, record-keeping, notices, and producer licensing and appointment. See the press release at http:/ /oci.wi.gov/pressrel/1210timeins.htm for details. December 2010

## Travelers Casualty Insurance Company of America One Tower Square, Hartford, CT 06183

Was ordered to pay a forfeiture of \$500.00 and to cease and desist from issuing improper midterm cancellations and from issuing communications containing false or misleading information. These actions were taken based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. October 2010 True-Course Aviation Insurance Services, Inc. 1250 Aviation Ave. Ste. 250C, San Jose, CA 95110 Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

## Trust Title Company

8230 Boone Blvd. Ste. 125, Vienna, VA 22182 Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

## UMR, Inc.

5901 Lincoln Dr. MN012-S117, Edina, MN 55436

Was ordered to pay a forfeiture of \$500.00, to reply promptly in writing to OCI, 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. January 2010

## UMR, Inc.

#### 5901 Lincoln Dr. MN012-S117, Edina, MN 55436

Was ordered to pay a forfeiture of \$1,000.00, to provide the information requested, to reply promptly in writing, and to provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2010

## University of Wisconsin-Marathon County

#### 518 S. Seventh Ave., Wausau, WI 54401

Was ordered to receive credit for only six of the eight credit hours applied for an insurance continuing education course. This action was taken based on allegations that two of the eight hours of credit applied did not meet necessary course requirements. October 2010

#### Warranty Acceptance Corporation

One Warranty Plz., 4400 Government Blvd., Mobile, AL 36693

Was ordered to pay a forfeiture of \$2,500.00 and to file all forms with OCI for approval prior to selling contracts in Wisconsin. These actions were based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. November 2010

## Wausau Business Insurance Company 2000 Westwood Dr., Wausau, WI 54401

Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

## Wausau General Insurance Company

2000 Westwood Dr., Wausau, WI 54401

Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

## Wausau Underwriters Insurance Company

2000 Westwood Dr., Wausau, WI 54401

Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

## Wells Fargo Insurance Services of Illinois, Inc.

P.O. Box 4016, Champaign, IL 61824

Agreed to a suspension of its license for 31 days and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. June 2010

#### Western National Mutual Insurance Company P.O. Box 1463, Minneapolis, MN 55439

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing renewal notices that fail to comply with the requirements of s. 631.36 (5), Wis. Stat. These actions were taken based on allegations of sending a renewal notice with altered terms without disclosing the exact renewal premium or a good faith estimate of the renewal premium. November 2010

#### Wilcox, Jones & McGrath, Inc.

5591 S. Lewis Ave., Tulsa, OK 74105

Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its Wisconsin licensed designated representative. June 2010

## Wilson Mutual Insurance Company

3330 Stahl Rd., Sheboygan, WI 53081

Was ordered to cease and desist failing to reimburse worker's compensation indemnity benefits to insured employers, violating worker's compensation rating statutes, engaging in unfair marketing practices, and engaging in unfair claims settlement practices. These actions were taken based on allegations of failing to promptly pay worker's compensation claims, using unfair claims settlement practices, and insurance policy rating violations. December 2010
## **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 providing 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 181 new Web pages added in 2010. Another 841 pages were updated.

#### 2010 Major Accomplishments

- Published the Wisconsin Insurance News (WIN), both electronically and in print. The WIN provides insurance agents and other interested parties with information on the ongoing activities of OCI.
- Published a Wisconsin Insurance Update newsletter to inform members of the Wisconsin Legislature and other interested parties of regulatory issues being addressed by the agency and providing information on issues that may be raised by their constituents.

- Assisted in the implementation of major health care reform provisions such as development of a health insurance exchange, surveys of the health insurance industry and regular update meetings of the health insurance industry.
- Issued 25 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Staffed several new and continuing advisory committees. Significant committees included:
  - Autism Treatment Advisory committee continued work on implementation of 2009 Wisconsin Act 28 provisions mandating the coverage of autism treatment by insurers. The agency held several meetings with the committee to monitor implementation of the regulation and quickly address implementation issues.
  - Life Settement Subgroup of the Life Advisory Council worked to implement the provisions of 2009 Act 344 regulating life settlement transactions. The committee was reconstituted to draft administrative rules.
  - Individual Uniform Application Working Group implementing the provisions of 2009 Wisconsin Act 28, directing the Commissioner to adopt a uniform application for use in the individual health insurance market. During 2010, the committee completed its work by recommending to the Commissioner an administrative rule to implement the statute.
  - An advisory group to implement the provisions of 2009 Wisconsin Act 218 adopting parity in coverage of mental health and substance abuse services by insurers was convened. The group recommended to the Commissioner administrative rules necessary to implement the statute.
  - The Property and Casualty Advisory Council met four times during the year and considered issues such as changes to Wisconsin Statutes mandating automobile insurance coverage by all drivers, use of credit history by insurers in the underwriting process, and health care inflation in worker's compensation claims.

- Continued to expand our consumer education by updating major publications on long-term care insurance, Medicare supplement and Medicare Advantage products.
- Continued work to convert rate and form filings to an electronic format that is searchable by consumers on the agency Web site.
- Participated in numerous boards and committees including the Group Insurance Board, Health Insurance Risk-Sharing Plan, State Council on Alcohol and Other Drug Abuse, and subcommittees of the Public Records Board.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.
- Continued work on the fillable forms project.
- Implemented an updated OCI Web site making it easier for interested persons to search for information on the Web site and adopting more easily accessed formats.
- Participated in NAIC task forces and working groups including Health Insurance (B) Committee, Consumer Liaison Committee, Insurer Liaison Committee, and the Interstate Insurance Product Review (IIPRC) subcommittees.

## **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.

## 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.
- Guia 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 de cuidado 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.

#### <u>Medicare Supplement</u>

• Medicare Advantage Plans in Wisconsin (PI-099)— Explains 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 Part D Things to Know Before Signing Up (PI-222)—Provides a list of things all seniors should know before signing up for Medicare Part D.
- 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.

#### <u>General</u>

- **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 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 Health Maintenance Organization (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 Health Care Reform in Wisconsin (PI-226)—Describes important provisions of the Affordable Care Act (ACA) that take effect after September 23, 2010, applying to self-funded and fully-insured health care coverage plans.

- 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 for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)—Summarizes required coverages in group health insurance policies.
- Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)—Gives a brief description of current mandated benefits.
- 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, Pointof-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 new business premium rates 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 la reforma de la atención médica en Wisconsin (PI-326)—Describe importantes cláusulas de la Affordable Care Act (Ley de Cuidado de la Salud Asequible, ACA) que entran

en vigencia después del 23 de septiembre de 2010 y se aplican a los planes de cobertura de atención médica totalmente asegurados y con autoseguro.

- 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 eligibilidad 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 idemnizaciones a los trabajadores, de salud y del automóvil.
- Guía del Consumidor para Seguro de responsabilidad civil por cuidado infantil diurno (PI-154)—Responde preguntas sobre la cobertura de seguro de responsabilidad civil para instituciones de cuidado infantil diurno.

- 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 (in state only) or (608) 266-3585 (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.
- Guia del Consumidor Seguros (PI-151) Brinda información general sobre los seguros de salud, de vida, del automóvil, de propietarios de vividenda 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 automobile, homeowner's and tenant's, individual accident and health, group accident and health, and life and annuities insurance.
- Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)— Provides information on what is available on OCI's Web site (oci.wi.gov).
- 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 fuentesde 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.

#### **Independent Review Process**

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

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 2010 are summarized below.

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.

IRO	Total Received	Total Declined*	Number Adverse Determi- nations	Number Experimental Treatment Determi- nations	Number Both Adverse Experimental Treatment	Number (%) Reversed	Number (%) Partially Reversed	Number (%) Upheld
IPRO*	32	1	15	15	1	16	0	15
						(51.6%)	(0.0%)	(48.4%)
Maximus*	34	6	21	7	0	8	2	18
						(28.6%)	(7.1%)	(64.3%)
MCMC	16	0	13	3	0	3	3	10
						(18.75%)	(18.75%)	(62.5%)
Med Rev Institute	33	1	19	11	0	1	0	29
of America**						(3.3%)	(0.0%)	(96.7%)
National Medical	20	0	13	0	7	6	2	12
Reviews						(30.0%)	(10.0%)	(60.0%)
Permedion*	34	3	22	6	3	6	2	23
						(19.4%)	(6.5%)	(74.1%)
Prest &	3	2	1	0	0	0	0	1
Assoc.*						(0.0%)	(0.0%)	(100.0%)
TOTALS	172	13	104	42	11	40	9	108
						(25.5%)	(5.7%)	(68.8%)

\* 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.

\*\* In two cases, the insurer voluntarily reversed its denial before the IRO completed its review.

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.

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.

	Total	Upheld	Reversed
2006	162	73.4%	26.6%
2007	117	66.7	33.3
2008	100	64.0	36.0
2009	137	60.6	39.4
2010	157	68.8	31.2

<b>IROs Newly Certified</b>	<b>IROs Recertified</b>
None	Maximus
	MCMC, LLC
	Medical Review
	Institute of America
	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 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 on Fund Participation, 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, 2010, the vast majority of Fund participants were physicians at 86%, with corporations comprising another 8% and the remaining 6% comprised of various other participant types as illustrated in the charts below. At year-end 2010, Fund participants totaled 14,960 comprised of 12,825 physicians, 1,248 corporations, 622 nurse anesthetists, 133 hospitals with 21 affiliated nursing homes, 52 ambulatory surgery centers, 37 partnerships, 21 hospital-owned or controlled entities, and one cooperative.











From July 1, 1975, through December 31, 2010, 5,742 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims was 660, totaling \$810,105,807. Of the total number of claims in which the Fund has been named, 4,910 claims have been closed with no indemnity payment.

### 2010 Major Activities

- In March of 2010 the Fund transitioned to a newly developed, customized, internet-based data management 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. Continued development will incorporate further functionality, eventually allowing insurance carriers and health care providers to interact directly with the Fund system.
- 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.

- Pursuant to a Legislative Audit Bureau recommendation and a directive by the Board of Governors, an actuarial audit will be performed in 2011 on the analysis performed in 2010 by the outside actuarial firm. This audit will include an opinion as to the reasonableness of the assumptions and methodologies used by the Fund's actuary, as well as the risk margin and discount factor established by the Board. The findings of this audit will be included in the 2011 report to the Legislature.
- Extensive work continued during 2010 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, 2010, there were 10,934 providers exempt from participation in the Fund. The various bases for the exemptions are illustrated in the chart below:



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, 2010.

#### Injured Patients and Families Compensation Fund Statement of Net Equity June 30, 2010, Unaudited

Assets	
Current Assets	
Cash	\$ 53,415,481
Short-term Investments (market value)	35,682,131
Investment Income Receivable	7,154,946
Assessments Receivable	4,550
Other Receivables	35,994
Supplies Inventory and Other Assets	10,790
Total Current Assets	96,303,892
Noncurrent Assets	
Long-term Investments (market value)	555,906,309
Advance to the Medical Assistance	
Trust Fund	202,587,765
Capital Assets, Net of Accumulated	
Depreciation	327,561
<b>Total Noncurrent Assets</b>	758,821,635
Total Assets	\$855,125,527

Liabilities Current Liabilities

Current Liabilities	
Future Benefits and Loss Liabilities -	
	\$ 86,334,986
Assessments Received in Advance	718,971
Provider Refunds Payable	370,658
General & Administrative Expenses Payable	e 80,639
Medical Mediation Panels Payable	159
Compensated Absences	690
<b>Total Current Liabilities</b>	87,506,103
Noncurrent Liabilities	
Loss Liabilities:	
Liability for IBNR	655,652,804
Liability for Reported Losses	56,028,392
Liability for LAE	_124,918,894
Estimated Loss Liabilities	836,600,090
Less: Amount Representing Interest	(150,588,016)
Discounted Loss Liabilities	686,012,074
Liabilities for Future Medical Expenses	35,059,139
Total Loss Liabilities	721,071,213
Less: Loss Liabilities, Current Portion	<u>(86,334,986</u> )
Noncurrent Loss Liabilities	634,736,227
Compensated Absences - Long-term	48,610
Other Post-employment Benefits	31,742
<b>Total Noncurrent Liabilities</b>	_634,816,579
Total Liabilities	722,322,682
Net Equity	
Invested in Capital Assets, Net of	
Related Debt	327,561
Restricted for Injured Patients and Families	132,475,284
Total Net Equity	132,802,845
Total Liabilities and Net Equity	\$ 855,125,527

#### Injured Patients and Families Compensation Fund Statement of Revenues, Expenses and Changes in Fund Net Equity for the Fiscal Year Ended June 30, 2010, Unaudited

Operating Revenues:	
Assessments	\$ 29,627,550
Assessment Interest Income	51,350
Administrative Fee Income	34,691
<b>Total Operating Revenues</b>	
<b>Operating Expenses:</b>	
Underwriting Expenses:	
Net Losses Paid	3,879,618
Loss Adjustment Expense Paid	4,585,068
Risk Management Expenses	90,072
Medical Expenses Paid	2,472,169
Change in Liability for IBNR	26,106,944
Change in Liability for Reported Losses	22,988,180
Change in Liability for Loss Adjustment	, ,
Expense	22,266
Change in Amount Representing Interest	(2,541,268)
Change in Liability for Future Medical	
Expense	88,691
<b>Total Underwriting Expenses</b>	57,691,740
General and Administrative Expenses	745,320
<b>Total Operating Expenses</b>	58,437,060
Operating Loss	(28,723,469)
Nonoperating Revenues (Expenses):	
Investment Income	67,999,399
Interest Expense	(68,440)
Miscellaneous Revenue	3,730
Transfers to the General Fund	(14,046)
Medical Assistance Trust Fund Advance	_202,587,765
Change in Net Assets	241,784,939
<b>Net Equity</b> Net Equity - Beginning of Period	(108,982,094)
Net Equity - End of Period	\$132,802,845

# **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 is also responsible for the agency's project management program and staff education and development. 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 Phase 1 of the development of an Injured Patients and Families Compensation Fund business management application to replace the existing legacy system.
- Completed the development of the Internet Filing (Fillable Forms) project for Market Regulation to convert legacy Web forms to more user-friendly, interactive forms that save data to a centralized database.
- Completed 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. Began working on indexing the documents to filings.
- Completed work in automating the faxed responses to complaints from the insurance industry.
- 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.
- Completed selection and analysis of a tool for a Webbased reporting system.
- Started converting OCI reports from ReportBuilder to JasperReports.
- Completed the redesign of OCI's Internet site.
- Started the planning work for the Premium Rate Review Grant project.

#### Technical

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

- Began work on the Server Rationalization project.
- Completed the server migration project.
- A virtual environment was set up for OCI's computer training room.
- Provided telecom systems administration, maintenance, and support for the agency.
- Provided IT infrastructure administration and support services for the agency.

#### Management

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

- Evaluated technologies used in IT and made recommendations for consolidating technologies and implementing process improvements.
- Continued work on the Continuous Improvement project to improve IT process for development and technical services.
  - Developed an issue tracking system.
  - Completed work on the Financial Bureau's business architecture mapping.
- Continued work to update the agency's disaster recovery plan.

#### **Project Management**

The Project Management Program has implemented procedures and standards that facilitate more rigorous project management, oversight, and communication with the goal of improving organizational efficiency and project performance. It is designed to ensure that business process and information technology projects undertaken 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 2010 included:

• Continued improvements to the project management process.

- Closing of the following projects in 2010:
  - Injured Patients and Families Compensation Fund – Phase 1
  - Market Regulation Fillable Forms
  - Microfilm Imaging Phase 2
  - Server Consolidation
  - Web Report Module
  - OCI's Web Site Redesign

## **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 and office management. This section is responsible for the agency's budget, accounting, and fiscal responsibilities and administers office management services, including risk management, health and safety, building maintenance, and parking coordination. MAPS staff also serves as liaison between the agency and the Department of Administration for human resources 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 the annual examination assessment, calculating and billing the annual care management organization examination charges, 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:

- Chaired the State Agency Purchasing Council.
- Continued meeting requirements for obtaining IT contract services through the vendor managed IT services contract.

- Developed the agency's 2011-2013 Biennial Budget Request.
- Assisted in the development of OCI's Business Architecture document.
- Employee Assistance Program (EAP) involvement including quarterly meetings, worked on Health Fair and gave updated EAP information to 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 as well as staff development. 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.

Some of this area's major accomplishments for 2010 were:

- Continued the agency's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.
- Responded to employees' ergonomic needs.
- Implemented contractor confidentiality agreements.
- Reviewed and updated the agency's Health and Safety Action Plan.
- Reconfigured office space to accommodate organizational changes.
- Utilized all available National Association of Insurance Commissioners' (NAIC) grant/zone funds to support our regulatory training needs.
- Specialized industry training in-house, including NAIC ACL training.

## **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. Approximately 90% of the agency's staff has some form of nonstandard work schedule. The agency also reviews requests, on a caseby-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-today operations of the Fund by contracting for specialized services, such as claims and policy administration. As of April 1, 2010, the policy administration is contracted to The ASU Group and the claims administration is handled by Crawford and Company.

During fiscal year 2010 the Fund continued to enhance program and administrative operations. This includes the Fund's Electronic Statement of Values (ESOV) project, which is a Web-based software program that allows policyholders to make all of their policy change requests on line. The final phase of this project was completed in January 2010 involving the historical data collection process that allowed insureds to enter the data online rather than submitting forms to the policy administrator. The Fund also introduced the new Builder's Risk policy that replaced the endorsement that was previously

available—three insureds had this policy as of June 30, 2010. The Fund's fine arts coverage was evaluated during the year and it was determined that \$160 million of fine arts values should be carved out of the Excess of Loss rating basis and insured in a stand-alone fine arts program.

As of June 30, 2010, the Fund insured 1,105 policyholders: 71 counties, 312 schools, 155 cities, 184 towns, 260 villages and 123 miscellaneous (libraries, etc.) jurisdictions. Combining new business and terminations, the overall number of policyholders decreased by 9 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.

The Fund's insurance coverage 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 coverage in force as of June 30, 2010, was \$49.9 billion, up from \$48.1 billion as of the previous fiscal year-end.



Number of Policyholders Fiscal Years 2001- 2010





Three pie charts are included in this report reflecting the premium earned, 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 computergenerated 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, 2010, are included with this report. The Fund experienced an underwriting gain

**Direct Premium Earned by Entity Type** 

Fiscal Year Ending June 30, 2010

Percent of Policies by Policy Type Fiscal Year Ending June 30, 2010



of approximately \$2.4 million following an underwriting gain of \$3.8 million the previous year. However, after accounting for investment income and the dividend issued in calendar year 2010, the Fund reported a net loss of \$9.2 million, putting surplus at \$32 million—a 25% decrease from prior year.

The Fund declared the dividend of approximately \$12 million to be applied to premium credits against policyholder's 2010 renewal premiums. The dividend was calculated based on each insured's previous five years earned premium through June 30, 2009. This calculated out to be approximately 10.88% of each insured's total five-year premium earned, or approximately 57% of the insured's 2010 expected renewal premium.

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.



## Percent of Policies by Entity Type Fiscal Year Ending June 30, 2010

Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2010.

Local Gov Property Insu Balance Sheet— June 30	irance Fund Statutory Bas	sis	Local Gov Property Insu Income Statement- June 30	irance Fund —Statutory I	Basis
Assets			Premiums Earned		
Bonds	\$20,697,729		Direct Premium Earned	\$21,272,008	
Investment Fund	26,305,000		Reinsurance Ceded	(5,207,422)	
Cash at Treasury	88				
Premiums Receivable	419,473		Net Premium Earned		\$ 16,064,586
Reinsurance Recoverable	1,096,655				
Interest Receivable	135,054		Losses Incurred		
			Direct Losses Incurred	10,888,965	
<b>Total Assets</b>		<u>\$48,653,999</u>	Reinsurance Loss		
			Recoveries (Earned)		
Liabilities and Surplus			Incurred	505,294	
Liabilities			Net Losses Incurred	11,394,259	
Net Loss Reserves	\$ 5,977,336				
Loss Adjustment			Loss Adjustment Expenses	723,162	
Expenses Payable	297,875				
Net Unearned Premiums	4,020,871		Other Underwriting Expenses	s <u>1,571,308</u>	
Reinsurance Payable	407,889				
Premium Received			Total Net Losses		
in Advance	592,671		and Expenses		13,688,729
Dividends Payable	4,908,164				
Other Expenses Payable	477,230		Underwriting Income		2,375,857
Total Liabilities		\$16,682,036	Investment & Other Income		
			Investment Fund Earnings	359,888	
Surplus					
Surplus - Beginning of Year	41,221,569		Net Investment Income		359,888
Net Income	(9,249,606)				
Comber Date 27		21.071.072	Net Income before Dividen	ds	2,735,745
Surplus - End of Year		31,971,963			(1.1. 0.0. <b>7. 0</b>
		¢ 40, <b>672</b> ,000	Dividends to Policyholders		(11,985,351)
Total Liabilities and Surplus		\$48,653,999			<b>. .</b>
			Net Income		\$ (9,249,606)

## **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 2010, a distribution of \$2.1 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, 2010, there were 27,421 policies in force.







Following are financial statements—balance sheet and income statements—for the Fund for the year ending December 31, 2010.

#### State Life Insurance Fund Balance Sheet December 31, 2010

Assets Bonds Policy Loans Cash and Bank Deposits Premiums Deferred & Uncollected Investment Income Due	\$85,077,391 3,856,227 1,512,916 96,515	
& Accrued	1,517,253	
Recoverable Reins.	0	
Total Assets		<u>\$92,060,302</u>
Liabilities and Surplus		
Reserves for Life Policies		
& Contracts	\$62,653,524	
Interest Maintenance		
Reserve	97,541	
Policy Claims	196,455	
Dividends Due and		
Unpaid (2010)	16,832	
Dividends - Provision		
for 2011	2,117,658	
Deposit Type Contracts	18,285,013	
Unclaimed Property	46,849	
Taxes, Licenses, Fees	211	
Accrued	311	
Suspense and CANC Dra		
Expenses Due & Accrued Back Up Withholding	42,784	
Premiums Received in	034	
Advance	41,368	
Asset Valuation Reserve	109,647	
Asset valuation Reserve	109,047	
<b>Total Liabilities</b>		\$83,723,792
Surplus		8,336,510
Total Liabilities and Surplu	18	\$92,060,302

#### State Life Insurance Fund Income Statement December 31, 2010

Income Premiums Investment Income Amortization of Interest Maintenance Reserve Miscellaneous Income	\$1,688,902 5,195,865 85,769 14,016	
<b>Total Income</b>		\$6,984,552
<b>Expenses</b> Death Benefits Matured Endowments Other Policy Benefits Increase in Reserve General Operating Expense	1,090,665 150,500 1,117,544 882,272 576,187	
Expenses before Dividends	5	3,817,168
Net Gain before Dividends		3,167,384
Dividends to Policyholders		2,087,833
Net Gain (Loss) from Oper	\$1,079,551	

# 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.

#### 2010 Major Accomplishments

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 48 domestic insurers.
- Analyzed the financial statements of over 2,000 insurers.
- Continued oversight of 1 company in liquidation and 3 companies in rehabilitation.
- Licensed 5 new domestic insurers.
- Licensed 15 nondomestic insurers, 16 gift annuities, and 15 warranty plans.
- Issued permits to 9 Care Management Organizations, under the recently enacted ch. 648, Wis. Stat.
- Permitted 11 licensed entities to withdraw from Wisconsin.
- Reviewed changes of control involving 5 domestic insurers, pursuant to holding company regulations.
- Reviewed and approved 6 mergers involving domestic insurers.

- Licensed 3 life settlement providers under ch. 632, Wis. Stat.
- Redomiciled 1 licensed insurer into Wisconsin
- 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 NAIC task forces and working groups, including:

Accounting Practices and Procedures Task Force Capital Adequacy Task Force Examination Oversight Task Force Reinsurance Task Force Solvency Modernization Initiative Task Force Valuation of Securities Task Force Analyst Team System Oversight Audit Software **Emerging Accounting Issues** Financial Analysis Handbook (Chair) Financial Analysis Research and Development (Chair) Financial Analysis Working Group (Chair) Financial Examiners Handbook Group Solvency Issues Health Reform Solvency Impact International Solvency International Accounting Standards P&C Risk-Based Capital

Statutory Accounting Principles

### **Companies Examined in 2010**

Acuity A Mutual Ins. Co. Alpha Property & Casualty Ins. Co. Arlington Mutual Fire Ins. Co. Bankers Reserve Life Ins. Co. of WI Blue Cross Blue Shield of WI Capitol Indemnity Corp. Capitol Specialty Ins. Corp. Community Care of Central Wisconsin Compcare Health Services Ins. Corp. Direct Dental Service Plan, Inc. Dupont Mutual Ins. Co. Employers Ins. Co. of Wausau Fidelity & Guaranty Ins. Underwriters, Inc. Fountain City Mutual Ins. Co. Germantown Mutual Ins. Co. Gundersen Lutheran Health Plan, Inc. Henrietta Greenwood & Union Mutual Fire Ins. Co. Holland Mutual Fire Ins. Co. Integrity Mutual Ins. Co. Integrity Property & Casualty Ins. Co. Liberty Mutual Fire Ins. Co. Managed Health Services Ins. Corp. Merrimac Lodi Mutual Ins. Co. McMillan-Warner Mutual Ins. Co.

Milwaukee Ins. Co. National Ins. Co. of WI. Inc. National Mutual Benefit Pacific Star Ins. Co. Partners Mutual Ins. Co. Price County Town Mutual Ins. Co. Racine County Mutual Ins. Co. Rosendale Mutual Ins. Co. Rural Mutual Ins. Co. Security Health Plan of WI Inc. Society Ins. A Mutual Co. Southwest Family Care Alliance St. Paul Fire & Casualty Ins. Co. Thrivent Financial for Lutherans Transit Mutual Ins. Corp. of WI United Wisconsin Ins. Co. Unitrin Safeguard Ins. Co. Vision Care Network Ins. Corp. Wausau Business Ins. Co. Wausau General Ins. Co. Wausau Underwriters Ins. Co. Wausau-Stettin Mutual Ins. Co. West Bend Mutual Ins. Co. Western Wisconsin Cares

#### Wisconsin Insurance Corporations Organized and Licensed

January 1, 2010 - December 31, 2010

MIC Reinsurance Corporation	Milwaukee, WI
MIC Reinsurance Corporation of Wisconsin	Milwaukee, WI
Momentum Ins. Plans, Inc.	Fitchburg, WI
Mortgage Assurance Reinsurance Inc. One	Middleton, WI
Mortgage Assurance Reinsurance Inc. Two	Middleton, WI

## Insurance Corporations Domiciled in Other States Admitted

January 1, 2010 - December 31, 2010

American Strategic Ins. Corp. Axis Specialty Ins. Co.	St. Petersburg, FL Alpharetta, GA
Bankers Ins. Co.	St. Petersburg, FL
CampMed Casualty & Indemnity Co., Inc. of MD	Vienna, VA
CompWest Ins. Co.	San Francisco, CA
EnTitle Ins. Co.	Independence, OH
Fremont Ins. Co.	Fremont, MI
Hamilton Mutual Ins. Co.	Des Moines, IA
OneCIS Ins. Co.	Davie, FL
Permanent General Assurance Corp. of Ohio	Nashville, TN
Preserver Ins. Co.	New York, NY
Reserve National Ins. Co.	Oklahoma City, OK
Union Ins. Co. of Providence	Des Moines, IA
United Security Assurance Co. of PA	Souderton, PA
Westcor Land Title Ins. Co.	Winter Park, FL

## Organizations Licensed to Issue Gift Annuities

January 1, 2010 - December 31, 2010

Ball State University Foundation, Inc.	Muncie, IN
Cedarville University, The	Cedarville, OH
Claretians, Inc.	Chicago, IL
Compassion International, Inc.	Colorado Springs, CO
Curators of the University of Missouri, The	Columbia, MO
Fred Hutchinson Cancer Research Center	Seattle, WA
Gideons International, The	Nashville, TN
Gillette Children's Hospital Foundation	St. Paul, MN
Jews for Jesus	San Francisco, CA
Kenosha Community Foundation	Kenosha, WI
NAACP Legal Defense and Educational Fund, Inc.	New York, NY
Northwestern University	Evanston, IL
Open Doors with Brother Andrew, Inc.	Santa Ana, CA
Orchard Foundation, The	Colorado Springs, CO
Western Adventist Foundation	Tempe, AZ
Wisconsin Historical Foundation, Inc.	Madison, WI

#### **Organizations Licensed to Issue Warranty Plans**

January 1, 2010 - December 31, 2010

American Honda Finance Corp.	Torrance, CA
American Honda Protection Products Corp.	Torrance, CA
Asurion Service Plans, Inc.	Chicago, IL
Dent Zone Companies, Inc.	Irving, TX
Express Systems, Inc.	Irvine, CA
Lowe's Home Centers, Inc.	Mooresville, NC
Midwest Warranty Corp.	Pompano Beach, FL
Montage, Inc.	Roseville, MN
N.E.W. Administrative Services Co., Inc.	Sterling, VA
N.E.W. Customer Protection Co., Inc.	Sterling, VA
National Electronics Warranty, LLC	Sterling, VA
Service Net Warranty, LLC	Jeffersonville, IN
Sidecars, Inc.	Joplin, MO
Valspar Corporation, The	Grand Rapids, MI
Vehicle Protection, Inc.	Lees Summit, MO

## **Organizations Licensed as Life Settlement Providers**

January 1, 2010 - December 31, 2010

Credit Suisse Life Settlements, LLC Legacy Benefits, LLC Q Capital Strategies, LLC New York, NY New York, NY New York, NY

#### Insurance Corporation Mergers, Consolidations, Dissolutions, Withdrawals, Rehabilitations, Liquidations, or Redomestications January 1, 2010 - December 31, 2010

#### Withdrawals

Arrowood Warranty Services, Inc.	02/23/2010
Bonded Builders Service Corp.	06/17/2010
Christian and Missionary Alliance, The	09/07/2010
Equiguard, Inc.	02/03/2010
International Crane Foundation, Inc.	03/11/2010
Lutheran Home of Oconomowoc Charitable Foundation	01/15/2010
ProGuard International, Inc.	01/14/2010
Sears, Roebuck and Co.	01/14/2010
Service Net Solutions, LLC	06/09/2010
Signal, The	08/04/2010
Warranty Support Services, LLC	05/17/2010

#### Rehabilitations

Ambac Assurance Corp. Segregated Account	03/24/2010
American Community Mutual Ins. Co.	04/08/2010
Atlantic Mutual Ins. Co.	09/14/2010
Centennial Ins. Co.	09/14/2010
Professional Liability Ins. Co. of America	04/30/2010

## Liquidations

Imperial Casualty and Indemnity Co.	05/12/2010
Insurance Corporation of New York	03/10/2010
National States Ins. Co.	11/15/2010
Pegasus Ins. Co.	08/12/2010

## Mergers

Company Name	Merged Into	Date
Avomark Ins. Co.	West American Ins. Co.	02/23/2010
Capital Markets Assurance Corp.	MBIA Ins. Corp.	09/30/2010
Catholic Family Life Ins. Co.	Catholic Financial Life	04/01/2010
Children's Community Health Plan, Inc.	CC Health Plan, Inc.	01/01/2010
Conseco Health Ins. Co.	Washington National Ins. Co.	10/01/2010
Conseco Ins. Co.	Washington National Ins. Co.	10/01/2010
Lawyers Title Ins. Co.	Fidelity National Title Ins. Co.	06/30/2010
Nations Title Ins. Co. of New York	Fidelity National Title Ins. Co.	03/31/2010
N.E.W. Warranty Services, Inc.	National Electronics Warranty LLC	01/06/2010
Pacific Northwest Title Ins. Co.	First American Title Ins. Co.	06/30/2010
Redland Ins. Co.	Praetorian Ins. Co.	03/31/2010
Security Union Title Ins. Co.	Chicago Title Ins. Co.	06/30/2010
Ticor Title Ins. Co.	Chicago Title Ins. Co.	06/30/2010
Ticor Title Ins. Co. of Florida	Chicago Title Ins. Co.	05/31/2010
WMAC Credit Ins. Corp.	PMI Mortgage Assurance Co.	01/01/2010
Watertown Mutual Ins. Co.	Ixonia Mutual Fire Ins. Co.	01/01/2010
W.G. & R. Furniture Co.	W. G. & R Extended Services, LLC	02/05/2010

## Redomestications

Company Name	From	То	Effective Date
Addison Ins. Co.	L	IA	07/01/2010
Alterra American Ins. Co.	IN	DE	11/04/2010
American Farmers & Ranchers Ins. Co.	ID	OK	04/22/2010
American Federation Ins. Co.	FL	MI	05/28/2010
Amerin Guaranty Corp.	L	PA	04/13/2010
CIGNA Health & Life Ins. Co.	IN	СТ	03/05/2010
Great Midwest Ins. Co.	MI	TX	08/31/2010
Guggenheim Life & Annuity Co.	IA	DE	06/01/2010
Horace Mann Property & Casualty Ins. Co.	CA	IL	09/16/2010
John Deere Ins. Co.	IN	IA	03/19/2010
Liberty Life Assur. Co. of Boston	MA	NH	07/01/2010
Merastar Ins. Co.	IN	IL	09/30/2010
National Farmers Union Property and Casualty Co.	CO	WI	10/01/2010

#### **Redomestications (cont.)**

Company Name	From	То	Effective Date
*National Public Finance Guarantee Corp.	IL	NY	12/01/2009
North Point Ins. Co.	MI	PA	09/23/2010
*Response Ins. Co.	CT	L	12/16/2009
*Response Worldwide Direct Auto Ins. Co.	CT	L	12/16/2009
Response Worldwide Ins. Co.	CT	L	03/31/2010
*Standard Life & Accident Ins. Co.	OK	TX	12/15/2009
Sstonewall Ins. Co.	RI	NE	09/16/2010
Torus National Ins. Co.	CA	DE	07/01/2010
*United States Fidelity & Guaranty Co.	MD	CT	12/15/2009
Washington National Ins. Co.	L	IN	09/30/2010

\* Did not appear in the Wisconsin Insurance Report Business of 2009.

## Insurance Corporations Which Changed Their Names

January 1, 2010 - December 31, 2010

<b>Previous Name</b>	New Name
ACE Indemnity Ins. Co.	Westchester Fire Ins. Co.
AGL Life Assurance Co.	Philadelphia Financial Life Assurance Co.
AIG Advantage Ins. Co.	21st Century Advantage Ins. Co.
AIG Centennial Ins. Co.	21st Century Centennial Ins. Co.
AIG Indemnity Ins. Co.	21st Century Indemnity Ins. Co.
AIG Life Ins. Co.	American General Life Ins. Co. of Delaware
AIG National Ins. Co., Inc.	21st Century National Ins. Co.
AIG Premier Ins. Co.	21st Century Premier Ins. Co.
AIG Warranty Guard, Inc.	Chartis WarrantyGuard, Inc.
Alta Health & Life Ins. Co.	CIGNA Health & Life Ins. Co.
American International Ins. Co.	21st Century North Amarica Ins. Co.
American International Ins. Co. of Delaware	21st Century Assurance Co.
Bethesda Lutheran Home Foundation, Inc.	Bethesda Lutheran Foundation, Inc.
Bethesda Lutheran Homes and Services, Inc.	Bethesda Lutheran Communities, Inc.
Cardif Life Ins. Co.	Financial American Life Ins. Co.
Carroll College, Inc.	Carroll University, Inc.
Catholic Aid Association, The	Catholic United Financial
Catholic Knights	Catholic Financial Life
Children's Hospital Foundation, Inc.	Children's Hospital and Health System
	Foundation, Inc.
Doral Dental Plan of Wisconsin, Inc.	DentaQuest Dental Plan of Wisconsin, Inc.
FFG Ins. Co.	Aspen American Ins. Co.
Financial Security Assurance, Inc.	Assured Guaranty Municipal Corp.
Harbor Point Reinsurance U.S., Inc.	Alterra Reinsurance USA, Inc.
HCC Ins. Co.	John Deere Ins. Co.
Ixonia Mutual Ins. Co.	Forward Mutual Ins. Co.
Kemper Casualty Ins. Co.	Lumbermens Casualty Ins. Co.

#### Insurance Corporations Which Changed Their Names (cont.)

January 1, 2010 - December 31, 2010

#### **Previous Name**

Kemper Investors Life Ins. Co. Maryland Ins. Co. Max America Ins. Co. Merrimac-Lodi Mutual Ins. Co. Merrill Lynch Life Ins. Co. Midwest Medical Ins. Co. National Jewish Medical and Research Center New Hampshire Indemnity Co., Inc. Northeast Investors Title Ins. Co. PMA Capital Ins. Co. Peer Review Systems, Inc. Shriners Hospitals for Crippled Children SUA Ins. Co. TIG Indemnity Co. Union Standard Ins. Co. VantisLife Ins. Co. Warranty America, LLC Wisconsin Lutheran College Conference, Inc. XL Re Life America, Inc.

#### New Name

Zurich American Life Ins. Co. Capson Physicians Ins. Co. Alterra America Ins. Co. Merrimac Lodi Mutual Ins. Co. Transamerica Advisors Life Ins. Co. MMIC Ins., Inc. National Jewish Health 21st Century Security Ins. Co. National Investors Title Ins. Co. Excalibur Reinsurance Corp. Permedion, Inc. Shriners Hospitals for Children CastlePoint National Ins. Co. Torus National Ins. Co. Berkley National Ins. Co. Vantis Life Ins. Co. American Auto Shield, LLC Wisconsin Lutheran College, Inc. SCOR Global Life Reinsurance Co. of America

## **Companies in Liquidation or Rehabilitation**

### Ambac Assurance Corporation Segregated Account, in Rehabilitation

Ambac Assurance Corporation Segregated Account was placed in rehabilitation on March 24, 2010, by William D. Johnston, a Lafayette County Circuit Court Judge, presiding by a judicial assignment order of the Circuit Court for Dane County, Wisconsin. Kimberly A. Shaul was appointed as special deputy rehabilitator, but was replaced in this capacity by Roger A. Peterson, Deputy Administrator of the Division of Regulation and Enforcement at the Office of the Commissioner of Insurance, effective January 14, 2011. Current and more detailed information regarding the rehabilitation is available at ambacpolicyholders.com.

Ambac Assurance Corporation (Ambac), headquartered in New York, New York, is the successor to American Municipal Bond Assurance Corporation, which was incorporated in Wisconsin on September 29, 1970. The company's present corporate organization was established in connection with a corporate restructuring executed on June 18, 1985, under the supervision of the Wisconsin Commissioner of Insurance. Under the 1985 restructuring, the business of the company's predecessor legal entity, American Municipal Bond Assurance Corporation, was transferred to a successor legal entity, AMBAC Indemnity Corporation, which was subsequently renamed Ambac Assurance Corporation. The company operates as a financial guaranty insurer, and its principal business is the guaranty of timely payment of principal and periodic interest when due on credit obligations. The company is licensed in all U.S. states, the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands.

From its founding in 1970 until the 1990s, Ambac's business was almost exclusively related to traditionally low-risk, low-margin public finance bonds. In the mid-1990s, however, Ambac began to diversify by offering financial guaranty insurance on riskier, higher-margin private "structured finance" investments, including residential mortgage-backed securities (RMBS) and collateralized debt obligations of asset-backed securities (CDOs of ABS).

When the riskier insured structured finance investments began to deteriorate en masse during the economic crisis of 2008, Ambac's projected future liabilities grew while its credit ratings and statutory surplus plummeted. Consequently, its prospects for writing new business evaporated, it stopped writing new policies, and it initiated an informal run-off. These events created a hazard for policyholders. At the time of rehabilitation, Ambac's investment portfolio assets had a current market value of approximately \$8 to \$9 billion, plus an estimated \$1.5 to \$2 billion in future unearned premiums discounted to present value. Many of Ambac's assets would not yield fair value if liquidated immediately and used to pay short-term claims. The inopportune sale of Ambac's long-term, presently undervalued assets would result in a net loss of claimspaying resources available to all policyholders – a "fire sale" as opposed to a fair and equitable distribution for the benefit of policyholders as a whole.

Absent restructuring efforts, there was an increasing risk that Ambac might not have been able to satisfy all claims made under the company's policies as they developed over the next thirty years. Without restructuring, there was an increasing risk that policyholders who presented short-tail claims in the next several years would have received payment for a larger percentage of their claims than policyholders who presented claims in the more distant future.

As part of the restructuring and with the approval of the Office of the Commissioner of Insurance, Ambac established an optional segregated account pursuant to s. 611.24, Wis. Stat., effective March 24, 2010, for the purpose of segregating certain segments of its liabilities and consenting to the subsequent rehabilitation of the Segregated Account under ch. 645, Wis. Stat. Policies allocated to the Ambac Assurance Corporation Segregated Account (Segregated Account) are primarily those policies with material projected impairments, including the books of RMBS, most of which will mature within approximately four years, and certain CDOs of ABS policies, most of which will not mature for 20 or more years, as well as certain other policies with provisions that could result in loss of control rights or demands to pay noneconomic, accelerated damages at the expense of other policyholders of Ambac. Ambac allocated to the Segregated Account all liabilities assumed as reinsurer under reinsurance agreements. To support the Segregated Account, Ambac also allocated to it a \$2 billion secured note and a last-dollar reinsurance policy limited only by the assets of the General Account of Ambac. Ambac also allocated to the Segregated Account its limited liability interest in Ambac Credit Products, LLC, Ambac Conduit Funding LLC, Aleutian Investments LLC and Juneau Investments LLC.
### Ambac Assurance Corporation Segregated Account, in Rehabilitation (continued)

All assets within the Segregated Account will be available exclusively for satisfying liabilities attributable to the Segregated Account. Pursuant to s. 611.24 (3) (b), Wis. Stat., any income, gains and losses, whether or not realized, from assets and investments attributable to the Segregated Account, if any, will be credited to or charged against the Segregated Account without regard to other income, gains or losses of Ambac's General Account.

Ambac was appointed as a Management Services Provider to the Segregated Account under a Management Services Agreement for so long as such agreement is in effect. Nothing prevents the Segregated Account from retaining additional service providers. In addition, pursuant to the terms of a Cooperation Agreement, Ambac and the Segregated Account have agreed on certain matters related to decision making, information sharing, tax compliance and allocation of expenses. A rehabilitation plan was approved by Judge Johnston on January 24, 2011, and it is anticipated that claim payments could resume as early as May 2011. Procedures for submitting claims have been communicated to the applicable trustees and are posted on the Web site, ambacpolicyholders.com. Counterparties on credit default swaps may not trigger and submit market-to-market claims, but may submit scheduled payment claims.

Ambac Assurance Corporation's General Account is not in any form of receivership proceeding.

As of December 31, 2010, the Ambac Assurance Corporation Segregated Account reported assets of \$1,934,716,408, liabilities of \$1,884,537,313, and surplus of \$50,179,095.

### 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 had until August 31, 2009, to file a claim. On August 7, 2009, the liquidator was ordered to make a 35% distribution on processed claims. Checks totaling \$1,219,729 were distributed to creditors.

On May 25, 2010, the liquidator was ordered to make a final distribution to creditors and to settle disputed claims. Including the partial payment, claimants received 100% of the allowed claims plus 5% interest.

As of December 31, 2010, Health Plan for Community Living, Inc., reported assets of \$447,765, liabilities of \$25,000, and surplus of \$422,765.

### 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 is 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, 2010, Master Plumbers' reported assets of \$1,153,376, liabilities of \$425,846, and surplus of \$727,531.

### 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 is 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 established 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, are to 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 82% of the total number of reinsureds representing approximately 81% of the total liabilities of the general account have entered into commutation agreements with NNIC.

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. Another commutation payment to reinsureds was made in December 2010. Upon conclusion of a limited number of claim matters, it is anticipated that the company will be released from rehabilitation.

As of December 31, 2010, the general account of NNIC reported assets of \$53,070,512, liabilities of \$48,015,810, and surplus of \$5,054,702. As of December 31, 2010, the segregated account of NNIC reported assets of \$51,914,289, liabilities of \$46,859,587, and surplus of \$5,054,702.

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

In 2010, 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 7,399 written consumer complaints and inquiries and answered 35,000 telephone inquiries during 2010. The Bureau also processed 3,481 rate and rule filings and received 7,108 policy form filings.

### 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 industrywide 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 2009 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 2009 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 197 companies participated in the project and OCI received 171 private passenger automobile statements and 133 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 in each state 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.

### 2010 Major Accomplishments

- Conducted eight on-site market conduct examinations and three in-office market analysis projects.
- Worked with federal regulators to address questions and implementation issues related to the Patient Protection and Affordable Care Act. Activities included applying for a grant to review rate handling processes for health insurance policies.
- Worked closely with the Centers for Medicare & Medicaid Services (CMS) and the Wisconsin Medicare Part D Task Force during the Medicare Part D and Medicare Advantage open enrollment to identify marketing abuses and misleading sales tactics including participating in calls with the regional CMS office, reviewing CMS complaints and responding to requests for agent investigations.
- Worked on changes needed due to the implementation of the Interstate Insurance Product Regulation Commission (IIPRC), 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.

- Continued to improve the market analysis and the market conduct examination program by working with other states through the NAIC Market Information Systems Task Force, Market Analysis Working Group, the Market Conduct Examination Standards Working Group, the Market Analysis Procedures Working Group, and the Complaint Issues Working Group to develop standards for core competencies, coordinate examinations, improve uniformity in the process, work collaboratively with other states, and shorten the timelines to complete and adopt examination reports.
- Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims and underwriting in life, annuities, and homeowner's and auto insurance and using the data as part of the market analysis program.
- Identified consumer complaints about sales of life insurance and annuities to senior citizens by identifying incoming calls and complaints and referring them to assigned investigators to contact consumers and investigating and preparing actions against insurance agents who were targeting elderly consumers.

- Participated in developing administrative rules involving life settlements, uniform individual health insurance applications, coverage of dependents, treatment of autism, medicare supplement insurance, continuation of health insurance, policy form filing and exemptions from the requirement to offer uninsured and underinsured motorist coverage.
- 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; 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, Market Information Systems Task Force, Operational Efficiencies Working Group, the Interstate Compact National Standards Working Group, the Market Analysis Procedures Working Group, the Market Conduct Examination Handbook Working Group, Complaint Issues Working Group, and the Consumer Information subgroup.

### **Policy Submissions and Rate Filings**

The following tables summarize the policy submission data for 2009 and 2010. Table I shows the number of policy submissions received in 2009 and 2010 by line of business for each type of insurance. Table II shows the number of rate filings received for each type of insurance.

# Table INumber of Policy Submissions ReceivedBy Line of Business in 2009 and 2010

Product Category	Total for 2009	Total for 2010
Health and Life		
Continuing Care Retirement Community	2	2
Credit Accident & Health	0	0
Credit Life	7	13
Group Accident & Health	482	532
Group Annuity	86	93
Group Life	75	77
Health & Life Other	221	525
Health Maintenance Organization	288	282
Individual Accident & Health	776	632
Individual Annuity	516	421
Individual Life	<u>1,180</u>	970
Total Health and Life	<u>3,633</u>	<u>3,547</u>
Property and Casualty		
Aviation	26	41
Bonds	76	59
Commercial Property & Multiperil	520	437
Commercial Motor Vehicle	397	305
Credit Property	32	20
Homeowner's	154	141
Inland Marine	239	243
Liability	1,312	1,123
Mortgage Guaranty	12	8
Other Lines	597	544
Personal Farmowner's	74	64
Personal Motor Vehicle	302	195
Property	221	186
Title	9	10
Worker's Compensation	162	185
Total Property and Casualty	<u>4,133</u>	<u>3,561</u>
Grand Total	7,766	7,108

# Table IIRate Filings ReceivedBy Product Category for 2010

Accident and Health Section	
Credit Accident & Health	6
Credit Life	5
Health Maintenance Organization	37
Individual Accident & Health	256
Total Accident and Health Section	301
Property and Casualty Section	
Aviation	9
Bonds	115
Commercial Property & Multiperil	508
Commercial Motor Vehicle	356
Credit Property	18
Homeowner's	261
Inland Marine	83
Liability	706
Mortgage Guaranty	35
Other Lines	248
Personal Farmowner's	75
Property	320
Personal Motor Vehicle	419
Title	13
Worker's Compensation	14
Total Property and Casualty Section	<u>3,180</u>
Grand Total	3,481

### **Trends in Complaints**

OCI received the highest number of calls and complaints about the laws mandating increased health insurance coverage for dependents to age 27 and mandatory automobile insurance and changes in coverage requirements for uninsured and underinsured motorist coverage. There were also complaints and inquiries from consumers who were losing their group health insurance coverage. There were complaints and inquiries about premium increases in automobile, health and long-term care insurance. 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. There were also complaints and inquiries about Medicare Advantage products due to companies dropping out of the market, changing service areas, and modifying benefits during open enrollment.

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 2010. Most such inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2009 and 2010 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. Sixty percent of the complaints involved claim problems. Underwriting and rating was the second most common reason for filing a complaint.

Year	Received	Closed
2005	8,186	8,688
2006	8,094	8,282
2007	8,195	8,840
2008	8,818	8,774
2009	8,398	9,564
2010	7,399	8.431

# Table ITotal Complaint Files

	2005	2006	2007	2008	2009	2010
Health	3,766	3,951	4,027	4,684	4,350	3,393
P&C	2,447	2,257	2,373	2,457	2,096	2,371
Life	525	511	433	451	489	497
Annuities	228	256	248	262	178	160

# Table IIComplaints Filed By Type of Insurance\*

	2009	2010
Accident and Health		
Group Accident and Health	832	806
Individual Accident and Health	332	316
Medicare Supplement	509	344
Long-Term Care	68	119
НМО	327	303
PPO	994	631
LSHO	2	2
Credit	53	38
Self-Funded Health Plans	<u>1,233</u>	834
Total Accident and Health	4,350	<u>3,393</u>
Property and Casualty		
Automobile	663	784
Homeowner's, Tenant's, Farmowner's	491	619
Fire, Allied Lines, Other Property	114	127
General Liability	67	79
Worker's Compensation	170	168
All Other Lines	_591	_594
Total Property and Casualty	<u>2,096</u>	<u>2,371</u>
Life, Including Credit and Annuities	_667	657
Grand Total	7,113	6,421

\*A complaint may involve more than one type of insurance.

# Table IIIReasons for Complaints\*

Basis for Complaint	Through 4th Quarter 2009	Percent of Total	Through 4th Quarter 2010	Percent of Total
Claim Handling	4,940	69.4%	3,683	59.1%
Policyholder Service	736	10.3	725	11.6
Marketing and Sales	686	9.6	710	11.4
Underwriting	606	8.5	779	12.5
Other	152	2.1	340	05.5

\*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 2010, the office assisted complainants in recovering \$5,111,461 from insurers as follows:

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Other	Total
Group Health	\$ 302,150	\$ 7,817	\$ 3,294	\$ 1,652	\$2,511	\$ 317,424
Ind. Accident and Health	75,188	2,193	6,657	5,985	0	90,023
Ind. Medicare Supplement	32,202	12,093	12,313	1,624	0	58,232
Long-Term Care	41,512	299	605	593	0	43,009
HMO/PPO/LSHO	610,032	5,331	5,873	30,379	0	651,615
Credit Health	1,895	30	0	0	0	1,925
Automobile	347,310	7,746	74,392	3,210	0	432,658
Life, Including						
Credit and Annuities	741,068	229,651	1,315,433	0	0	2,286,152
Homeowner's, Tenant's,						
Farmowner's	558,167	1,078	19,975	94	0	579,314
Fire, Allied Lines,						
Other Property	153,526	0	16,842	338	0	170,706
General Liability	16,314	625	0	0	0	16,939
Worker's Compensation	59,323	11,739	3,024	16,865	0	90,951
All Other Lines	331,935	5,221	7,001	28,356	0	372,513
Total	\$3,270,622	\$283,823	\$1,465,409	\$89,096	\$2,511	\$5,111,461

# Table IV Amounts Recovered for Complainants by Types of Coverage and Complaint Reason

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 V2010 Complaint Appeals Filed by Section

	Property & Casualty	Life & Health	Total
Number of Complaint Files			
Appealed in 2010*	90	68	158

\*An appeal may be on a file closed prior to the period under review.

### Table VI Complainant Survey 2010

Survey Cards Sent	758
Survey Cards Returned	333
Response Rate	44%

### **Results**

1.	How did you hear about the Office	of the Con	nmissione	er of Insura	ance?
	Word of Mouth 93				
	Insurance Agent 54				
	Insurance Company 22				
	Phone Book 14				
	Lawyer 20				
	Health Care Provider 29				
	Other 125				
	No Answer 47				
		Yes	%	No	%
2.	Did we respond to your		, .		, .
	complaint promptly?	303	90.7%	31	9.3%
3.	Do you feel your complaint				
	was handled fairly by our office?	252	76.1%	79	23.9%
4.	Do you feel you were given				
	an adequate explanation on your complaint?	259	77.8%	74	22.2%
				,.	
5.	If you called our office, do you				
	feel we treated you courteously?	181	94.8%	10	5.2%
6.	If you have another insurance				
	problem, would you contact				
	our office again?	276	90.5%	29	9.5%

### **Companies Examined in 2010**

Dean Health Plan Inc. Guarantee Trust Life Ins. Co. Health Tradition Health Plan Globe Life & Accident Ins. Co. Progressive Northern Ins. Co. Progressive Classic Ins. Co. Farmers Insurance Exchange Auto Club Insurance Association

### **Agent Licensing Section**

The Agent Licensing Section conducts licensing examinations for resident insurance agents; licenses agents, reinsurance intermediaries, managing general agents, certain corporations and firms, and life settlement brokers; and reviews and approves prelicensing and continuing education providers and courses.

During 2010 there were 10,416 tests administered in all lines of insurance to 4,737 candidates seeking a resident agent license. In all, a total of 23,595 new licenses were issued to resident and nonresident agent candidates.

As of December 31, 2010, there were 118,203 licensed insurance agents and 735,676 active appointments by insurance companies authorizing the licensed agents to market and sell their products.

### **2010 Projects**

• Concluded the transition period related to the addition of the major line of variable life/variable annuities. Existing agents soliciting these products were required to add this qualification to their existing license by April 1, 2010.

- Implemented an electronic fingerprinting process whereby resident agent candidates are required to submit fingerprints so that an FBI criminal history check can be conducted as part of the application process.
- Converted existing Viatical Settlement Broker licenses to Life Settlement Broker licenses in accordance with newly enacted legislation regarding Life Settlement business (s. 632.69, Wis. Stat.).
- 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.
- Continued participation in the NAIC's Producer Licensing Working Group and the Producer Licensing Task Force. The goal of these committees is to improve the effectiveness and efficiency of the state licensing process resulting in uniformity through increased coordination, automation, standardization, and reciprocity.

### **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 2010. 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 2007 and 2008, 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.

Polic	y Year 2007	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Profes- sional	All Other Profes- sional	Day Care	Recrea- tional	Municipal	Pollution	Liquor Liability
1.	Investment gain	\$ 15,692	\$ 5,682	\$ 5,188	\$ 14,664	\$ 957	\$ 9,903	\$ 218	\$ 835	\$ 237	\$ 223	\$ 149
2.	Expenses incurred other than loss adjusting expenses	40,660	14,721	13,443	37,995	2,479	25,660	566	2,164	613	577	387
3.	Number of policies written	107,707	40,085	2,096	49,825	1,855	13,128	959	4,440	1,718	1,265	1,357
4.	Direct dollar premium earned	132,312	47,906	43,746	123,641	8,066	83,502	1,840	7,042	1,996	1,879	1,258
5.	Average premium per policy	1,228	1,195	20,871	2,482	4,348	6,361	1,919	1,586	1,162	1,485	927
6.	Number of outstanding claims	545	95	17	29	28	81	11	37	14	1	0
7.	Direct case reserves for out- standing claims	22,729	4,485	583	6,489	1,472	8,667	221	2,187	225	0	0
8.	Liability for claims incurred but not reported	33,374	10,646	2,862	10,010	1,361	23,716	513	1,994	531	533	286
9.	Loss adjustment expense liability for open claims	y 1,248	185	119	99	538	1,732	15	61	156	0	0
10.	Losses paid	27,375	4,633	4,741	12,904	2,040	5,944	170	706	304	0	14
11.	Pure loss ratio	63.1%	41.3%	18.7%	23.8%	60.4%	45.9%	49.2%	69.4%	53.1%	28.4%	23.8%
12.	Allocated loss adjusting expense paid	4,588	1,260	261	397	751	3,534	137	284	293	0	1
13.	Number claims paid	4,925	568	9	21	26	404	128	217	75	1	4
14.	Ultimate incurred losses includin allocated loss adjustment expens and incurred but not reported losses		21,208	8,525	29,897	6,161	43,592	1,057	5,233	1,509	533	302
15.	Ultimate incurred losses includin all loss adjustment expense and incurred but not reported losses	g 90,045	43,308	4,957	31,229	6,710	45,634	1,137	5,597	1,593	546	319
16.	Number of claims closed without payment	3,366	1,060	46	46	116	447	22	66	262	16	2
17.	Number of legal actions filed	421	107	10	12	47	66	0	3	39	3	0

# TABLE IA COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT. ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\*

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

Polic	y Year 2008	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Profes- sional	All Other Profes- sional	Day Care	Recrea- tional	Municipal	Pollution	Liquor Liability
1.	Investment gain	\$ 14,588	\$ 5,653	\$ 6,047	\$ 14,834	\$ 1,319	\$ 9,927	\$ 253	\$ 854	\$ 215	\$ 225	\$ 168
2.	Expenses incurred other than loss adjusting expenses	37,798	14,648	15,668	38,435	3,417	25,720	655	2,212	558	583	434
3.	Number of policies written	119,111	49,610	2,173	59,865	1,499	14,220	895	3,127	1,856	1,763	1,476
4.	Direct dollar premium earned	123,002	47,667	50,986	125,073	11,119	83,698	2,131	7,199	1,815	1,898	1,413
5.	Average premium per policy	1,033	961	23,463	2,089	7,418	5,886	2,381	2,302	978	1,077	957
6.	Number of outstanding claims	1,217	156	23	42	92	249	14	75	20	1	1
7.	Direct case reserves for out- standing claims	27,318	5,899	5,193	16,103	1,688	6,701	198	634	489	10	56
8.	Liability for claims incurred but not reported	66,793	24,001	2,957	10,095	3,492	50,861	1,300	4,392	1,055	1,016	688
9.	Loss adjustment expense liability for open claims	1,781	537	72	169	533	1,820	0	9	185	15	3
10.	Losses paid	17,169	4,175	973	8,806	398	3,997	93	536	169	0	1,014
11.	Pure loss ratio	90.5%	71.5%	17.9%	28.0%	50.2%	73.5%	74.7%	77.2%	94.3%	54.1%	124.4%
12.	Allocated loss adjusting expense paid	2,444	1,046	195	62	192	2,085	12	84	147	0	24
13.	Number claims paid	4,608	558	7	11	16	201	79	223	62	30	2
14.	Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses		35,659	9,391	35,235	6,304	65,456	1,603	5,654	2,044	1,042	1,784
15.	Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	g 113,667	78,412	5,345	36,211	5,841	68,448	1,601	6,129	2,138	1,074	1,879
16.	Number of claims closed without payment	2,818	929	52	36	66	476	18	58	200	13	2
17.	Number of legal actions filed	241	103	12	12	38	104	0	1	30	2	0

# TABLE IB COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT. ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\*

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

122

# Wisconsin Insurance Report Business of 2010 Division of Regulation and Enforcement, Commercial Liability Insurance Reports

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
Loss Ratios											
2008	90.5%	71.5%	17.9%	28.0%	50.2%	73.5%	74.7%	77.2%	94.3%	54.1%	124.49
2007	63.1	41.3	18.7	23.8	60.4	45.9	49.2	69.4	53.1	28.4	23.8
2006	50.1	36.6	12.0	11.7	35.0	53.4	59.8	30.2	23.4	23.0	21.5
2005	36.5	40.2	15.5	28.7	34.2	31.8	33.7	29.8	27.7	18.7	8.0
2004	39.8	41.1	6.5	25.3	25.9	28.3	24.1	85.3	41.8	15.4	29.9
ive-year average	56.0	46.1	14.1	23.5	41.1	46.6	48.3	58.4	48.1	27.9	41.5
verage Incurred Loss Per Claim											
2008	\$ 7,637	\$14,110	\$205,554	\$469,982	\$19,313	\$23,773	\$ 3,134	\$ 3,925	\$ 8,025	323	356,477
2007	9,160	13,752	204,760	387,844	65,047	30,125	2,816	11,392	5,949	-61	3,587
2006	9,685	13,801	191,362	189,445	73,301	72,832	6,595	7,027	2,976	41	2,277
2005	8,810	19,567	334,360	590,149	53,681	45,101	14,365	10,739	4,991	0	9,250
2003	11,042	20,077	45,777	542,256	35,766	40,565	4,649	24,638	10,107	0	120,500
ive-year average	9,267	16,261	196,363	435,935	49,422	40,303 42,479	6,312	11,544	6,410	61	98,418
verage Case Reserve Per Claim											
2008	\$22,447	\$ 37,816	\$225,788	\$383,403	\$18,351	\$ 26,910	\$14,157	\$ 8,447	\$24,470	\$10,012	\$55,501
2007	41,704	47,211	34,265	223,745	52,575	106,995	20,098	59,119	16,082	-122	0
2006	61,008	56,143	150,374	64,321	15,372	97,863	15,000	26,726	11,200	0	0
2005	76,675	156,298	361,546	419,873	42,647	127,153	0	48,750	0	0	0
2003	61,460	78,460	195,546	158,955	18,924	1,028	0	500,000	0	0	0
ive-year average	52,659	75,185	193,504	250,059	29,574	71,990	9,851	128,609	10,350	1,978	11,100
Illocated LAE: Premium Earned	0.404	2.00/	0.500	0.00	- <b>-</b> -	1 5 0 /	0.504	1.000	10.00	0.004	1.00
2008	3.4%	3.3%	0.5%	0.2%	6.5%	4.7%	0.6%	1.3%	18.3%	0.8%	1.9%
2007	4.4	3.0	0.9	0.4	16.0	6.3	8.2	4.9	22.5	0.0	0.1
2006	8.5	5.4	1.3	0.5	6.9	7.9	2.8	2.6	11.1	0.1	0.1
2005	7.1	8.2	1.0	0.2	11.3	15.4	1.2	8.1	15.5	0.0	0.1
2004	8.8	12.2	2.8	0.3	6.6	8.8	9.3	32.3	13.8	0.0	3.1
ve-year average	6.4	6.4	1.3	0.3	9.5	8.6	4.4	9.8	16.2	0.2	1.1
BNR: Premium Earned											
2008	54.3%	50.4%	5.8%	8.1%	31.4%	60.8%	61.0%	61.0%	58.1%	53.5%	48.7%
2007	25.2	22.2	6.5	8.1	16.9	28.4	27.9	28.3	26.6	28.4	22.7
2006	16.3	17.1	4.6	5.7	7.9	12.3	11.8	12.0	11.4	23.0	19.6
2005	7.1	16.3	2.4	4.4	5.2	7.0	6.5	6.5	6.1	18.7	7.1
2004	5.3	13.9	3.4	5.7	1.8	6.3	6.0	6.0	5.6	15.4	5.0
ve-year average	21.6	24.0	4.6	6.4	12.6	23.0	22.6	22.8	21.5	27.8	20.6
ercentage Change In Premium Earned											
2007 to 2008	-7.0%	-0.5%	16.6%	1.2%	37.9%	0.2%	15.8%	2.2%	-9.1%	1.0%	12.39
2006 to 2007	-3.8	-7.0	-6.4	-0.3	-19.2	6.1	-0.8	-8.6	-11.3	9.9	6.9
2005 to 2006	0.0	-4.5	14.5	-3.8	14.5	14.9	-86.4	-4.8	-0.7	-18.2	14.6
2004 to 2005	1.3	-5.5	-7.9	-5.1	10.5	6.1	30.2	15.8	-5.6	10.5	6.0

Wisconsin Insurance Report Business of 2010 Division of Regulation and Enforcement, Commercial Liability Insurance Reports

### **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 2011. 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\*

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1.	Investment and other income**	\$ 18,368	\$14,709	\$10,040	\$14,316	\$ 14,500	\$ 11,017	\$ 8,067	\$17,354	\$ 5,158	\$ 3,570	\$10,895
2.	Incurred loss adjustment expense**	15,040	5,796	10,507	21,856	17,790	18,746	29,433	33,680	(419)	10,851	24,090
3.	All other incurred expenses**	13,995	11,652	10,835	10,912	16,448	18,326	23,803	13,480	5,788	5,114	13,840
4.	Policies written	44,551	46,586	46,577	47,222	47,292	44,133	23,873	14,646	27,528	31,628	
5.	Direct premiums written	68,467	57,527	91,321	111,051	104,871	100,747	123,204	67,434	109,600	106,960	
6.	Average written premium per policy	1,537	1,235	1,961	2,352	2,218	2,283	5,161	4,604	3,981	3,382	
7.	Number of open claims	5	6	8	13	20	35	107	109	179	408	
8.	Direct case reserves for open claims	48,792	38,251	29,485	19,609	17,360	17,301	11,316	11,731	4,673	3,633	
9.	Paid claims	2	2	1	1	1	1	1	205	1	1	
10.	IBNR reserves	1	1	1	1	1	1	1	0	0	0	
11.	Pure loss ratio	71.3%	66.5%	32.3%	17.7%	16.6%	17.2%	9.2%	17.7%	4.3%	3.4%	
12.	Claims reported	1,654	2,080	1,322	1,213	845	732	665	204,763	574	764	
13.	Claims closed without payment	1,031	1,122	1,224	1,170	1,001	816	523	470	466	476	
14.	Claims closed with payment	760	778	485	304	176	125	127	84	100	94	
15.	Legal actions filed	682	861	649	514	351	271	213	168	186	156	
16.	Verdicts/judgements for defendants	90	95	69	65	28	6	6	6	5	1	
17.	Verdicts/judgements for plaintiffs	57	41	27	15	3	1	1	0	1	1	
18.	Amount awarded to plaintiffs	10,802	7,829	4,961	2,946	897	28	43	21	3,762	3,812	
19.	Average claim paid	2	3	3	4	5	6	5	2,438	6	8	

\* 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 2011. 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\*

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1.	Investment and other income net gain or loss**	\$14,399	\$ 18,106	\$ 13,366	\$15,283	\$ 24,818	\$ 29,618	\$ 19,327	9,880	\$10,440	\$ 13,542	\$13,374
2.	Incurred loss adjustment expenses**	24,402	51,638	11,048	39,730	105,062	41,717	42,334	30,207	28,975	13,673	37,229
3.	All other incurred expenses**	12,843	12,711	19,245	18,159	20,760	17,138	30,678	17,568	18,080	13,440	13,629
4.	Policies written	68,647	161,555	66,069	349,711	123,570	116,919	124,246	39,928	187,741	128,028	
5.	Direct written premiums	36,807	46,517	60,720	70,553	78,284	66,308	51,401	56,181	58,657	52,574	
6.	Average written premium per policy	536	288	919	202	634	567	414	1,407	312	411	
7.	Number of open claims	16	53	43	32	39	57	76	125	201	440	
8.	Direct case reserves for open claims	97	666	685	2,818	555	1,575	3,435	7,646	7,154	15,718	
9.	Reserves for IBNR Claims	735	1,722	2,491	3,615	6,123	4,654	6,472	5,949	13,387	38,697	
10.	Amount paid on product liability claims	1,006	67	129	205	1,088	1,441	1,563	4,224	2,228	3,914	
11.	Pure loss ratio	5.0%	5.3%	5.4%	9.4%	9.9%	11.6%	22.3%	31.7%	38.8%	110.9%	
12.	Claims reported	10	51	29	21	42	41	57	131	305	1,794	
13.	Claims closed without payment	6	14	10	13	21	31	54	95	224	710	
14.	Claims closed with payment	2	13	21	15	26	28	61	63	108	774	
15.	Legal actions filed	6	2	11	10	12	12	19	35	122	108	
16.	Verdicts/judgements for defendants	0	0	0	0	1	2	5	4	4	0	
17.	Verdicts/judgements for plaintiffs	0	1	0	0	1	3	7	5	10	3	
18.	Amount awarded to plaintiffs	0	2	0	0	1	139	41	431	405	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 July 5, 2011, 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, 2010, and the results of their 2010 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 include 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 2010. The "Nationwide Operations" columns report the net premiums and losses for all operations for 2010.

"Direct" business refers to business for which the insurer issued an insurance policy and accepted the premium. "Net" business is direct business plus reinsurance assumed and less reinsurance ceded.

*"Reinsurance"* is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer a portion of the risk associated with its direct policies. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies specialize in providing reinsurance to other companies versus writing business directly.

*"Premium Written"* is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity for the year.

*"Premium Earned"* is the result of premiums written in the current and previous years, and in some instances, premiums to be written in the future for current coverages. It is approximately the pro-rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

*"Losses Incurred"* equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss

adjustment expenses are also included in the losses incurred for nationwide operations of Title Companies.

*"Annuity Considerations"* is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

"*Deposits*" are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

*"Other Considerations"* are annuity considerations or other deposits, which are not allocated to a specific policy, but include an insurable risk.

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 ASummary of Insurers Authorized to Write Insurance in Wisconsin<br/>as of December 31, 2010<br/>Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
REGULATEDENTITIES			
STOCK LIFE AND HEALTH	26	395	421
MUTUAL LIFE AND HEALTH	3	27	30
FRATERNALS	7	40	47
HEALTH MAINTENANCE ORGANIZATIONS	23	0	23
OTHER HEALTH INSURERS	16	0	16
STOCK PROPERTY AND CASUALTY	81	784	865
MUTUAL PROPERTY AND CASUALTY	34	65	99
RECIPROCALEXCHANGES	0	17	17
TOWN MUTUALS	64	0	64
SUBTOTAL	254	1,328	1,582
OTHER ENTITIES SUBJECT TO			
LIMITED REGULATION*			
<b>CARE MANAGEMENT ORGANIZATIONS</b>	9	0	9
CONTINUING CARE RETIREMENT COMMUNITIE	S 24	0	24
GIFTANNUITIES	92	174	266
LIFE SETTLEMENT PROVIDER	0	10	10
MOTOR CLUBS	0	25	25
VEHICLE PROTECTION PLANS	0	19	19
WARRANTY PLANS	11	111	122
SUBTOTAL	136	339	475
GRAND TOTAL	390	1,667	2,057

### TABLE B

### 2010 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY STOCK LIFE AND HEALTH MUTUAL LIFE AND HEALTH FRATERNALS	DIRECT PREMIUMS AND DEPOSITS * \$13,571,209,431 1,511,320,557 921,337,482	DIRECT BENEFITS AND DIVIDENDS PAID * \$10,850,763,919 1,669,174,550 641,173,817	·
TOTALS	\$16,003,867,470	\$13,161,112,286	
TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 6,903,587,426		90
OTHER HEALTH INSURERS	674,675,868		86
STOCK PROPERTY AND CASUALTY	4,697,510,502	2,848,024,494	61
MUTUAL PROPERTY AND CASUALTY	3,204,853,015	1,910,068,970	60
RECIPROCAL EXCHANGES	294,450,513	212,206,667	72
TOWN MUTUALS	66,048,582	40,192,141	61
TOTALS (updated 12/2011)	\$15,841,125,906	\$11,829,712,421	75

\* See Notes to Tables.

### **TABLE C**

### 2010 Summary of Nationwide Financial Operations of Wisconsin Insurers

### $\clubsuit$ LIFE AND HEALTH INSURERS $\clubsuit$

ASSETS	\$260,799,499,303
CAPITAL AND SURPLUS	24,066,451,053
NET PREMIUMS AND ANNUITY CONSIDERATIONS	41,621,125,735
NET BENEFITS INCURRED	38,389,093,279
NETINCOME	1,997,036,003
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	42,429,065,540

### ♦ PROPERTY AND CASUALTY INSURERS

ASSETS	\$ 70,505,256,891
CAPITAL AND SURPLUS	24,363,493,693
NET EARNED PREMIUMS	19,156,204,164
NET LOSSES INCURRED	13,389,920,693
NETINCOME	396,472,030
DIRECT PREMIUMS WRITTEN	26,900,573,475

# ♦ HEALTH MAINTENANCE ORGANIZATIONS ♦ AND OTHER HEALTH INSURERS

ASSETS	\$ 2,490,857,719
CAPITAL AND SURPLUS	1,159,259,989
NET EARNED PREMIUMS	7,463,552,404
NET LOSSES INCURRED	6,626,784,238
NETINCOME	138,183,431
DIRECT PREMIUMS WRITTEN	7,566,806,070

### $\clubsuit$ ALL INSURERS COMBINED $\clubsuit$

ASSETS \$333,795,6	13,913
CAPITALAND SURPLUS 49,589,20	)4,735
NET PREMIUMS AND ANNUITY CONSIDERATIONS 41,621,12	25,735
NET BENEFITS INCURRED 38,389,09	93,279
NET EARNED PREMIUMS 26,619,75	56,568
NET LOSSES INCURRED 20,016,70	)4,931
NET INCOME 2,531,69	91,464
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS \$ 76,896,44	5,085

### TABLE D 2010 Summary of Wisconsin Operations of All Insurers by Line of Insurance

	LINE OF INSURANCE	2	DIRECT PREMIUMS AND DEPOSITS*	
	LIFE INSURANCE			
	ORDINARY		\$2,419,465,600	
	CREDIT		13,914,945	
	GROUP		502,567,091	
	INDUSTRIAL		4,060,797	
	TOTAL		\$2,940,008,433	
	ANNUITIES		\$5,342,978,641	
	DEPOSITS		651,505,237	
	OTHER		1,099,693,128	
			DIRECT BENEFITS	
	BENEFIT TYPE		AND DIVIDENDS PAID*	
	DIVIDENDS		\$ 572,266,234	
	DEATH BENEFITS		1,305,042,783	
	ANNUITY BENEFITS		1,480,130,995	
	ALL OTHER BENEFITS		5,117,797,052	
		DIRECT	DIRECT	
		PREMIUMS		LOSS
LINE OF INSURANCE		EARNED	INCURRED	RATIO
ACCIDENT AND HEALT	TH			
GROUP		\$10,123,560,915	5 \$ 8,649,663,010	85
CREDIT		26,209,924	, ,	53
INDIVIDUAL		3,751,019,599		85
TOTAL		\$13,900,790,438	8 \$11,838,130,598	85

TOTAL	\$13,900,790,438	\$11,838,130,598	85
MULTIPLE PERIL			
FARMOWNERS	\$ 122,864,354	\$ 86,193,437	70
HOMEOWNERS	983,145,041	816,070,106	83
COMMERCIAL	551,894,283	329,947,114	60
TOTAL	\$ 1,657,903,678	\$ 1,232,210,657	74
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,379,391,086	\$ 1,387,236,074	58
COMMERCIAL VEHICLES	439,219,273	213,793,448	49
TOTAL	\$ 2,818,610,359	\$ 1,601,029,522	57

\* See Notes to Tables.

### TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 149,246,913	\$ 63,360,747	42
MEDICAL MALPRACTICE	86,258,752	25,611,648	30
WORKERS COMPENSATION	1,505,766,818	1,010,795,056	67
EXCESS WORKERS COMPENSATION	6,730,989	3,027,587	45
OTHER LIABILITY	647,324,120	256,601,282	40
FIDELITY	20,179,424	11,469,791	57
SURETY	45,978,956	2,028,971	4
CREDIT	21,870,537	63,109,461	289
TITLE	119,522,931	3,069,986	3
<b>MORTGAGE GUARANTY</b>	89,290,706	91,827,844	103
ALL OTHER	731,167,494	347,415,890	48
TOTAL	\$3,423,337,640	\$1,878,318,263	55
(updated 12/2011)			

# Table E

# Wisconsin Market Shares (Business of 2010)

### ORDINARY LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	18.9	\$ 372,216,613
2	THRIVENT FINANCIAL FOR LUTHERANS	7.1	141,082,906
3	LINCOLN NATIONAL LIFE INS CO THE	3.5	68,680,149
4	JOHN HANCOCK LIFE INS CO USA	3.3	65,803,242
5	AMERICAN FAMILY LIFE INS CO	3.3	64,565,355
6	NEW YORK LIFE INS CO	2.4	48,330,057
7	STATE FARM LIFE & ACCIDENT ASSUR CO	2.4	46,868,632
8	AXA EQUITABLE LIFE INS CO	2.0	38,859,260
9	PRUDENTIAL INSURANCE CO OF AMER THE	1.8	35,898,539
10	METROPOLITAN LIFE INS CO	1.8	34,782,987
11	PRUCO LIFE INS CO	1.7	33,451,082
12	AMERICAN GENERAL LIFE INS CO	1.7	32,821,429
13	AVIVA LIFE & ANNUITY CO	1.5	30,557,802
14	PROTECTIVE LIFE INS CO	1.5	30,036,641
15	PRINCIPAL LIFE INS CO	1.5	29,843,064
16	HARTFORD LIFE & ANNUITY INS CO	1.5	29,649,619
17	MASSACHUSETTS MUTUAL LIFE INS CO	1.4	28,491,561
18	CATHOLIC FINANCIAL LIFE	1.4	26,955,092
19	PACIFIC LIFE INS CO	1.4	26,768,124
20	PRIMERICA LIFE INS CO	1.3	25,797,697
TOTAL	S FOR 20 RANKED INSURERS	61.4	\$1,211,459,851
TOTAL	S FOR 371 RANKED INSURERS WRITING THIS LINE	100.0	\$1,973,258,636

### CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	21.9	\$ 3,053,112
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	16.2	2,253,091
3	MINNESOTA LIFE INS CO	12.8	1,787,732
4	AMERICAN MODERN LIFE INS CO	7.3	1,014,156
5	PEKIN LIFE INS CO	7.0	974,083
6	AMERICAN HEALTH & LIFE INS CO	5.5	769,660
7	HOUSEHOLD LIFE INS CO	4.9	680,204
8	PROTECTIVE LIFE INS CO	4.7	650,919
9	AMERICAN REPUBLIC INS CO	3.8	522,240
10	AMERICAN BANKERS LIFE ASSUR CO OF FL	3.6	498,297
11	MERIT LIFE INS CO	3.1	428,262
12	MADISON NATIONAL LIFE INS CO INC	2.7	376,788
13	AMERICAN NATIONAL INS CO	2.4	340,849
14	MONUMENTAL LIFE INS CO	1.4	201,714
15	CENTURION LIFE INS CO	1.0	133,155
16	GUARANTEE TRUST LIFE INS CO	0.7	100,185
17	TRANSAMERICA LIFE INS CO	0.6	85,390
18	FINANCIAL AMERICAN LIFE INS CO	0.5	66,645
19	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.3	48,685
20	STONEBRIDGE LIFE INS CO	0.3	38,752
TOTAL	S FOR 20 RANKED INSURERS	100.8	\$ 14,023,919
TOTAL	S FOR 34 RANKED INSURERS WRITING THIS LINE	100.0	\$ 13,914,945

### GROUP LIFE

RANK	INSURER	% OF MARKE	PREMIUMS F WRITTEN
1	MINNESOTA LIFE INS CO	17.3	\$ 86,537,248
2	METROPOLITAN LIFE INS CO	12.6	63,042,416
3	UNUM LIFE INS CO OF AMER	6.2	31,255,336
4	PRUDENTIAL INSURANCE CO OF AMER THE	6.1	30,744,866
5	HARTFORD LIFE & ACCIDENT INS CO	5.5	27,359,255
6	NATIONAL GUARDIAN LIFE INS CO	5.1	25,408,746
7	SUN LIFE ASSUR CO OF CN	3.8	19,172,020
8	NEW YORK LIFE INS CO	3.5	17,417,516
9	RELIASTAR LIFE INS CO	3.2	15,848,166
10	HOMESTEADERS LIFE CO	2.8	14,255,299
11	LIFE INSURANCE CO OF NORTH AMER	2.4	12,105,000
12	LINCOLN NATIONAL LIFE INS CO THE	2.4	11,831,693
13	PRINCIPAL LIFE INS CO	2.2	10,782,327
14	STANDARD INSURANCE CO	2.1	10,587,513
15	RELIANCE STANDARD LIFE INS CO	1.7	8,564,210
16	TRUSTMARK LIFE INS CO	1.5	7,617,447
17	UNION SECURITY INS CO	1.5	7,563,760
18	PEKIN LIFE INS CO	1.4	7,234,215
19	CUNA MUTUAL INS SOCIETY	1.3	6,685,208
20	LIBERTY LIFE ASSUR CO OF BOSTON	1.3	6,601,843
-	S FOR 20 RANKED INSURERS	83.9	\$ 420,614,084
TOTAL	S FOR 170 RANKED INSURERS WRITING THIS LINE	100.0	\$ 501,463,647

### ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	JACKSON NATIONAL LIFE INS CO	6.9	\$ 366,013,069
2	PRUCO LIFE INS CO	6.6	351,610,731
3	THRIVENT FINANCIAL FOR LUTHERANS	6.4	340,316,082
4	LINCOLN NATIONAL LIFE INS CO THE	5.7	300,628,471
5	ALLIANZ LIFE INS CO OF NORTH AMER	5.0	265,582,274
6	METLIFE INVESTORS USA INS CO	4.1	219,940,084
7	ING LIFE INS & ANNUITY CO	3.0	160,370,884
8	CUNA MUTUAL INS SOCIETY	2.9	156,199,133
9	GREAT WEST LIFE & ANNUITY INS CO	2.9	154,158,333
10	AVIVA LIFE & ANNUITY CO	2.8	150,620,244
11	RIVERSOURCE LIFE INS CO	2.8	149,778,354
12	PACIFIC LIFE INS CO	2.8	146,829,743
13	AXA EQUITABLE LIFE INS CO	2.6	136,550,980
14	METROPOLITAN LIFE INS CO	2.4	129,202,489
15	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	2.2	117,844,017
16	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	2.1	111,250,373
17	NEW YORK LIFE INS & ANNUITY CORP	2.0	108,088,939
18	SUN LIFE ASSUR CO OF CN US	1.9	102,968,362
19	AMERICAN EQUITY INVESTMENT LIFE INS CO	1.8	94,653,770
20	AMERICAN UNITED LIFE INS CO	1.7	90,430,669
TOTAL	S FOR 20 RANKED INSURERS	68.8	\$3,653,037,001
TOTAL	S FOR 241 RANKED INSURERS WRITING THIS LINE	100.0	\$5,312,521,751

### FIRE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	10.8	\$ 16,196,337
2	AMERICAN SECURITY INS CO	7.1	10,674,772
3	AUTO OWNERS INS CO	5.9	8,889,824
4	FACTORY MUTUAL INS CO	5.6	8,375,804
5	ACUITY A MUTUAL INS CO	3.4	5,119,247
6	LOCAL GOVERNMENT PROP INS FUND	3.0	4,437,683
7	LIBERTY MUTUAL FIRE INS CO	2.9	4,423,535
8	ALLIANZ GLOBAL RISKS US INS CO	2.8	4,217,705
9	RSUI INDEMNITY CO	2.4	3,566,066
10	FOREMOST INSURANCE CO	2.1	3,128,327
11	MERITPLAN INSURANCE CO	2.1	3,114,692
12	TRAVELERS INDEMNITY CO THE	2.1	3,093,787
13	TRAVELERS PROPERTY CAS CO OF AMER	2.0	3,018,337
14	CONTINENTAL CASUALTY CO	1.8	2,670,498
15	AMERICAN MODERN HOME INS CO	1.7	2,530,711
16	GERMANTOWN MUTUAL INS CO	1.5	2,259,282
17	AMERICAN GUARANTEE & LIABILITY INS CO	1.5	2,241,975
18	CINCINNATI INSURANCE CO THE	1.2	1,850,863
19	WAUSAU STETTIN MUTUAL INS CO	1.2	1,799,318
20	XL INSURANCE AMER INC	1.2	1,749,850
TOTAL	S FOR 20 RANKED INSURERS	62.2	\$ 93,358,613
TOTAL	S FOR 294 RANKED INSURERS WRITING THIS LINE	100.0	\$ 150,146,472

### FARMOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	32.7	\$ 41,258,500
2	AMERICAN FAMILY MUTUAL INS CO	14.6	18,383,676
3	HASTINGS MUTUAL INS CO	8.7	10,959,672
4	SECURA INSURANCE A MUTUAL CO	6.9	8,645,874
5	MT MORRIS MUTUAL INS CO	5.3	6,649,969
6	WILSON MUTUAL INS CO	4.9	6,117,122
7	MCMILLAN WARNER MUTUAL INS CO	4.5	5,670,640
8	STATE FARM FIRE & CSLTY CO	3.7	4,721,565
9	AUTO OWNERS INS CO	3.2	4,084,555
10	NATIONWIDE MUTUAL INS CO	2.3	2,841,611
11	WISCONSIN MUTUAL INS CO	2.2	2,726,805
12	MAPLE VALLEY MUTUAL INS CO	2.0	2,480,953
13	MANITOWOC MUTUAL INS CO	1.3	1,577,590
14	GERMANTOWN MUTUAL INS CO	1.2	1,553,597
15	NATIONAL FARMERS UNION PROP & CSLTY CO	1.0	1,210,436
16	INDEMNITY INSURANCE CO OF NORTH AMER	0.9	1,159,223
17	FARMINGTON MUTUAL INS CO	0.8	1,014,753
18	LITTLE BLACK MUTUAL INS CO	0.8	1,000,688
19	ELLINGTON MUTUAL INS CO	0.6	814,624
20	AMERICAN RELIABLE INS CO	0.4	497,471
TOTAL	S FOR 20 RANKED INSURERS	97.9	\$ 123,369,324
TOTAL	S FOR 40 RANKED INSURERS WRITING THIS LINE	100.0	\$ 126,026,817

### HOMEOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	22.9	\$ 234,021,161
2	STATE FARM FIRE & CSLTY CO	17.0	173,663,635
3	ACUITY A MUTUAL INS CO	3.8	38,329,570
4	WEST BEND MUTUAL INS CO	3.3	33,788,062
5	AUTO OWNERS INS CO	2.1	21,954,593
6	AUTO CLUB INS ASSOC	2.1	20,951,568
7	ERIE INSURANCE EXCHANGE	2.0	19,944,303
8	WISCONSIN MUTUAL INS CO	1.8	18,422,631
9	GENERAL CASUALTY CO OF WI	1.7	17,808,151
10	SENTRY INSURANCE A MUTUAL CO	1.7	17,340,474
11	BADGER MUTUAL INS CO	1.7	17,299,403
12	ALLSTATE PROPERTY & CSLTY INS CO	1.7	17,262,832
13	SECURA SUPREME INS CO	1.6	16,324,118
14	FIRE INSURANCE EXCHANGE	1.6	16,275,468
15	WILSON MUTUAL INS CO	1.5	15,681,196
16	RURAL MUTUAL INS CO	1.4	13,974,722
17	LIBERTY MUTUAL FIRE INS CO	1.3	13,739,529
18	ALLSTATE INSURANCE CO	1.3	13,125,848
19	FARMERS INSURANCE EXCHANGE	1.3	13,024,767
20	FARMERS AUTOMOBILE INS ASSN THE	1.3	12,990,567
TOTAL	S FOR 20 RANKED INSURERS	73.0	\$ 745,922,598
TOTAL	S FOR 155 RANKED INSURERS WRITING THIS LINE	100.0	\$1,021,975,243

### COMMERCIAL MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	8.0	\$ 43,846,344
2	SOCIETY INSURANCE A MUTUAL CO	5.4	29,425,654
3	CINCINNATI INSURANCE CO THE	4.4	24,251,523
4	GENERAL CASUALTY CO OF WI	4.4	24,163,139
5	TRAVELERS PROPERTY CAS CO OF AMER	3.9	21,418,317
6	RURAL MUTUAL INS CO	3.8	20,585,124
7	FEDERAL INSURANCE CO	3.2	17,302,210
8	STATE FARM FIRE & CSLTY CO	3.1	17,100,863
9	WILSON MUTUAL INS CO	3.0	16,481,627
10	ACUITY A MUTUAL INS CO	3.0	16,410,107
11	REGENT INSURANCE CO	2.9	15,815,644
12	SECURA INSURANCE A MUTUAL CO	2.8	15,162,445
13	OWNERS INSURANCE CO	2.5	13,470,038
14	CHURCH MUTUAL INS CO	2.3	12,780,595
15	CHARTER OAK FIRE INS CO THE	2.0	11,198,746
16	AUTO OWNERS INS CO	2.0	10,823,358
17	ERIE INSURANCE EXCHANGE	1.9	10,614,433
18	CONTINENTAL WESTERN INS CO	1.7	9,569,891
19	PHILADELPHIA INDEMNITY INS CO	1.5	8,011,546
20	GERMANTOWN MUTUAL INS CO	1.4	7,601,310
TOTAL	S FOR 20 RANKED INSURERS	63.2	\$ 346,032,914
TOTAL	S FOR 237 RANKED INSURERS WRITING THIS LINE	100.0	\$ 547,800,799

### MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET	-	REMIUMS WRITTEN
1	PROASSURANCE WISCONSIN INS CO	28.2	\$	24,546,006
2	CONTINENTAL CASUALTY CO	17.9		15,596,940
3	MMIC INSURANCE INC	14.6		12,731,264
4	MEDICAL PROTECTIVE CO THE	12.6		10,950,327
5	PREFERRED PROFESSIONAL INS CO	6.1		5,348,931
6	WISCONSIN HEALTH CARE LIABILITY INS PLAN	4.3		3,765,326
7	MHA INSURANCE CO	3.6		3,136,641
8	AMERICAN CASUALTY CO OF READING PA	2.5		2,138,606
9	NCMIC INSURANCE CO	2.2		1,933,833
10	CINCINNATI INSURANCE CO THE	1.8		1,571,617
11	PODIATRY INSURANCE CO OF AMER	1.5		1,330,587
12	NATIONAL UNION FIRE INS CO OF PITTSBURGH	0.8		656,215
13	ACE AMERICAN INS CO	0.7		614,894
14	ZURICH AMERICAN INS CO	0.6		562,440
15	AMERICAN PHYSICIANS ASSUR CORP	0.5		439,312
16	PHARMACISTS MUTUAL INS CO	0.4		307,724
17	OHIC INS CO	0.3		288,581
18	DOCTORS CO AN INTERINS EXCHANGE THE	0.3		224,556
19	CHICAGO INSURANCE CO	0.2		205,083
20	PACO ASSURANCE CO INC	0.2		162,531
TOTAL	S FOR 20 RANKED INSURERS	99.3	\$	86,511,414
TOTAL	S FOR 29 RANKED INSURERS WRITING THIS LINE	100.0	\$	87,160,710

### GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE INSURANCE CO	11.5	\$ 1,163,250,045
2	WEA INSURANCE CORP	8.3	845,605,314
3	UNITEDHEALTHCARE OF WI INC	7.5	761,234,124
4	DEAN HEALTH PLAN INC	7.4	754,382,971
5	SECURITY HEALTH PLAN OF WI INC	5.8	585,546,737
6	BLUE CROSS BLUE SHIELD OF WI	4.3	439,665,929
7	PHYSICIANS PLUS INS CORP	4.0	406,231,158
8	COMPCARE HEALTH SERVICES INS CORP	4.0	401,979,617
9	NETWORK HEALTH PLAN	3.9	398,878,802
10	UNITY HEALTH PLANS INS CORP	3.7	373,001,447
11	HUMANA INSURANCE CO	3.5	359,342,391
12	WISCONSIN PHYSICIANS SERVICE INS CORP	2.7	274,092,882
13	GROUP HEALTH COOP OF SOUTH CENTRAL WI	2.4	244,814,512
14	GUNDERSEN LUTHERAN HEALTH PLAN INC	2.4	240,643,390
15	GROUP HEALTH COOP OF EAU CLAIRE	2.4	239,764,043
16	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.3	230,307,937
17	MANAGED HEALTH SERVICES INS CORP	1.8	187,267,549
18	HEALTH TRADITION HEALTH PLAN	1.3	134,261,696
19	DELTA DENTAL OF WI INC	1.1	116,479,081
20	PARTNERSHIP HEALTH PLAN INC	1.1	114,960,068
TOTAL	S FOR 20 RANKED INSURERS	81.6	\$ 8,271,709,693
TOTAL	S FOR 259 RANKED INSURERS WRITING THIS LINE	100.0	\$10,141,679,335

### CREDIT ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	REMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	33.4	\$ 6,694,493
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	12.1	2,418,321
3	MINNESOTA LIFE INS CO	11.5	2,294,242
4	AMERICAN HEALTH & LIFE INS CO	5.5	1,091,947
5	PEKIN LIFE INS CO	4.9	974,821
6	PROTECTIVE LIFE INS CO	4.8	954,398
7	AMERICAN NATIONAL INS CO	3.5	698,721
8	MADISON NATIONAL LIFE INS CO INC	3.4	671,508
9	AMERICAN REPUBLIC INS CO	2.9	588,674
10	AMERICAN MODERN LIFE INS CO	2.7	542,354
11	HOUSEHOLD LIFE INS CO	2.6	525,735
12	AMERICAN BANKERS LIFE ASSUR CO OF FL	2.1	422,128
13	CENTRAL STATES INDEMNITY CO OF OMAHA	2.0	399,142
14	MERIT LIFE INS CO	1.7	345,693
15	AMERICAN BANKERS INS CO OF FL	1.6	329,978
16	AMERICAN SECURITY INS CO	1.4	285,109
17	MONUMENTAL LIFE INS CO	1.2	250,250
18	TRANSAMERICA LIFE INS CO	0.6	122,966
19	GUARANTEE TRUST LIFE INS CO	0.6	112,332
20	STATE FARM MUTUAL AUTOMOBILE INS CO	0.4	87,284
TOTAL	S FOR 20 RANKED INSURERS	98.9	\$ 19,810,096
TOTAL	S FOR 39 RANKED INSURERS WRITING THIS LINE	100.0	\$ 20,035,603

### INDIVIDUAL ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WI INC	12.1	\$ 451,805,995
2	HUMANA INSURANCE CO	11.0	411,773,456
3	SECURITY HEALTH PLAN OF WI INC	8.7	324,449,579
4	NETWORK HEALTH INS CORP	8.2	309,166,789
5	BLUE CROSS BLUE SHIELD OF WI	8.2	308,614,742
6	DEAN HEALTH PLAN INC	5.3	199,650,568
7	WISCONSIN PHYSICIANS SERVICE INS CORP	5.1	190,359,143
8	INDEPENDENT CARE HEALTH PLAN	3.8	141,935,123
9	UNITEDHEALTHCARE INSURANCE CO	2.9	106,917,275
10	COMPCARE HEALTH SERVICES INS CORP	2.8	105,725,680
11	PYRAMID LIFE INS CO THE	2.7	100,351,256
12	CARE WISCONSIN HEALTH PLAN INC	2.0	73,705,652
13	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	1.6	60,275,039
14	ANTHEM INS COS INC	1.3	48,829,165
15	PENNSYLVANIA LIFE INS CO	1.2	45,564,614
16	UCARE WISCONSIN INC	1.1	42,123,902
17	AETNA LIFE INS CO	1.1	40,893,344
18	BANKERS LIFE & CSLTY CO	1.0	37,855,400
19	THRIVENT FINANCIAL FOR LUTHERANS	0.9	34,282,086
20	AMERICAN FAMILY MUTUAL INS CO	0.8	31,572,691
TOTALS FOR 20 RANKED INSURERS		81.8	\$3,065,851,499
TOTALS FOR 296 RANKED INSURERS WRITING THIS LINE		100.0	\$3,748,214,681
## WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN		
1	WEST BEND MUTUAL INS CO	5.1	\$ 75,871,177		
2	UNITED WISCONSIN INS CO	5.0	73,389,175		
3	ACUITY A MUTUAL INS CO	4.9	72,955,469		
4	REGENT INSURANCE CO	3.9	57,609,003		
5	ZURICH AMERICAN INS CO	3.9	57,296,614		
6	NEW HAMPSHIRE INS CO	3.9	57,165,409		
7	SENTRY CASUALTY CO	3.6	53,146,118		
8	SOCIETY INSURANCE A MUTUAL CO	3.3	49,287,855		
9	SENTRY INSURANCE A MUTUAL CO	3.2	47,618,367		
10	WAUSAU UNDERWRITERS INS CO	2.8	40,978,666		
11	TRAVELERS INDEMNITY CO OF CT THE	2.7	40,030,612		
12	TRAVELERS PROPERTY CAS CO OF AMER	2.6	38,676,619		
13	SECURA INSURANCE A MUTUAL CO	2.3	34,450,257		
14	WAUSAU BUSINESS INS CO	2.2	31,959,694		
15	INSURANCE COMPANY OF STATE OF PA THE	2.0	30,178,620		
16	WILSON MUTUAL INS CO	1.7	24,574,534		
17	US FIDELITY & GUARANTY CO	1.6	23,513,701		
18	EMCASCO INSURANCE CO	1.5	22,693,595		
19	TWIN CITY FIRE INS CO	1.5	22,330,191		
20	RURAL MUTUAL INS CO	1.4	21,261,762		
TOTAL	S FOR 20 RANKED INSURERS	59.3	\$ 874,987,438		
TOTAL	S FOR 288 RANKED INSURERS WRITING THIS LINE	100.0	\$1,475,208,817		

#### EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	Г <b>V</b> \$ \$	PREMIUMS WRITTEN		
1	SAFETY NATIONAL CSLTY CORP	31.0	\$	2,135,590		
2	ACE AMERICAN INS CO	15.2		1,045,512		
3	XL SPECIALTY INS CO	9.9		678,123		
4	LIBERTY INSURANCE CORP	8.4		579,124		
5	TRAVELERS PROPERTY CAS CO OF AMER	7.7		533,030		
6	ZURICH AMERICAN INS CO	7.1		488,680		
7	PROTECTIVE INSURANCE CO	7.1		486,420		
8	SENTRY INSURANCE A MUTUAL CO	6.4		441,994		
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH	3.9		271,050		
10	ARCH INSURANCE CO	2.2		150,025		
11	OLD REPUBLIC INS CO	1.6		107,978		
12	HARTFORD CASUALTY INS CO (NJ)	0.7		47,501		
13	SENTRY CASUALTY CO	0.6		39,885		
14	US FIDELITY & GUARANTY CO	0.2		13,608		
15	DISCOVER PROPERTY & CSLTY INS CO	-0.1		-4,010		
16	UNITED WISCONSIN INS CO	-1.9		-130,041		
TOTAL	S FOR 16 RANKED INSURERS	100.0	\$	6,884,469		
TOTAL	S FOR 16 RANKED INSURERS WRITING THIS LINE	100.0	\$	6,884,469		

#### OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.3	\$ 46,953,520
2	AMERICAN FAMILY MUTUAL INS CO	6.0	38,987,692
3	FEDERAL INSURANCE CO	5.1	33,098,078
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	4.9	32,011,162
5	CONTINENTAL CASUALTY CO	4.1	26,289,487
6	ACUITY A MUTUAL INS CO	3.4	22,308,039
7	STATE FARM FIRE & CSLTY CO	3.0	19,166,054
8	CINCINNATI INSURANCE CO THE	2.5	15,997,423
9	ZURICH AMERICAN INS CO	2.4	15,380,144
10	ACE AMERICAN INS CO	2.1	13,861,828
11	GENERAL CASUALTY CO OF WI	2.0	12,926,688
12	TRAVELERS PROPERTY CAS CO OF AMER	1.7	10,824,343
13	TRAVELERS CASUALTY & SURETY CO OF AMER	1.4	9,160,739
14	ST PAUL MERCURY INS CO	1.3	8,375,854
15	ST PAUL FIRE & MARINE INS CO	1.3	8,217,279
16	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.1	7,079,564
17	CUMIS INSURANCE SOCIETY INC	1.1	6,982,305
18	PHILADELPHIA INDEMNITY INS CO	1.1	6,962,266
19	ACE PROPERTY & CSLTY INS CO	1.0	6,534,687
20	WILSON MUTUAL INS CO	1.0	6,484,767
TOTAL	S FOR 20 RANKED INSURERS	53.7	\$ 347,601,919
TOTAL	S FOR 392 RANKED INSURERS WRITING THIS LINE	100.0	\$ 647,606,598

#### PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	20.8	\$ 508,027,311
2	STATE FARM MUTUAL AUTOMOBILE INS CO	12.5	305,287,177
3	ARTISAN & TRUCKERS CAS CO	5.8	140,939,789
4	PROGRESSIVE UNIVERSAL INS CO	4.3	103,602,279
5	ACUITY A MUTUAL INS CO	3.8	91,817,092
6	WEST BEND MUTUAL INS CO	2.8	67,926,271
7	ALLSTATE PROPERTY & CSLTY INS CO	2.2	54,799,542
8	AMERICAN STANDARD INS CO OF WI	1.9	47,123,295
9	PROGRESSIVE CLASSIC INS CO	1.9	46,794,691
10	FARMERS INSURANCE EXCHANGE	1.8	42,802,612
11	AUTO CLUB INS ASSOC	1.6	38,092,841
12	WISCONSIN MUTUAL INS CO	1.5	36,774,359
13	LIBERTY MUTUAL FIRE INS CO	1.5	36,386,270
14	ERIE INSURANCE EXCHANGE	1.4	34,494,115
15	GEICO GENERAL INS CO	1.3	31,370,836
16	GENERAL CASUALTY CO OF WI	1.2	30,459,745
17	RURAL MUTUAL INS CO	1.2	28,744,111
18	SENTRY INSURANCE A MUTUAL CO	1.1	27,910,262
19	PROGRESSIVE NORTHERN INS CO	1.1	27,310,957
20	ALLSTATE INSURANCE CO	1.1	27,167,356
TOTAL	S FOR 20 RANKED INSURERS	70.9	\$1,727,830,911
TOTAL	S FOR 199 RANKED INSURERS WRITING THIS LINE	100.0	\$2,437,211,161

#### COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	7.9	\$ 34,587,702
2	WEST BEND MUTUAL INS CO	6.2	26,913,010
3	GREAT WEST CSLTY CO	5.5	24,117,122
4	GENERAL CASUALTY CO OF WI	4.3	18,865,133
5	RURAL MUTUAL INS CO	2.7	11,641,988
6	ARTISAN & TRUCKERS CAS CO	2.6	11,553,695
7	SECURA INSURANCE A MUTUAL CO	2.6	11,347,327
8	REGENT INSURANCE CO	2.5	10,744,292
9	CINCINNATI INSURANCE CO THE	2.5	10,702,489
10	TRAVELERS PROPERTY CAS CO OF AMER	2.4	10,518,881
11	NORTHLAND INSURANCE CO	2.3	10,014,154
12	AUTO OWNERS INS CO	1.7	7,592,475
13	EMPLOYERS MUTUAL CSLTY CO	1.7	7,379,891
14	SENTRY SELECT INS CO	1.6	7,158,767
15	ZURICH AMERICAN INS CO	1.6	7,146,265
16	AMERICAN FAMILY MUTUAL INS CO	1.5	6,650,294
17	CONTINENTAL WESTERN INS CO	1.5	6,457,292
18	SOCIETY INSURANCE A MUTUAL CO	1.5	6,354,831
19	DISCOVER PROPERTY & CSLTY INS CO	1.4	5,991,574
20	WAUSAU UNDERWRITERS INS CO	1.3	5,483,641
TOTAL	S FOR 20 RANKED INSURERS	55.3	\$ 241,220,823
TOTAL	S FOR 315 RANKED INSURERS WRITING THIS LINE	100.0	\$ 436,079,654

#### FIDELITY

RANK	INSURER	% OF MARKET 23.9 9.2 8.3 7.7 5.4 4.1 3.4 3.2 2.6 2.1 2.1 1.9 1.8 1.7 1.4 1.4 1.4 1.3 1.2 1.1 1.0 84.7 2 100.0	PREMIU T WRITT	
1	FEDERAL INSURANCE CO	23.9	\$	4,791,782
2	CUMIS INSURANCE SOCIETY INC	9.2		1,844,482
3	TRAVELERS CASUALTY & SURETY CO OF AMER	8.3		1,662,108
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	7.7		1,531,180
5	FIDELITY & DEPOSIT CO OF MD	5.4		1,077,415
6	ST PAUL FIRE & MARINE INS CO	4.1		820,111
7	GREAT AMERICAN INS CO	3.4		678,845
8	WEST BEND MUTUAL INS CO	3.2		645,839
9	ST PAUL MERCURY INS CO	2.6		523,070
10	OHIO CASUALTY INS CO THE	2.1		420,166
11	WESTERN SURETY CO	2.1		415,244
12	HARTFORD FIRE INS CO	1.9		380,031
13	BERKLEY REGIONAL INS CO	1.8		358,424
14	KANSAS BANKERS SURETY CO THE	1.7		335,820
15	CINCINNATI INSURANCE CO THE	1.4		281,187
16	BANC INSURE INC	1.4		271,218
17	ACUITY A MUTUAL INS CO	1.3		254,483
18	REGENT INSURANCE CO	1.2		231,333
19	ZURICH AMERICAN INS CO	1.1		225,249
20	GENERAL CASUALTY CO OF WI	1.0		209,886
TOTAL	S FOR 20 RANKED INSURERS	84.7	\$	16,957,873
TOTAL	S FOR 110 RANKED INSURERS WRITING THIS LINE	100.0	\$	20,011,365

## SURETY

RANK	INSURER	% OF MARKET	-	REMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	11.5	\$	5,349,109
2	CONTINENTAL CASUALTY CO	9.9		4,609,936
3	FIDELITY & DEPOSIT CO OF MD	9.2		4,278,348
4	WESTERN SURETY CO	7.7		3,581,095
5	LIBERTY MUTUAL INS CO	7.2		3,358,263
6	GRANITE RE INC	5.6		2,614,228
7	HANOVER INSURANCE CO THE	5.1		2,368,553
8	WEST BEND MUTUAL INS CO	4.1		1,919,093
9	EVERGREEN NATIONAL INDEMNITY CO	3.6		1,693,473
10	SAFECO INSURANCE CO OF AMER	3.6		1,680,863
11	OHIO CASUALTY INS CO THE	2.9		1,334,743
12	OLD REPUBLIC SURETY CO	2.2		1,025,004
13	MERCHANTS BONDING CO MUTUAL	2.2		1,016,360
14	OLD REPUBLIC INS CO	1.8		828,148
15	HARTFORD FIRE INS CO	1.6		757,877
16	WESTCHESTER FIRE INS CO	1.2		578,552
17	NORTH AMERICAN SPECIALTY INS CO	1.2		551,366
18	FEDERAL INSURANCE CO	1.1		533,640
19	LEXON INSURANCE CO	1.1		515,629
20	BERKLEY REGIONAL INS CO	1.1		494,101
TOTAL	S FOR 20 RANKED INSURERS	84.1	\$	39,088,381
TOTAL	S FOR 123 RANKED INSURERS WRITING THIS LINE	100.0	\$	46,471,364

#### CREDIT

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN		
1	OLD REPUBLIC INS CO	22.2	\$	4,549,197	
2	EULER AMERICAN CREDIT INDEMNITY CO	14.8	Ŷ	3,040,241	
3	OBE INSURANCE CORP	9.7		1,978,649	
4	VIRGINIA SURETY CO INC	7.2		1,483,663	
5	AMERICAN SECURITY INS CO	7.1		1,464,366	
6	GREAT AMERICAN INS CO	6.8		1,400,420	
7	STATE NATIONAL INS CO INC	6.8		1,392,230	
8	AMERICAN BANKERS INS CO OF FL	5.8		1,195,461	
9	US SPECIALTY INS CO	3.5		715,785	
10	AMERICAN NATIONAL PROP & CSLTY CO	3.2		651,492	
11	COFACE NORTH AMER INS CO	2.8		577,300	
12	FIRST COLONIAL INS CO	2.8		568,881	
13	ARCH INSURANCE CO	2.1		433,580	
14	AMERICAN RELIABLE INS CO	0.9		183,590	
15	STONEBRIDGE CASUALTY INS CO	0.8		166,586	
16	ACE AMERICAN INS CO	0.6		128,070	
17	BANC INSURE INC	0.5		108,904	
18	CUMIS INSURANCE SOCIETY INC	0.5		102,217	
19	EMPLOYERS FIRE INS CO THE	0.5		99,492	
20	HSBC INSURANCE CO OF DE	0.4		89,764	
-	S FOR 20 RANKED INSURERS	99.2	\$	20,329,888	
TOTAL	S FOR 27 RANKED INSURERS WRITING THIS LINE	100.0	\$	20,495,603	

## TITLE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	38.6	\$ 46,021,026
2	CHICAGO TITLE INS CO	26.0	30,971,033
3	STEWART TITLE GUARANTY CO	10.8	12,916,027
4	COMMONWEALTH LAND TITLE INS CO	9.2	10,940,537
5	FIDELITY NATIONAL TITLE INS CO	8.1	9,603,887
6	OLD REPUBLIC NATL TITLE INS CO	4.9	5,860,976
7	NATIONAL TITLE INS OF NY INC	1.9	2,250,629
8	ATTORNEYS TITLE GUARANTY FUND INC	0.3	378,920
9	AMERICAN GUARANTY TITLE INS CO	0.1	149,652
10	ENTITLE INSURANCE CO	0.0	3,253
TOTAL	S FOR 10 RANKED INSURERS	100.0	\$ 119,095,940
TOTAL	S FOR 10 RANKED INSURERS WRITING THIS LINE	100.0	\$ 119,095,940

#### MORTGAGE GUARANTY

DANIZ		% OF	PREMIUMS
RANK	INSURER	MARKET	WRITTEN
1	MORTGAGE GUARANTY INS CORP	38.2	\$ 33,707,898
2	GENWORTH MORTGAGE INS CORP	15.1	13,350,081
3	UNITED GUARANTY RESIDENTIAL INS CO	13.6	12,031,384
4	PMI MORTGAGE INS CO	9.1	8,057,451
5	RADIAN GUARANTY INC	8.9	7,860,190
6	CMG MORTGAGE INS CO	8.0	7,106,427
7	REPUBLIC MORTGAGE INS CO	6.2	5,466,682
8	TRIAD GUARANTY INS CORP	0.4	397,439
9	MGIC CREDIT ASSUR CORP	0.3	252,156
10	CMG MORTGAGE ASSUR CO	0.0	41,372
11	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.0	29,889
12	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.0	16,001
13	ESSENT GUARANTY INC	0.0	3,857
14	GENWORTH RESIDENTIAL MORTGAGE ASSUR CORP	0.0	870
15	MGIC INDEMNITY CORP	0.0	747
TOTAL	S FOR 15 RANKED INSURERS	100.0	\$ 88,322,444
TOTAL	S FOR 15 RANKED INSURERS WRITING THIS LINE	100.0	\$ 88,322,444

# Table F

# 2010 Financial Data of Property and Casualty Insurers

Includes: Fire and Casualty Insurers Reciprocal Exchanges Title Insurers

	FINANCIAL DATA NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS						
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
21ST CENTURY ADVANTAGE INS CO	31,945	24,873	1,101	0	49	0	0	674	963	143
21ST CENTURY ASSUR CO	71,351	57,955	3,185	0	99	0	0	0	0	0
21ST CENTURY CAS CO	13,680	11,649	259	0	12	0	0	0	0	0
21ST CENTURY CENTENNIAL INS CO	556,682	427,530	17,245	0	985	0	0	5,304	3,655	69
21ST CENTURY INDEMNITY INS CO	53,831	40,790	6,160	0	99	0	0	238	59	25
21ST CENTURY INS CO	985,808	847,969	42,379	0	985	0	0	42	-82	0
21ST CENTURY NATL INS CO	27,472	21,041	1,185	0	49	0	0	2,719	2,510	92
21ST CENTURY NORTH AMER INS CO	699,205	459,462	73,015	0	1,133	0	0	3,795	2,054	54
21ST CENTURY PREMIER INS CO	263,894	199,951	13,028	0	493	0	0	3	-4	0
21ST CENTURY SECURITY INS CO	219,012	167,369	6,539	0	394	0	0	0	0	0
ACA FINANCIAL GUARANTY CORP	464,796	107,201	-23,994	15,205	36,145	257	999	72	0	0
ACADIA INSURANCE CO	122,265	50,882	1,214	0	0	0	0	0	0	0
ACCEPTANCE CASUALTY INS CO	50,415	32,050	70	8,115	5,118	82	35	28	16	58
ACCEPTANCE INSURANCE CO	30,927	-6,699	4,152	0	-3,382	0	0	0	0	0
ACCIDENT FUND GENERAL INS CO	119,517	34,337	-881	29,633	23,063	93	23	1,353	391	29
ACCIDENT FUND INS CO OF AMER	2,198,999	648,219	-43,791	592,667	461,253	93	26	13,833	9,576	69
ACCIDENT FUND NATL INS CO	194,897	52,543	-2,466	44,450	34,594	93	23	224	102	45
ACCREDITED SURETY & CSLTY CO INC	23,383	17,290	653	7,898	391	5	96	0	1	0
ACE AMERICAN INS CO	10,033,275	1,971,502	285,958	1,199,382	624,517	67	23	78,896	54,143	69
ACE FIRE UNDERWRITERS INS CO	98,578	66,158	2,035	6,518	3,394	67	27	-22	123	0
ACE INDEMNITY INS CO	57,135	37,017	1,262	6,518	3,394	67	23	-27	-28	102
ACE PROPERTY & CSLTY INS CO	6,082,920	1,783,046	130,852	1,140,717	593,970	67	23	22,903	6,105	27
ACIG INSURANCE CO	325,814	87,336	3,884	72,635	49,407	84	30	122	109	89
ACSTAR INSURANCE CO	78,366	30,166	2,733	3,222	45	11	86	6	3	50
ACUITY A MUTUAL INS CO	2,125,992	825,786	57,702	717,919	423,969	68	30	294,770	155,103	53
ADDISON INSURANCE CO	76,461	32,160	2,212	21,019	10,981	69	31	2,668	528	20
ADMIRAL INDEMNITY CO	71,702	29,028	4,352	13,044	4,036	38	31	0	0	0
ADVANTA INSURANCE CO	20,431	20,419	-36	0	0	0	0	0	0	0
ADVANTAGE WORKERS COMPENSATION INS CO	132,689	66,844	299	40,967	23,420	76	31	20	0	0
AEGIS SECURITY INS CO	77,392	42,147	3,202	52,632	23,918	52	44	134	34	25
AETNA INSURANCE CO OF CT	30,877	17,544	-226	12,431	7,439	66	25	169	83	49
AFFILIATED FM INS CO	1,915,425	933,362	86,442	335,487	157,801	51	27	5,778	1,080	19
AFFIRMATIVE INSURANCE CO	380,174	85,119	-61,977	343,225	269,429	91	39	0	0	0
AGCS MARINE INS CO	749,568	120,777	16,970	228,844	132,022	70	54	2,562	1,170	46
AGRI GENERAL INS CO	938,184	774,701	127,680	725,797	456,126	63	18	5,607	890	16
AIU INSURANCE CO	2,830,368	805,955	-9,150	640,191	321,623	69	35	13	-167	0
ALAMANCE INSURANCE CO	440,910	314,157	13,286	31,905	9,919	50	43	0	0	0
ALEA NORTH AMER INS CO	211,837	103,740	-23,153	-200	1,747	0	0	0	-16	0
ALL AMERICA INS CO	243,091	97,692	-5,701	82,520	63,842	87	32	0	0	0
ALLEGHENY CASUALTY CO	29,821	17,641	703	20,809	-204	0	99	11	-16	0
ALLIANZ GLOBAL RISKS US INS CO		3,637,025	658,788	915,377	551,863	71	25	12,514	-25,209	0

	FINANCIAL DATA			NATI	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	
	1										
ALLIED PROPERTY & CSLTY INS CO	127,196	62,531	1,091	0	0	0	0	2,703	3,163	117	
ALLIED WORLD REINS CO	949,826	766,049	40,088	73,930	47,996	72	11	0	-40	0	
ALLMERICA FINANCIAL ALLIANCE INS CO	17,637	17,630	464	0	0	0	0	1	0	0	
ALLMERICA FINANCIAL BENEFIT INS CO	26,324	26,281	681	0	0	0	0	9,737	9,100	93	
ALLSTATE FIRE & CSLTY INS CO	91,625	90,633	2,007	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	146,290	142,851	4,284	0	0	0	0	20,000	13,922	70	
ALLSTATE INSURANCE CO	40,786,140	15,383,815	1,029,138	23,613,935	14,526,994	73	26	50,851	23,642	46	
ALLSTATE PROPERTY & CSLTY INS CO	167,606	164,443	5,445	0	0	0	0	66,964	43,804	65	
ALPHA PROPERTY & CSLTY INS CO	35,012	12,614	549	0	0	0	0	4,055	3,398	84	
ALTERRA AMERICA INS CO	126,686	111,771	154	4,313	2,131	53	71	12	29	252	
ALTERRA REINSURANCE USA INC	1,058,733	661,429	-2,388	102,337	70,220	71	29	0	0	0	
AMBAC ASSURANCE CORP	7,940,035	1,026,920	-1,471,903	665,493	1,379,552	248	55	1,170	0	0	
AMBAC ASSURANCE CORP SEG ACCT	1,934,716	50,179	0	0	0	0	0	0	0	0	
AMCO INS CO	1,764,824	459,509	15,599	0	0	0	0	20,340	11,048	54	
AMERICAN AGRI BUSINESS INS CO	631,566	20,065	2,826	- 1	-75	999	0	9,240	9,437	102	
AMERICAN AGRICULTURAL INS CO	1,132,444	494,004	-3,053	380,879	319,268	88	17	0	0	0	
AMERICAN ALTERNATIVE INS CORP	404,034	146,228	15,297	-4	0	0	999	10,242	3,599	35	
AMERICAN AUTOMOBILE INS CO	378,570	152,090	10,603	90,092	58,170	78	33	4,565	2,710	59	
AMERICAN BANKERS INS CO OF FL	1,251,345	401,634	104,335	671,988	214,510	35	51	19,708	6,275	32	
AMERICAN BUSINESS & PERSONAL INS		,						,			
MUTUAL INC	53,045	31,094	-1,798	837	2,555	405	37	24	65	267	
AMERICAN CASUALTY CO OF READING PA	125,092	125,055	2,042	0	0	0	0	4,189	18,199	434	
AMERICAN CENTENNIAL INS CO	28,103	18,241	-105	1	-465	999	999	0	0	0	
AMERICAN COMMERCE INS CO	360,788	136,161	9,507	138,871	86,765	75	27	288	55	19	
AMERICAN COMPENSATION INS CO	110,108	49,233	788	23,918	11,253	66	44	1,405	345	25	
AMERICAN CONTRACTORS INDEMNITY CO	347,555	68,154	11,974	103,817	26,640	39	56	305	82	27	
AMERICAN COUNTRY INS CO	63,377	9,731	-1,451	16,173	10,284	87	56	444	116	26	
AMERICAN ECONOMY INS CO	1,256,664	236,286	48,435	577,594	323,632	68	33	629	395	63	
AMERICAN EMPIRE INS CO	38,006	24,229	3,842	3,425	-1.020	0	30	0	0	0	
AMERICAN EQUITY SPECIALTY INS CO	77,936	30,447	3,303	18,198	9,172	62	32	219	32	15	
AMERICAN FAMILY HOME INS CO	502,087	168,191	33,407	219,215	88,163	45	48	1,410	1,014	72	
AMERICAN FAMILY MUTUAL INS CO	11,577,047	4,570,802	423,240	5,390,054	3,282,596	72	28	883,749	514,244	58	
AMERICAN FARMERS & RANCHERS INS CO	9,527	6,605	129,210	0	33	0	0	0	-204	0	
AMERICAN FEDERATION INS CO	16,992	15,876	215	0	0	0	0	115	70	61	
AMERICAN FIRE & CSLTY CO	173.019	44.356	2,640	61.885	34.675	68	33	1.201	583	49	
AMERICAN FUE & CSETT CO AMERICAN FUJI FIRE & MARINE INS CO	96,941	71,910	921	95	122	846	999	1,201	0	0	
AMERICAN FOIL FIRE & MARINE INS CO AMERICAN GENERAL INDEMNITY CO	8,722	8,511	125	-60	122	0	0	0	-17	0	
AMERICAN GENERAL INDEMNITY CO AMERICAN GENERAL PROP INS CO	36,807	20,783	713	-50	529	0	0	0	-17		
AMERICAN GENERAL PROP INS CO AMERICAN GUARANTEE & LIABILITY INS CO	236,754	167,767	6,104	-3	0	0	0	15,384	9,610	62	
AMERICAN GUARANTEE & LIABILITT INS CO AMERICAN GUARANTY TITLE INS CO	16,036	12,069	355	8,158	350	4	90	13,384	9,010	0	
AMERICAN GUARANTY TITLE INS CO AMERICAN HALLMARK INS CO OF TX	289,882	109,701	1,123	128,005		75	35	0	0		
AWIENICAN HALLWIARN INS CU UF TA	209,882	109,701	1,123	128,005	79,910	10	33	0	0	0	

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	
AMERICAN HARDWARE MUTUAL INS CO	363,732	124,134	-2,248		76,309	73	35	2,697	3,105	115	
AMERICAN HARDWARE MUTUAL INS CO AMERICAN HEALTHCARE INDEMNITY CO	218,718	124,134	-2,248	126,946 824	-14.307	0	0	2,097	5,105	0	
AMERICAN HEALTHCARE INDEMNITY CO AMERICAN HOME ASSUR CO	26,416,595	6,673,099	-776,516	5,648,764	5,066,245	106	33	6,888	11,937	173	
AMERICAN HOME ASSOC CO AMERICAN INSURANCE CO THE	1,254,926	310,074	24,407	414,442	267,593	78	33	2,614	5,427	208	
AMERICAN INSURANCE CO THE AMERICAN INTERSTATE INS CO	915,426	320,388	24,407 24,848	175,673	105,706	78	21	2,014 8,543	4,137	48	
AMERICAN MANUFACTURERS MUTUAL INS CO	10,353	10.290	-903	175,075	105,700	0	0	8,545 5	4,137	999	
AMERICAN MANUFACTURERS MUTUAL INS CO AMERICAN MERCURY INS CO	322,070	10,290	-15,025	176,911	133,462	92	29	501	304	61	
AMERICAN MODERN HOME INS CO	1,067,239	350,426	37,021	385,657	155,402	45	49	7,347	3,273	45	
AMERICAN MODERN SELECT INS CO	1,007,239	28,463	4,620	40,595	16,345	43	49	404	3,273	93	
AMERICAN MODERN SELECT INS CO	20,575	20,573	4,020	40,393	10,345	43	40	404 55	3,515	999	
AMERICAN MOTORISTS INS CO AMERICAN NATIONAL GENERAL INS CO	115,578	61,782	-9,234	49,022	49,837	116	21	253	104	41	
AMERICAN NATIONAL GENERAL INS CO AMERICAN NATIONAL PROP & CSLTY CO	1,068,883	382,378	5,927	557,012	397.768	84	24	4.929	1,243	25	
AMERICAN PET INS CO	11,008,885	9,528	-187	7,613	4,527	68	34	4,929	1,243	53	
AMERICAN PHYSICIANS ASSUR CORP	663,854	137,170	84,179	115,038	-39,641	0	33	392	-1,293	0	
AMERICAN RELIABLE INS CO	303,152	100,588	9,579	178,587	90,945	58	41	1,220	450	37	
AMERICAN ROAD INS CO THE	528,549	274,418	55,446	97,354	42,403	47	2	1,220	430	39	
AMERICAN KOAD INS CO THE AMERICAN SAFETY CSLTY INS CO	187.194	79.137	-2,042	36,212	15,029	66	43	44	440	0	
AMERICAN SAFETT CSETT INS CO AMERICAN SECURITY INS CO	1,738,064	674,007	-2,042	1,294,305	319,638	28	43	29,210	9,478	32	
AMERICAN SECONTT INS CO	1,738,004	66,874	4,465	73,744	41,603	67	33	29,210	9,478	0	
AMERICAN SELECT INS CO	23,877	12,668	4,403	17,544	7,976	52	43	0	0	0	
AMERICAN SENTINEL INS CO AMERICAN SOUTHERN HOME INS CO	120,234	32,159	3,526	32,476	13,076	45	48	0	0	0	
AMERICAN SOUTHERN HOME INS CO	98,107	38,717	3,056	34,939	15,697	43 61	37	174	-226	0	
AMERICAN STANDARD INS CO OF WI	358,875	288,324	14,114	0	15,097	01	0	47.176	26,298	56	
AMERICAN STANDARD INS CO OF WI AMERICAN STATES INS CO	1,734,629	330,024	63,112	783,878	439,214	68	33	973	-551	0	
AMERICAN STATES PREFERRED INS CO	1,734,029	35,140	6,421	82,513	46,233	68	33	973	-551	0	
AMERICAN STATES TREFERRED INS CO	15,893	13,465	2,676	1,388	1,480	110	19	0	0	0	
AMERICAN STRATEGIC INS CORP	393,097	162,866	16,044	176,424	82,975	52	34	0	0	0	
AMERICAN STRATEGIC INS CORP AMERICAN SUMMIT INS CO	37,801	25,216	642	170,424	10,981	64	36	1	0		
AMERICAN WEST INS CO	10,196	9,666	604	5,830	3,544	67	22	0	0	0	
AMERICAN WEST INS CO	227,310	147,763	9,580	0	3,344	0	0	9,240	8,930	97	
AMERICAN ZURIEN INS CO AMERIN GUARANTY CORP	17.142	17,074	6,910	0	0	0	0	9,240	0,930	0	
AMERIN GUARANTI CORI AMERIPRISE INSURANCE CO	44,229	43,574	573	0	0	0	0	0	0	0	
AMERISURE INSURANCE CO	640,831	199,970	8,191	134,987	74,923	76	33	2,609	1,552	59	
AMERISURE MUTUAL INS CO	1,756,101	673,351	31,956	301,472	167,328	76	33	2,009	2,065	89	
AMERITRUST INSURANCE CORP	92.163	20.577	3,057	38,931	18,600	61	33	2,310	2,003	26	
AMERITRUST INSURANCE CORF	266,947	20,377	88,713	227,865	67,690	33	16	1,180	285	20	
AMEA ASSURANCE CO AMGUARD INSURANCE CO	314,124	200,514 81,604	10,966	79,742	41,289	62	30	1,180	283	24	
AMOUARD INSURANCE CO AMICA MUTUAL INS CO	4,089,089	2,340,329	99,815	1,396,529	872,074	74	22	7,119	5,745	81	
AMICA MUTUAL INS CO AMTRUST INSURANCE CO OF KS INC	28,614	2,540,529	836	2,818	1,224	54	14	37	5,745	154	
ANTRUST INSURANCE CO OF KS INC ANSUR AMERICA INS CO	28,014 90,879	28,993	-4.225	35,080	22,835	72	28	519	133	26	
ANTHEM INS COS INC	2,804,424		-4,223	5,578,441		86	28 6	65,330	41.808	64	
AINTHEIM INS COS INC	2,004,424	130,023	344,389	5,578,441	4,002,433	00	0	03,330	41,008	04	

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
DDODEDTS//CLOTILLTSV INCLIDED (000- OMTTED)	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
ARAG INSURANCE CO	54,023	38,800	7,836	57,120	29,640	54	29	159	64	41	
ARCH INDEMNITY INS CO	24,912	22,593	376	0	0	0	0	0	0	0	
ARCH INSURANCE CO	1,928,003	615,783	5,241	299,703	154,326	73	35	14,471	7,086	49	
ARGONAUT GREAT CENTRAL INS CO	70,458	59,613	2,935	0	0	0	0	375	152	41	
ARGONAUT INS CO	1,383,260	378,886	38,056	249,771	135,166	68	38	1,775	641	36	
ARGONAUT MIDWEST INS CO	43,098	24,582	813	0	0	0	0	536	62	12	
ARMED FORCES INS EXCHANGE	145,411	65,284	1,032	67,076	42,713	74	35	184	79	43	
ARROWOOD INDEMNITY CO	1,975,022	321,182	-57,774	-3,200	15,185	0	0	843	7,284	864	
ARTISAN & TRUCKERS CAS CO	114,578	34,238	1,551	23,907	13,958	68	21	132,022	80,534	61	
ASPEN AMERICAN INS CO	73,077	67,971	-241	-281	-5,203	697	0	2	1	39	
ASSOCIATED INDEMNITY CORP	170,114	77,536	2,647	36,020	23,257	78	33	174	-1,185	0	
ASSURANCE COMPANY OF AMER	39,766	19,472	1,135	0	0	0	0	2,327	1,139	49	
ASSURED GUARANTY CORP	2,999,583	854,120	-182,087	156,521	276,451	182	76	132	0	0	
ASSURED GUARANTY MUNICIPAL CORP	4,237,316	927,039	250,303	226,876	98,954	47	31	4,262	0	0	
ATHENA ASSURANCE CO	196,727	60,199	8,549	52,774	26,598	62	32	1	-295	0	
ATLANTA INTERNATIONAL INS CO	48,115	21,814	-3,468	0	70	0	0	0	32	0	
ATLANTIC SPECIALTY INS CO	59,147	47,317	2,621	8,143	4,000	62	47	0	-58	0	
ATRADIUS TRADE CREDIT INS INC	98,053	57,401	3,353	12,101	-782	0	87	92	-570	0	
ATTORNEYS TITLE GUARANTY FUND INC	32,013	14,502	1,978	9,292	783	8	177	366	- 8	0	
AUSTIN MUTUAL INS CO	147,408	49,146	-15,466	90,025	72,333	93	34	12,896	8,519	66	
AUTO CLUB GROUP INS CO	266,423	115,416	2,151	79,172	57,242	81	28	15,517	14,953	96	
AUTO CLUB INS ASSOC	3,573,031	1,650,403	11,518	1,425,091	1,030,363	81	28	60,982	49,467	81	
AUTO OWNERS INS CO	9,853,959	6,081,247	189,574	2,116,391	1,378,840	73	30	86,107	59,638	69	
AUTOMOBILE INSURANCE CO OF HARTFORD CT	978,821	307,488	36,379	249,313	125,653	62	32	1,969	358	18	
AVEMCO INSURANCE CO	115,386	70,596	11,839	38,292	15,013	46	26	988	412	42	
AXA ART INS CORP	46,709	29,819	711	14,006	4,495	44	59	161	2	1	
AXA INSURANCE CO	182,672	114,098	1,912	24,168	9,404	50	63	1.122	-1,329	0	
AXIS INSURANCE CO	868,718	471,206	36,654	141,924	62,764	59	29	4,552	2,038	45	
AXIS REINSURANCE CO	2,135,383	669,970	81,015	394,769	180,706	57	38	594	-174	0	
AXIS SPECIALTY INS CO	176,983	116,970	9,584	3,016	-3,385	3	0	6	-695	0	
BADGER MUTUAL INS CO	163,757	67,197	-2,879	92,596	61,687	76	32	47.543	39.127	82	
BALBOA INSURANCE CO	2,743,473	1,391,959	743,734	1,760,957	347,448	24	24	5,287	1,637	31	
BANC INSURE INC	116,234	37,104	-4,149	62,781	39,640	77	42	1,422	187	13	
BANKERS INSURANCE CO	119,975	45,134	33	53,190	17,705	42	52	0	0	0	
BANKERS STANDARD INS CO	359,409	153,787	10,230	68,443	35,638	67	24	654	1.565	239	
BAR PLAN MUT INS CO THE	56,080	22.249	-2,021	10,964	4,928	92	40	9	0	0	
BCS INSURANCE CO	217,904	142,045	5,150	105,509	65,572	66	33	3,978	2,350	59	
BEAZLEY INSURANCE CO INC	232,327	116,095	-54	35,908	23,905	81	29	1,970	406	21	
BENCHMARK INSURANCE CO	93,711	42,851	1,398	12,863	8,351	80	36	2,018	1,011	50	
BERKLEY INSURANCE CO	7,517,455	2,623,692	323,554	1.300.869	761,506	69	33	494	217	44	
BERKLEY NATIONAL INS CO	36,538	30,722	735	0	0	0	0	1	0	55	
	20,200			. 0	. 0	. 5		1			

	FINANCIAL DATA NATIONWIDE OPERATIONS							WISCONS	SIN OPERATIO	INS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
BERKLEY REGIONAL INS CO	2,687,601	689,881	137,674	1,123,405	547,484	60	36	541	41	8
BERKSHIRE HATHAWAY ASSUR CORP	1,681,619	1,018,844	52,144	27,306	0	0	32	0	0	0
BITUMINOUS CASUALTY CORP	717,200	256,627	19,015	159,521	76,645	67	35	892	151	17
BITUMINOUS FIRE & MARINE INS CO	464,186	140,904	19,586	100,803	53,135	61	34	1,284	759	59
BLUE RIDGE IND CO	22,042	6,776	-521	10,065	5,417	66	22	0	0	0
BLUE RIDGE INS CO	33,518	10,646	-410	15,097	8,125	66	22	0	0	0
BOND SAFEGUARD INS CO	75,353	24,835	4,025	28,097	9,232	40	48	58	- 5	0
BRISTOL WEST INS CO	209,186	43,240	6,444	0	-3,307	0	16	8,541	4,400	52
BROTHERHOOD MUTUAL INS CO	337,779	149,636	2,583	167,155	101,388	69	32	1,509	645	43
BUCKEYE STATE MUTUAL INS CO	62,036	21,162	-1,474	38,082	25,874	75	32	0	0	0
BUILDERS MUTUAL INS CO	474,961	200,917	12,879	88,937	44,441	63	39	0	127	0
CALIFORNIA CASUALTY & FIRE INS CO	59,122	28,477	601	21,688	12,479	76	29	0	0	0
CALIFORNIA CASUALTY GENL INS CO OF OR	99,622	34,373	863	26,025	14,974	76	29	0	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	566,612	340,198	4,614	151,813	87,351	76	29	0	0	0
CALIFORNIA CASUALTY INS CO	122,465	91,690	688	17,350	9,983	76	29	0	0	0
CALIFORNIA INSURANCE CO	392,929	149,006	28,516	87,445	10,141	20	34	0	0	0
CAMDEN FIRE INS ASSN THE	18,117	17,402	-6,774	0	0	0	0	0	0	0
CAMICO MUTUAL INS CO	130,885	35,057	945	23,521	9,078	72	36	325	-838	0
CAMPMED CASUALTY & INDEM CO INC OF MD	19,047	18,277	2,215	2,300	822	60	0	0	0	0
CANAL INSURANCE CO	912,119	409,211	-34,747	189,892	171,383	106	32	1,089	628	58
CAPITOL INDEMNITY CORP	431,445	187,174	17,567	115,008	44,356	53	46	9,953	1,350	14
CAPITOL SPECIALTY INS CORP	89,993	36,047	3,888	24,645	10,506	57	45	1,375	418	30
CAPSON PHYSICIANS INS CO	7,819	7,550	289	5	0	0	999	0	0	0
CAROLINA CASUALTY INS CO	249,098	193,809	8,142	0	0	0	0	1,818	275	15
CASTLEPOINT NATIONAL INS CO	446,731	114,942	8,455	126,298	65,318	62	33	31	- 1	0
CASUALTY UNDERWRITERS INS CO	4,195	4,186	118	51	-19	0	228	0	0	0
CATERPILLAR INSURANCE CO	401,808	140,954	11,496	104,216	74,501	72	15	1,627	1,037	64
CATLIN INSURANCE CO INC	175,366	58,463	1,944	27,113	12,396	68	26	2,789	947	34
CENTRAL MUTUAL INS CO	1,240,417	467,679	-33,977	433,229	335,171	87	32	0	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	272,919	235,212	9,688	33,566	5,422	20	80	1,647	168	10
CENTRE INSURANCE CO	139,481	54,466	3,355	56	1,139	0	0	0	42	0
CENTURION CASUALTY CO	467,886	410,478	26,614	27,234	4,750	18	11	115	70	61
CENTURY INDEMNITY CO	886,190	25,000	-7,567	0	207,691	0	0	0	-600	0
CENTURY NATIONAL INS CO	529,851	324,402	38,150	123,867	47,230	51	39	6	0	0
CENTURY SURETY CO	526,860	144.141	15.711	191.815	91.647	61	34	285	62	22
CHARTER OAK FIRE INS CO THE	926,536	235,268	40,729	231,115	116,481	62	32	16,792	13,621	81
CHARTIS CASUALTY CO	41,209	40,853	1,277	0	0	0	0	73	96	132
CHARTIS PROPERTY CSLTY CO	4,407,693	1,693,610	-94,521	690,060	629,857	109	29	5,370	5,421	101
CHEROKEE INSURANCE CO	263,955	119,516	14,256	106,776	79,708	91	9	188	-827	0
CHICAGO INSURANCE CO	187,570	54,940	3,265	54,073	34,913	78	33	798	-35	0
CHICAGO TITLE INS CO	1,887,887	641,885	47,624	1,604,668	-		108	30,616	285	1
	1,007,007	011,005	17,024	1,001,000	. 220,001		100	50,010	205	. 1

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
CHRYSLER INSURANCE CO	216,044	132,773	30,805	22,222	12,923	75	40	89	68	77	
CHUBB INDEMNITY INS CO	292,557	98,938	10,807	41,329	18,823	62	30	9,554	11,743	123	
CHUBB NATIONAL INS CO	228,023	98,651	10,322	41,329	18,823	62	30	55	0	0	
CHURCH INSURANCE CO THE	40,626	20,634	1,843	484	1,000	0	376	0	0	0	
CHURCH MUTUAL INS CO	1,224,061	413,702	26,191	472,748	330,374	79	22	20,617	12,954	63	
CIFG ASSURANCE NORTH AMER INC	620,701	394,186	166,908	53,032	-126,605	0	51	37	0	0	
CIM INSURANCE CORP	17,345	16,371	443	0	0	0	0	0	0	0	
CINCINNATI CASUALTY CO THE	293,228	268,543	9,860	0	0	0	0	5,033	2,997	60	
CINCINNATI INDEMNITY CO THE	76,859	70,109	2,467	0	0	0	0	1,671	1,129	68	
CINCINNATI INSURANCE CO THE	9,343,032	3,777,233	317,966	2,877,823	1,623,639	69	32	96,430	56,158	58	
CITIES & VILLAGES MUTUAL INS CO	41,951	25,415	347	10,305	4,523	59	22	10,305	4,523	44	
CITIZENS INSURANCE CO OF AMER	1,517,949	698,145	46,215	674,410	416,851	71	29	10,354	10,796	104	
CLARENDON NATIONAL INS CO	741,108	269,685	-28,328	-526	-967	0	0	0	-347	0	
CLEARWATER INS CO	1,318,524	286,960	14,846	420	55,169	999	0	0	-148	0	
CLEARWATER SELECT INS CO	108,022	99,392	3,579	-2	-309	999	0	0	0	0	
CLERMONT INSURANCE CO	20,319	19,885	396	0	0	0	0	0	0	0	
CMG MORTGAGE ASSUR CO	15,114	13,234	-295	319	1,056	344	42	41	129	311	
CMG MORTGAGE INS CO	392,627	105,470	3,368	83,590	118,065	143	22	7,349	8,229	112	
CMG MORTGAGE REINS CO	48,672	20,657	304	11,090	18,721	169	26	0	0	0	
COFACE NORTH AMER INS CO	109,743	49,766	-681	31,096	11,514	44	63	713	146	20	
COLISEUM REINSURANCE CO	602,985	443,177	31,945	2,423	-5,285	0	220	0	0	0	
COLONIAL AMERICAN CAS & SURETY CO	25,710	23,572	1,084	0	0	0	0	208	-78	0	
COLONIAL SURETY CO	39,997	20,209	3,506	8,239	-941	10	40	10	1	11	
COLONY SPECIALTY INS CO	123,527	78,146	2,470	0	0	0	0	0	0	0	
COLORADO CASUALTY INS CO	24,879	21,863	1,037	0	0	0	0	0	0	0	
COMMERCE & INDUSTRY INS CO	8,311,480	1,886,955	-347,549	1,518,132	1,454,759	113	29	8,482	13,983	165	
COMMERCIAL CASUALTY INS CO	142,008	72,440	5,028	0	0	0	0	0	0	0	
COMMONWEALTH LAND TITLE INS CO	615,676	213,833	-73,726	528,657	83,230	16	94	10,820	250	2	
COMMUNITY INSURANCE CORP	17,095	5,990	-179	2,814	969	92	46	3,693	1,002	27	
COMPANION COMMERCIAL INS CO	15,560	9,057	193	0	0	0	0	0	0	0	
COMPANION PROPERTY & CSLTY INS CO	564,713	216,531	8,874	130,353	53,861	54	40	4,292	4,386	102	
COMPASS INSURANCE CO	14,010	12,604	645	0	-167	0	0	0	860	0	
COMPUTER INSURANCE CO	25,755	24,662	1,262	3,183	28	6	35	30	0	0	
COMPWEST INSURANCE CO	223,565	94,904	1,526	9,259	13,175	169	32	0	0	0	
CONSOLIDATED INSURANCE CO	26,590	24,214	986	0	0	0	0	819	166	20	
CONSTITUTION INSURANCE CO	12,629	12,288	115	84	0	10	132	0	0	0	
CONTINENTAL CASUALTY CO	39,595,458	9,821,196	658,362	5,041,525	2,972,491	81	32	72,026	47,659	66	
CONTINENTAL DIVIDE INS CO	8,205	6,488	-398	0	0	0	0	0	0	0	
CONTINENTAL INDEMNITY CO	60,760	22,902	4,026	15,296	1,957	21	36	928	336	36	
CONTINENTAL INSURANCE CO THE	2,658,212	1,146,517	-395,709	0	7,252	0	0	13,064	29,874	229	
CONTINENTAL WESTERN INS CO	215,253	80,157	3,292	0	0	0	0	21,773	11,310	52	

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
CONTRACTORS BONDING & INS CO	215,373	111,923	6,815	53,310	12,693	33	63	16	1	8
COOPERATIVE MUTUAL INS CO	23,820	4,024	-3,676	8,408	7,784	114	37	2,650	2,100	79
CORNHUSKER CASUALTY CO	804,952	664,874	18,943	38,512	6,815	25	63	477	289	61
COUNTRY CASUALTY INS CO	75,289	63,739	1,238	0	0	0	0	343	88	26
COUNTRY MUTUAL INS CO	3,726,196	1,638,034	34,201	1,792,263	1,141,371	73	31	15,976	16,133	101
COUNTRY PREFERRED INS CO	113,698	17,711	472	0	0	0	0	9,828	11,323	115
COURTESY INSURANCE CO	490,349	202,360	31,203	93,292	50,128	57	18	1,774	670	38
CRUM & FORSTER INDEMNITY CO	36,027	14,722	659	6,066	3,498	79	34	56	5	9
CUMIS INSURANCE SOCIETY INC	1,529,389	470,366	12,541	508,914	284,910	66	41	11,002	8,042	73
DAIRYLAND INSURANCE CO	1,125,563	466,414	33,594	286,994	174,790	75	31	7,690	4,032	52
DAKOTA TRUCK UNDERWRITERS	86,451	29,151	2,106	28,097	16,539	72	26	98	-15	0
DALLAS NATIONAL INS CO	323,507	87,888	2,812	132,605	86,945	82	22	1,062	901	85
DARWIN NATIONAL ASSUR CO	683,426	305,397	38,766	70,499	35,141	64	18	4,736	1,648	35
DEALERS ASSURANCE CO	64,045	39,586	4,238	9,150	539	10	37	240	200	83
DEERBROOK INSURANCE CO	23,533	23,389	807	0	0	0	0	11	46	405
DEERFIELD INSURANCE CO	69,932	49,014	777	1,967	792	49	32	58	-23	0
DENTISTS INSURANCE CO THE	243,525	147,037	5,166	40,694	11,874	69	25	0	0	0
DEPOSITORS INSURANCE CO	69,323	34,720	762	0	0	0	0	7,204	5,111	71
DEVELOPERS SURETY & INDEMNITY CO	130,666	82,465	2,953	45,068	13,280	41	66	195	- 5	0
DIAMOND INSURANCE CO	35,340	5,294	627	7,391	3,028	68	29	1,469	424	29
DIAMOND STATE INS CO	176,158	111,968	9,469	9,205	1,881	33	44	286	216	76
DIRECT NATIONAL INS CO	22,106	7,014	551	16,408	11,519	80	24	0	0	0
DISCOVER PROPERTY & CSLTY INS CO	196,916	62,160	4,858	25,477	12,840	62	32	11,595	4,038	35
DISTRICTS MUTUAL INS	17,107	9,397	1,304	4,304	1,413	61	18	6,046	1,413	23
DOCTORS CO AN INTERINS EXCHANGE THE	2,564,019	1,241,237	273,937	525,540	147,163	56	22	235	-34	0
DONEGAL MUTUAL INS CO	338,418	178,751	596	60,720	38,875	75	29	60	17	28
DORINCO REINSURANCE CO	1,622,502	609,661	111,986	215,816	120,987	67	16	42	0	0
EASTERN ALLIANCE INS CO	146,679	47,471	3,843	51,179	30,230	69	23	4	1	22
EASTGUARD INSURANCE CO	90,673	26,546	3,329	20,646	10,424	60	28	0	0	0
ECONOMY FIRE & CSLTY CO	423,523	350,352	17,530	0	0	0	0	0	-55	0
ECONOMY PREFERRED INS CO	9,644	9,242	356	0	0	0	0	0	-88	0
ECONOMY PREMIER ASSUR CO	91,360	38,963	1,943	0	0	0	0	8,257	4,982	60
ELECTRIC INSURANCE CO	1,406,630	447,767	26,512	413,389	286,157	86	17	13,570	7,638	56
ELLINGTON MUTUAL INS CO	5,337	3,860	-356	1,457	1,269	103	47	2,146	3,198	149
EMC PROPERTY & CSLTY CO	135,936	66,399	6,575	35,659	19,648	69	35	2,993	2,617	87
EMCASCO INSURANCE CO	361,805	99,604	8,217	137,541	75,784	69	35	25,183	9,178	36
EMPIRE FIRE & MARINE INS CO	87,576	53,165	3,139	0	0	0	0	3,692	95	3
EMPLOYERS ASSURANCE CO	419,118	92,171	4,765	32,179	16,897	66	42	15,336	8,066	53
EMPLOYERS FIRE INS CO THE	88,191	58,106	28,588	20,357	10,001	62	47	722	-306	0
EMPLOYERS INSURANCE CO OF WAUSAU	3,682,403	1,310,541	109,278	828,459	539,551	83	25	16,686	8,641	52
EMPLOYERS MUTUAL CSLTY CO	2,174,980	928,967	98,518	636,951	344,245	68	34	36,716	20,017	55

	FI	NANCIAL DA	ГА	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
EMPLOYERS PREFERRED INS CO	415,896	155,009	3,734	32,179	16,897	66	42	1,046	723	69	
ENCOMPASS INDEMNITY CO	24,316	23,758	544	0	0	0	0	1,892	1,451	77	
ENCOMPASS INSURANCE CO OF AMER	20,608	20,375	813	0	0	0	0	1,483	597	40	
ENDURANCE AMERICAN INS CO	748,225	110,360	-8,495	155,382	108,635	77	27	1,140	820	72	
ENDURANCE RISK SOLUTIONS ASSUR CO	121,140	50,254	-2,862	58,635	40,995	77	27	0	0	0	
ENTITLE INSURANCE CO	14,178	6,032	-3,622	10,001	4,112	41	111	0	0	0	
ERIE INSURANCE CO	652,204	250,777	21,263	197,205	119,316	71	28	2,264	1,740	77	
ERIE INSURANCE CO OF NY	64,310	19,805	2,446	19,720	11,887	71	28	293	109	37	
ERIE INSURANCE EXCHANGE	10,335,067	5,069,559	530,829	3,727,171	2,255,070	71	28	70,138	58,502	83	
ERIE INSURANCE PROP & CSLTY CO	66,059	10,454	271	0	0	0	0	455	135	30	
ESSENT GUARANTY INC	166,843	160,269	-25,813	197	0	0	999	4	0	0	
ESSENTIA INSURANCE CO	47,721	31,561	-1,508	14,960	5,455	58	63	3,476	1,255	36	
ESURANCE INSURANCE CO	616,426	268,309	-11,988	325,445	209,088	74	31	8,965	5,271	59	
ESURANCE INSURANCE CO OF NJ	37,440	10,643	525	322	-167	0	0	0	0	0	
ESURANCE PROPERTY & CAS INS CO	125,984	45,113	3,803	23,197	12,811	63	25	0	0	0	
EULER AMERICAN CREDIT INDEMNITY CO	379,889	157,602	19,756	77,825	19,060	28	56	2,581	345	13	
EVEREST NATIONAL INS CO	447,685	151,026	-4,455	76,925	49,816	86	29	2,073	-96	0	
EVEREST REINSURANCE CO	8,178,775	2,527,519	218,452	1,725,749	1,222,289	81	27	286	105	37	
EVERGREEN NATIONAL INDEMNITY CO	47,510	32,480	1,311	11,408	-9	1	70	1,165	148	13	
EVERSPAN FINANCIAL GUARANTEE CORP	201,490	177,008	8,452	2,331	-607	0	0	27	0	0	
EXCALIBUR REINSURANCE CORP	176,967	2,057	-14,244	-4,802	7,684	0	114	0	0	0	
EXECUTIVE RISK INDEMNITY INC	2,838,519	1,111,774	150,635	661,278	301,186	62	30	3,079	-432	0	
FACTORY MUTUAL INS CO	11,028,838	6,961,909	667,365	2,401,879	1,130,907	51	28	38,405	44,031	115	
FAIRFIELD INSURANCE CO	23,197	18,872	444	0	-2,032	0	0	0	66	0	
FAIRMONT INSURANCE CO	41,298	22,788	-2,947	17	579	999	999	0	0	0	
FAIRMONT PREMIER INS CO	215,175	188,074	-5,083	27	890	999	999	0	0	0	
FAIRMONT SPECIALTY INS CO	235,298	140,339	-3,569	90	2,983	999	999	0	0	0	
FARMERS AUTOMOBILE INS ASSN THE	998,611	417,770	9,352	334,069	223,190	76	28	37,705	29,502	78	
FARMERS INSURANCE EXCHANGE	15,066,753	3,678,793	-304,296	5,515,746	2,955,284	66	34	61,243	31,592	52	
FARMERS MUTUAL HAIL INS CO OF IA	488,213	335,280	41,737	361,041	204,570	63	23	14,599	3,119	21	
FARMERS UNION MUT INS CO	72,485	41,730	4,086	40,801	22,864	62	28	0	0	0	
FARMINGTON CASUALTY CO	982,099	283,410	52,262	269,346	135,742	62	32	-32	-54	170	
FARMINGTON MUTUAL INS CO	6,736	5,142	178	1,055	516	56	34	1,592	519	33	
FARMLAND MUTUAL INS CO	385,921	162,731	10,146	144,380	82,905	68	34	1,956	3,246	166	
FEDERAL INSURANCE CO	31,062,634	14,317,263	2,002,636	6,305,046	2,874,101	61	30	88,290	31,418	36	
FEDERATED MUTUAL INS CO	4,019,353	2,190,938	152,326	797,264	436,337	66	33	47,703	30,229	63	
FEDERATED RURAL ELECTRIC INS EXCHANGE	383,328	116,443	13,170	106,083	71,944	85	15	5,067	8,835	174	
FEDERATED SERVICE INS CO	366,775	161,189	13,038	88,585	48,482	66	33	3,444	1,408	41	
FIDELITY & DEPOSIT CO OF MD	236,535	193,268	6,581	0	0	0	0	5,130	-154	0	
FIDELITY & GUARANTY INS CO	46,794	19,166	328	0	0	0	0	-5,906	-9,028	153	
FIDELITY & GUARANTY INS UNDERWRITERS INC	180,975	101,108	5,421	18,198	9,172	62	32	266	441	166	

						RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
FIDELITY NATIONAL INS CO	284,356	144,309	-16,755	139,171	103,101	84	35	0	0	0	
FIDELITY NATIONAL PROP & CAS INS CO	109,917	101,082	8,196	9,287	4,618	50	0	951	429	45	
FIDELITY NATIONAL TITLE INS CO	1,326,418	236,272	-23,868	1,421,215	232,019	16	101	9,751	981	10	
FINANCIAL GUARANTY INS CO (updated 12/2011)	1,898,923	-2,227,084	-790,238	97,561	899,191	967	80	990	0	0	
FINANCIAL INDEMNITY CO	98,045	31,725	1,356	0	0	0	0	0	0	0	
FINANCIAL PACIFIC INS CO	243,900	77,183	7,520	54,386	25,036	62	35	9	0	0	
FINIAL REINSURANCE CO	1,200,315	584,566	51,476	3,021	-18,899	0	47	0	0	0	
FIRE INSURANCE EXCHANGE	2,200,428	708,861	-36,708	799,383	427,921	66	34	19,027	9,182	48	
FIREMANS FUND INS CO	9,385,264	2,729,747	262,743	2,731,754	1,763,814	78	33	12,695	15,205	120	
FIREMENS INSURANCE CO OF WA DC	80,966	30,595	1,118	0	0	0	0	0	0	0	
FIRST AMERICAN PROP & CSLTY INS CO	85,952	41,780	1,041	40,302	24,050	66	37	3	0	0	
FIRST AMERICAN TITLE INS CO	2,238,426	854,623	73,254	2,394,303	283,797	12	106	46,460	354	1	
FIRST AUTO & CSLTY INS CO	30,220	13,328	97	16,796	9,943	73	33	11,623	4,364	38	
FIRST CHICAGO INS CO	25,319	5,677	1,226	20,601	10,594	64	39	91	2	2	
FIRST COLONIAL INS CO	312,039	140,105	17,600	76,728	37,273	49	40	1,222	858	70	
FIRST DAKOTA IND CO	35,363	9,008	612	11,199	6,593	72	27	907	265	29	
FIRST FINANCIAL INS CO	518,213	356,153	14,293	23,928	7,853	49	43	0	0	0	
FIRST GUARD INS CO	15,630	15,130	1,092	6,414	3,198	56	24	126	77	61	
FIRST LIBERTY INS CORP THE	52,964	23,651	487	10,356	6,744	83	25	2,289	2,555	112	
FIRST MARINE INS CO	9,026	5,623	262	4,060	1,658	45	48	4	- 1	0	
FIRST MERCURY CSLTY CO	88,572	34,258	-1,468	19,710	12,738	103	44	0	0	0	
FIRST NATIONAL INS CO OF AMER	206,302	46,025	5,087	82,513	46,233	68	33	464	448	97	
FIRST NONPROFIT INS CO	136,856	52,426	-843	49,076	20,730	64	40	1,156	462	40	
FIRST SEALORD SURETY INC	9,349	7,924	804	18,599	2,487	23	74	81	5	6	
FLAGSHIP CITY INS CO	28,661	10,660	313	0	0	0	0	429	215	50	
FLORISTS MUTUAL INS CO	158,387	50,199	-4,745	50,432	35,988	88	36	1,176	1,255	107	
FOREMOST INSURANCE CO	1,537,338	899,288	303,760	1,396,285	726,978	60	49	16,770	8,992	54	
FOREMOST PROPERTY & CSLTY INS CO	43,149	16,474	41	0	0	0	0	1,736	1,716	99	
FOREMOST SIGNATURE INS CO	53,920	19,030	296	0	0	0	0	47	41	87	
FORTRESS INSURANCE CO	53,807	22,064	914	3,471	1,457	86	37	33	66	197	
FORTUITY INSURANCE CO	32,312	12,412	-2,056	13,155	8,563	72	28	0	0	0	
FOUNDERS INSURANCE CO	241,409	69,943	2,752	108,205	58,871	72	35	971	400	41	
FRANKENMUTH MUTUAL INS CO	927,033	383,322	27,718	342,027	222,644	72	28	30,131	19,502	65	
FREMONT INSURANCE CO	99,193	42,194	2,862	59,056	37,152	73	29	0	0	0	
GARRISON PROPERTY & CAS INS CO	568,427	158,496	-8,289	380,533	283,652	85	12	2,217	1,932	87	
GATEWAY INS CO	48,740	16,843	-3,437	19,962	13,970	87	38	785	643	82	
GEICO CASUALTY CO	830,585	366,687	-21,194	530,311	323,971	72	23	570	370	65	
GEICO GENERAL INS CO	173,567	103,155	2,874	0	0	0	0	30,556	20,641	68	
GEICO INDEMNITY CO	5,813,793	2,272,281	378,116	3,703,113	2,322,336	75	18	18,951	10,487	55	
GENERAL CASUALTY CO OF WI	965,072	523,342	48,130	267,720	144,087	66	38	124,025	60,408	49	
GENERAL CASUALTY INS CO	131,681	33,627	1,979	64,414	34,668	66	31	0	0	0	

	FI	NANCIAL DA	ГА	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
GENERAL FIDELITY INS CO	682,954	280,553	-56,074	15,715	117,013	809	0	0	0	0	
GENERAL INSURANCE CO OF AMER	2,079,615	409,611	65,297	948,905	531,681	68	33	194	172	89	
GENERAL REINSURANCE CORP	14,388,774	9,319,444	500,087	653,218	229,527	45	46	464	323	70	
GENERAL SECURITY NATL INS CO	299,336	114,240	3,274	2,060	-6,981	0	194	0	0	0	
GENERAL STAR NATL INS CO	279,973	174,024	-509	24,452	12,396	84	52	515	105	20	
GENERALI US BRANCH	54,938	25,519	-1,354	53	347	999	999	184	13,495	999	
GENESIS INSURANCE CO	188,470	110,506	11,250	11,095	-1,776	0	38	0	-376	0	
GENWORTH FINANCIAL ASSUR CORP	33,736	20,348	-4,545	2,050	7,366	412	30	0	0	0	
GENWORTH HOME EQUITY INS CORP	12,157	12,014	160	54	113	215	334	0	0	0	
GENWORTH MORTGAGE INS CORP	2,655,368	739,300	-787,351	522,570	1,204,736	245	27	13,475	19,435	144	
GENWORTH MORTGAGE INS CORP OF NC	485,097	133,704	-118,019	49,687	184,767	372	0	0	0	0	
GENWORTH RESIDENTIAL MORTGAGE											
ASSUR CORP	30,052	25,619	1,205	125	102	111	192	1	0	44	
GENWORTH RESIDENTIAL MORTGAGE INS											
CORP OF NC	217,057	113,696	-17,402	27,232	37,001	155	26	38	-12	0	
GEOVERA INSURANCE CO	93,626	30,973	9,667	28,461	7,741	39	26	0	0	0	
GERMANTOWN INSURANCE CO	78,493	38,460	1,455	26,575	19,504	80	25	0	0	0	
GERMANTOWN MUTUAL INS CO	70,948	34,899	113	29,346	18,431	72	32	31,149	21,337	69	
GLOBAL REINSURANCE CORP OF AMER	448,498	162,321	-1,778	40	-1,163	999	999	0	0	0	
GMAC INSURANCE CO ONLINE INC	43,911	9,099	-2,152	22,790	14,512	73	19	6	0	0	
GOVERNMENT EMPLOYEES INS CO	16,462,921	6,464,466	1,282,073	9,814,335	6,402,094	77	16	10,117	6,637	66	
GOVERNMENTAL INTERINSURANCE EXCHANGE	63,402	44,319	693	5,620	2,555	103	50	0	0	0	
GRAMERCY INSURANCE CO	49,788	16,021	-214	16,622	9,496	68	25	46	13	28	
GRANGE INDEMNITY INS CO	77,841	36,154	1,845	44,817	27,402	72	32	0	0	0	
GRANGE MUTUAL CSLTY CO	1,725,878	816,763	13,644	941,162	575,439	72	32	0	0	0	
GRANITE RE INC	30,414	14,595	2,442	21,394	3,370	19	73	2,591	219	8	
GRANITE STATE INS CO	38,993	37,395	937	0	0	0	0	836	-117	0	
GRAY INSURANCE CO THE	318,089	107,975	8,253	56,283	26,762	56	42	0	134	0	
GREAT AMERICAN ALLIANCE INS CO	29,300	29,274	1,182	0	0	0	0	2,165	257	12	
GREAT AMERICAN ASSUR CO	17,685	17,669	475	0	0	0	0	5,304	362	7	
GREAT AMERICAN INS CO	4,934,096	1,476,282	499,058	1,667,774	689,313	52	34	35,899	19,019	53	
GREAT AMERICAN INS CO OF NY	62,468	62,462	2,163	0	0	0	0	3,354	-13,227	0	
GREAT AMERICAN SECURITY INS CO	18,323	18,321	482	0	0	0	0	0	0	0	
GREAT AMERICAN SPIRIT INS CO	20,190	20,182	534	0	0	0	0	22	3	15	
GREAT DIVIDE INS CO	191,799	68,546	5,322	27,255	11,397	56	27	2,615	1,584	61	
GREAT MIDWEST INS CO	78,783	50,006	2,388	9,346	3,879	47	28	622	323	52	
GREAT NORTHERN INS CO	1,574,765	459,252	74,323	330,639	150,593	62	30	12,632	7,552	60	
GREAT NORTHWEST INS CO	17,346	3,957	-4,370	15,587	13,977	107	32	700	835	119	
GREAT WEST CSLTY CO	1,571,928	498,831	93,150	559,461	318,120	70	23	38,663	17,020	44	
GREATER NEW YORK MUTUAL INS CO	849,996	405,164	12,416	177,327	96,049	74	34	0	0	0	
GREENWICH INSURANCE CO	919,712	452,556	32,051	139,085	81,867	71	36	6,291	7,418	118	

	FINANCIAL DATA				ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
GRINNELL MUTUAL REINS CO	754,492	342,886	5,249	366,072	234,818	75	30	7,183	6,228	87	
GRINNELL SELECT INS CO	56,862	32,633	1,827	0	0	0	0	3,283	2,624	80	
GUARANTEE COMPANY OF NO AMER USA THE	196,816	132,525	1,390	19,043	6,380	44	77	92	0	0	
GUARANTEE INSURANCE CO	164,083	25,200	115	52,480	28,580	76	17	0	0	0	
GUIDEONE AMERICA INS CO	13,785	9,653	236	0	0	0	0	247	106	43	
GUIDEONE ELITE INS CO	26,737	19,362	536	0	0	0	0	2,482	1,769	71	
GUIDEONE MUTUAL INS CO	1,047,238	411,279	24,726	287,534	155,201	65	35	3,384	1,311	39	
GUIDEONE SPECIALTY MUTUAL INS CO	232,014	83,169	5,941	71,884	38,897	65	36	514	-99	0	
GUILDERLAND REINSURANCE CO	2,857	2,715	-149	0	43	0	0	0	0	0	
HALLMARK INSURANCE CO	221,561	72,825	3,584	94,817	59,191	75	33	443	249	56	
HAMILTON MUTUAL INS CO	67,503	28,544	1,763	20,376	11,222	69	35	0	0	0	
HANOVER INSURANCE CO THE	5,253,510	1,742,798	113,021	2,167,550	1,154,082	64	37	7,352	3,746	51	
HARCO NATIONAL INS CO	317,945	146,758	694	60,633	45,345	100	32	860	907	106	
HARLEYSVILLE INSURANCE CO	142,517	34,618	3,049	43,318	23,458	68	34	9,622	7,591	79	
HARLEYSVILLE LAKE STATES INS CO	306,758	74,897	6,796	97,464	52,781	68	34	2,544	1,076	42	
HARLEYSVILLE MUTUAL INS CO	1,505,482	904,393	47,509	185,865	104,699	70	37	535	143	27	
HARLEYSVILLE PREFERRED INS CO	743,482	176,003	21,234	227,417	123,156	68	34	661	448	68	
HARLEYSVILLE WORCESTER INS CO	562,669	138,436	12,216	173,270	93,833	68	34	208	101	49	
HARTFORD ACCIDENT & INDEMNITY CO	10,744,490	3,182,956	599,235	3,169,840	1,736,040	67	29	2,426	857	35	
HARTFORD CASUALTY INS CO (NJ)	2,215,650	971,646	124,514	533,317	292,084	67	29	11,339	6,484	57	
HARTFORD FIRE INS CO	25,075,747	13,958,857	958,048	4,024,117	2,203,905	67	29	7,554	2,888	38	
HARTFORD INSURANCE CO OF THE MIDWEST	422,691	309,593	23,355	48,483	26,553	67	29	4,451	3,112	70	
HARTFORD STEAM BOILER INSPECTION &											
INS CO OF CT	97,742	43,749	9,614	29,664	8,040	28	35	0	0	0	
HARTFORD STEAM BOILER INSPECTION &											
INS CO THE	1,340,557	654,641	169,436	646,148	171,710	31	50	1,602	-249	0	
HARTFORD UNDERWRITERS INS CO	1,546,527	642,004	84,299	387,867	212,425	67	29	12,046	1,688	14	
HASTINGS MUTUAL INS CO	673,131	300,383	-12,833	296,179	216,093	81	30	43,339	34,040	79	
HAWKEYE SECURITY INS CO	14,057	12,366	113	0	0	0	0	20,227	10,192	50	
HDI GERLING AMER INS CO	223,483	106,859	7,392	1,856	-3,774	95	0	2,094	1,118	53	
HEALTHPARTNERS INSURANCE CO	194,561	84,209	16,740	663,534	544,698	84	12	93,723	87,455	93	
HERITAGE CASUALTY INS CO	82,097	66,514	3,253	-74	-463	999	0	0	0	0	
HERITAGE INDEMNITY CO	199,192	84,666	6,719	51,990	36,215	71	28	291	127	44	
HILLSTAR INSURANCE CO	7,061	6,109	157	906	501	67	29	0	0	0	
HISCOX INSURANCE CO INC	67,630	55,085	2,767	5,353	3,069	55	120	197	94	48	
HOME OWNERS INS CO	1,645,279	617,296	-2,084	839,313	642,150	85	23	0	0	0	
HOMESITE INSURANCE CO	168,320	47,617	-3,777	96,041	72,199	83	24	5,531	4,412	80	
HORACE MANN INS CO	370,754	154,868	25,734	218,073	126,155	67	27	942	461	49	
HORACE MANN PROP & CSLTY INS CO	220,874	91,109	7,959	148,247	98,753	76	22	2,002	1,031	51	
HOUSING AUTHORITY PROP INS A MUT CO	163,620	108,336	13,070	37,715	13,186	40	27	925	1,755	190	
HOUSING ENTERPRISE INS CO INC	42,669	25,495	-1,178	8,032	5,384	76	48	1,218	1,054	87	

	FINANCIAL DATA NATIONWIDE OPERATIONS						WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
HOUSTON GENERAL INS CO	32,994	17,344	-339	12	115	999	371	0	0	0
HSBC INSURANCE CO OF DE	219,236	203,515	15,489	34,773	6,108	20	68	93	31	33
HUDSON INSURANCE CO	667,931	370,904	15,480	76,365	43,766	80	43	1,101	393	36
ICM INSURANCE CO	14,542	4,837	-345	9,978	6,554	83	32	2,995	1,585	53
IDS PROPERTY CSLTY INS CO	982,620	411,343	38,201	689,476	497,188	84	17	6,725	6,366	95
ILLINOIS FARMERS INS CO	257,194	82,999	-3,164	79,938	42,604	66	34	0	0	0
ILLINOIS NATIONAL INS CO	66,127	64,202	1,821	0	0	0	0	4,993	12,961	260
IMPERIUM INSURANCE CO	666,803	220,066	-47,604	241,275	185,551	97	34	2,122	1,288	61
IMT INSURANCE CO	237,224	112,166	-5,516	121,992	83,905	80	32	8,235	7,583	92
INDEMNITY INSURANCE CO OF NORTH AMER	394,594	143,164	10,228	65,184	33,941	67	24	1,087	-2,263	0
INDEPENDENCE AMERICAN INS CO	72,503	47,392	2,697	73,859	50,337	69	29	304	43	14
INDIANA INSURANCE CO	1,079,894	212,955	33,144	495,081	277,399	68	33	1,594	742	47
INDIANA LUMBERMENS MUTUAL INS CO	98,183	32,503	-7,656	32,185	19,072	79	55	1,681	-425	0
INFINITY ASSURANCE INS CO	6,801	5,831	142	906	501	67	29	0	0	0
INFINITY AUTO INS CO	11,302	9,898	613	906	501	67	29	0	23	0
INFINITY CASUALTY INS CO	7,937	6,849	235	906	501	67	29	0	0	0
INFINITY INSURANCE CO	1,419,419	475,352	95,714	893,236	493,981	67	29	75	7	9
INFINITY PREMIER INS CO	6,691	5,719	257	906	501	67	29	0	-2	0
INFINITY SECURITY INS CO	7,482	6,511	233	906	501	67	29	0	0	0
INFINITY SELECT INS CO	6,900	5,928	215	906	501	67	29	0	0	0
INFINITY SPECIALTY INS CO	8,866	7,894	241	906	501	67	29	0	0	0
INFINITY STANDARD INS CO	8,771	7,790	348	906	501	67	29	0	-19	0
INSURA PROPERTY & CSLTY INS CO	28,182	27,046	527	0	0	0	0	0	- 6	0
INSURANCE CO THE	163,841	51,915	1,327	45,149	27,065	72	38	718	304	42
INSURANCE COMPANY OF IL	48,834	47,162	1,247	0	0	0	0	0	0	0
INSURANCE COMPANY OF NORTH AMER	811,425	303,736	22,585	162,960	84,853	67	23	91	-485	0
INSURANCE COMPANY OF STATE OF PA THE	4,641,719	2,070,926	-44,153	690,060	629,857	109	29	44,782	21,716	48
INSURANCE COMPANY OF THE AMERICAS	31,210	10,734	431	0	-2,451	0	0	0	0	0
INSURANCE COMPANY OF THE WEST	869,869	375,043	13,726	342,708	187,645	69	37	9	- 1	0
INSUREMAX INSURANCE CO	18,982	6,966	-1,836	14,698	10,783	83	42	0	25	999
INTEGON GENERAL INS CORP	171,615	34,995	-8,195	80,631	55,522	78	19	0	0	0
INTEGON INDEMNITY CORP	297,966	52,233	-8,637	118,259	81,433	78	19	0	0	0
INTEGON NATIONAL INS CO	254,648	66,807	2,149	141,960	81,433	65	17	186	-51	0
INTEGRITY MUTUAL INS CO	74,558	33,737	533	36,974	22,607	72	32	45,154	22,495	50
INTEGRITY PROPERTY & CAS INS CO	14,449	7,332	633	7,843	4,795	72	32	11,385	6,669	59
INTERNATIONAL FIDELITY INS CO	229,996	94,701	5,940	96,772	16,947	23	69	265	733	276
INTREPID INSURANCE CO	29,383	27,434	1,331	0	-45	0	0	1	0	4
INVESTORS TITLE INS CO	105,863	47,788	6,034	56,155	6,544	12	84	0	0	0
IOWA MUTUAL INS CO	90,332	29,490	-414	24,017	14,437	73	35	0	0	0
IRONSHORE INDEMNITY INC	155,543	93,763	1,720	12,374	6,528	70	33	785	386	49
ISMIE MUTUAL INS CO	1,487,307	417,741	29,276	209,433	60,861	69	26	0	0	0

	F	NANCIAL DAT	ГА	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
JEFFERSON INSURANCE CO	27,951	18,843	1,356	19,544	6,627	36	56	2,998	790	26	
JEWELERS MUTUAL INS CO	237,336	146,204	13,155	111,496	48,472	49	38	1,743	460	26	
JOHN DEERE INS CO	38,473	28,467	-3,263	932	866	101	119	111	49	44	
KANSAS BANKERS SURETY CO THE	161,936	140,671	2,217	9,950	3,012	30	42	756	-260	0	
KEMPER INDEPENDENCE INS CO	116,835	28,011	903	0	0	0	0	15,326	8,890	58	
KNIGHTBROOK INSURANCE CO	51,497	28,081	148	10,689	4,362	50	34	45	-54	0	
LANCER INSURANCE CO	501,375	156,325	24,509	158,085	68,178	61	31	1,373	947	69	
LAURIER INDEMNITY CO	7,573	7,563	34	0	8	0	0	0	0	0	
LE MARS INS CO	52,489	25,540	-3,166	25,530	21,018	92	34	0	0	0	
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	41,427	14,355	1,025	17,863	9,150	77	17	20,137	11,426	57	
LEXON INSURANCE CO	121,250	39,361	10,326	54,674	17,518	37	47	432	49	11	
LIBERTY INSURANCE CORP	1,421,193	276,171	1,805	414,230	269,776	83	23	43,859	31,696	72	
LIBERTY INSURANCE UNDERWRITERS INC	180,716	99,169	3,720	0	0	0	0	4,524	-1,123	0	
LIBERTY MUTUAL FIRE INS CO	4,825,276	1,204,356	67,117	1,335,891	870,026	83	25	71,319	53,804	75	
LIBERTY MUTUAL INS CO	36,701,548	13,763,291	2,921,743	7,642,537	4,977,358	83	25	35,171	37,629	107	
LIBERTY PERSONAL INS CO	107,524	104,846	2,496	0	0	0	0	0	0	0	
LINCOLN GENERAL INS CO	398,774	3,380	-7,390	36,415	35,408	146	229	6	-1,115	0	
LITTLE BLACK MUTUAL INS CO	4,400	2,293	-497	1,977	1,512	87	47	3,128	4,094	131	
LM GENERAL INS CO	35,252	6,698	-1,352	10,356	6,744	83	18	0	4	0	
LM INSURANCE CORP	254,911	144,549	23,613	409,510	221,424	55	37	3,613	2,904	80	
LM PERSONAL INS CO	39,756	9,526	-1,431	10,356	6,744	83	18	0	0	0	
LM PROPERTY & CAS INS CO	91,584	35,847	808	0	274	0	999	0	-18	0	
LOCAL GOVERNMENT PROP INS FUND	48,654	31,972	-9,250	16,065	11,394	75	10	21,272	10,889	51	
LUMBERMENS CASUALTY INS CO	15,797	11,426	516	121	-898	48	58	0	0	0	
LUMBERMENS MUTUAL CSLTY CO	900,555	34,865	8,042	1,174	-15,667	104	999	-262	522	0	
LUMBERMENS UNDERWRITING ALLIANCE US	339,439	88,047	-2,676	80,335	45,244	68	45	1,485	1,852	125	
LYNDON PROPERTY INS CO	389,289	185,335	12,761	63,751	48,432	77	37	2,731	1,504	55	
MAIDEN REINSURANCE CO	925,603	262,724	1,268	184,852	134,205	74	30	1,280	741	58	
MANITOWOC MUTUAL INS CO	6,078	2,627	-477	3,119	2,247	79	49	4,902	3,442	70	
MANUFACTURERS ALLIANCE INS CO	177,552	71,427	-2,650	71,499	57,985	102	21	0	0	0	
MAPFRE INSURANCE CO	38,771	26,461	-2,149	2,119	4,165	214	40	0	0	0	
MAPLE VALLEY MUTUAL INS CO	10,251	6,871	154	3,575	1,960	65	41	4,803	2,262	47	
MARKEL AMERICAN INS CO	497,164	128,714	9,210	139,054	68,486	59	46	1,593	105	7	
MARKEL INSURANCE CO	732,491	194,076	10,146	220,511	112,823	67	40	2,897	3,187	110	
MARYLAND CASUALTY CO	155,065	129,282	30,519	0	0	0	0	3,308	813	25	
MASSACHUSETTS BAY INS CO	53,612	53,259	1,885	0	0	0	0	4,997	4,404	88	
MAXUM CASUALTY INS CO	17,043	13,715	310	0	0	0	0	358	14	4	
MBIA INSURANCE CORP	3,458,450	1,074,702	-433,971	407,950	874,768	256	24	2,657	0	0	
MCMILLAN WARNER MUTUAL INS CO	13,236	8,254	-61	6,146	3,743	71	34	7,462	7,888	106	
MEDICA INSURANCE CO	430,652	190,684	44,139	1,117,037	895,293	82	13	57,058	55,342	97	
MEDICAL PROTECTIVE CO THE	2,271,164	755,707	53,680	322,278	116,676	59	19	12,823	3,264	25	

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONSIN OPERATIONS			
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE	
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS	
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
MEDMARC CASUALTY INS CO	95,660	39,421	3,010	10,825	5,576	71	36	185	105	57	
MEDMARC MUTUAL INS CO	247,482	142,277	4,556	21,650	11,152	71	36	0	0	0	
MEEMIC INSURANCE CO	98,950	74,633	2,534	0	0	0	0	0	0	0	
MEMIC INDEMNITY CO	163,606	63,135	3,637	42,138	24,350	69	30	4	3	68	
MENDAKOTA INSURANCE CO	14,381	9,254	97	0	0	0	0	0	0	0	
MENDOTA INSURANCE CO	121,951	26,644	-12,522	116,508	84,492	87	34	2,064	1,544	75	
MERASTAR INSURANCE CO	40,381	14,804	1,598	0	0	0	0	375	755	202	
MERCHANTS BONDING CO MUTUAL	98,642	65,491	4,814	32,340	2,374	19	64	972	-23	0	
MERIDIAN CITIZENS MUTUAL INS CO	27,886	9,303	94	7,857	4,734	70	33	441	432	98	
MERIDIAN SECURITY INS CO	80,479	32,618	1,085	0	0	0	0	5	0	0	
MERITPLAN INSURANCE CO	244,982	134,432	32,621	76,563	15,106	24	24	5,769	1,533	27	
METROPOLITAN CASUALTY INS CO	46,910	46,508	1,850	0	0	0	0	394	137	35	
METROPOLITAN DIRECT PROP & CSLTY INS CO	28,379	28,032	1,179	0	0	0	0	1,958	1,290	66	
METROPOLITAN GENERAL INS CO	31,563	30,768	1,395	0	0	0	0	132	125	95	
METROPOLITAN GROUP PROP & CSLTY INS CO	394,430	308,042	13,481	0	-605	0	0	6,511	3,981	61	
METROPOLITAN PROPERTY & CSLTY INS CO	4,900,893	1,845,322	255,939	2,936,486	1,720,185	69	26	20,016	14,198	71	
MGA INSURANCE CO INC	209,098	99.092	5,362	156,722	90,687	74	27	0	0	0	
MGIC ASSURANCE CORP	10,318	9,804	-14	148	407	286	103	4	4	107	
MGIC CREDIT ASSUR CORP	43,497	42,185	77	413	1,760	431	69	252	1,237	491	
MGIC INDEMNITY CORP	230,200	229,716	4,796	0	-2	0	999	1	-2	0	
MGIC MORTGAGE REINS CORP	32,772	10,275	-9,543	1,233	14,253	999	30	0	0	0	
MGIC REINSURANCE CORP	339,626	74,694	-1,784	31,995	42,597	131	16	0	0	0	
MGIC REINSURANCE CORP OF WI	1,234,618	139,455	-119,306	116,400	251,023	215	15	0	0	0	
MGIC RESIDENTIAL REINS CORP	32,088	9,591	-9,537	1,233	14,253	999	30	0	0	0	
MHA INSURANCE CO	409,865	247,707	30,978	54,968	13,677	24	22	3,619	1,322	37	
MIC GENERAL INS CORP	54,112	12,409	-1.959	21,502	14,806	78	19	0	0	0	
MIC PROPERTY & CSLTY INS CORP	127,688	52,142	392	0	0	0	0	123	17	14	
MIC REINSURANCE CORP	3,023	3,012	12	0	0	0	0	0	0	0	
MIC REINSURANCE CORP OF WI	5,034	5,021	23	0	0	0	0	0	0	0	
MICHIGAN COMMERCIAL INS MUT	108,488	32,798	-5,969	41,370	26,070	75	41	8,046	3,613	45	
MICHIGAN MILLERS MUTUAL INS CO	223,678	72,573	-12,512	99,554	67,261	81	43	5,777	3,083	53	
MID AMERICAN FIRE & CSLTY CO	9,005	7,875	170	0	0	0	0	0	0	0	
MID CENTURY INS CO	3,667,148	836,659	6,889	1,705,351	869,689	61	34	9,667	2,710	28	
MIDDLESEX INSURANCE CO	617,584	238,319	16,297	163,996	99,880	75	31	10,563	9,051	86	
MIDDLESEX MUTUAL ASSUR CO	255.881	62.830	-2.995	92,912	59,133	73	31	1.541	524	34	
MIDSTATES REINSURANCE CORP	126,717	59,998	2,704	0	-387	0	0	0	0	0	
MIDWEST EMPLOYERS CSLTY CO	326,009	140,113	14,076	25,013	22,511	94	27	851	450	53	
MIDWEST FAMILY MUTUAL INS CO	123,113	38,298	-713	65,406	44,075	80	26	11,267	5,552	49	
MIDWEST INSURANCE CO	71,238	17,133	2,189	28,482	16,809	75	29	161	141	87	
MIDWESTERN INDEMNITY CO THE	28,967	26,201	367	0	0	0	0	2,957	504	17	
MILBANK INSURANCE CO	543,436	162,570	-330	267,151	160,956	70	33	2,937	0	0	
	515,450	102,570	550	207,101	100,750			. 0	0	. 0	

	FI	NANCIAL DAT	ГА	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	DNS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
MILLERS CLASSIFIED INS CO	22,878	8,650	-2,063	11,819	8,653	88	38	4,996	4,228	85
MILLERS FIRST INS CO	33,530	14,794	-742	8,730	5,407	74	40	0	0	0
MILWAUKEE CASUALTY INS CO	20,646	11,599	793	1,485	758	62	0	2,072	838	40
MILWAUKEE INSURANCE CO	44,556	33,948	-57	0	316	999	999	0	-393	0
MINNESOTA LAWYERS MUTUAL INS CO	126,152	52,725	715	29,807	10,494	84	26	279	106	38
MITSUI SUMITOMO INS CO OF AMER	744,762	275,183	21,264	134,973	60,228	69	32	755	185	25
MITSUI SUMITOMO INS USA INC	109,165	56,455	1,346	14,997	6,692	69	32	743	202	27
MMIC INSURANCE INC	504,751	220,449	19,952	108,053	39,230	71	18	12,822	1,456	11
MODERN SERVICE INS CO	26,744	25,919	489	0	16	0	0	0	-2	0
MONROE GUARANTY INS CO	42,912	46,668	2,048	0	0	0	0	0	0	0
MORTGAGE GUARANTY INS CORP	6,508,901	1,709,049	258,958	1,016,519	1,237,306	126	17	34,683	32,761	94
MOSAIC INSURANCE CO	24,107	20,133	-1,406	0	0	0	0	0	0	0
MOTORS INSURANCE CORP	3,406,839	1,406,855	478,262	821,283	462,342	62	37	850	1,151	135
MT MORRIS MUTUAL INS CO	20,419	7,049	-485	12,909	9,135	80	30	15,536	10,786	69
MUNICH REINSURANCE AMER INC	17,411,368	4,390,299	561,816	2,880,080	1,478,556	57	34	0	8,995	0
MUNICIPAL & INFRASTRUCTURE ASSUR CORP	75,147	75,095	35	0	0	0	0	0	0	0
NATIONAL AMERICAN INS CO	148,072	55,466	4,017	55,856	28,200	64	36	-16	-306	999
NATIONAL AMERICAN INS CO OF CA	45,227	10,928	-5,800	9,029	9,968	128	45	0	0	0
NATIONAL CASUALTY CO	162,230	115,186	3,755	0	-14	0	0	7,545	5,747	76
NATIONAL CONTINENTAL INS CO	254,009	50,899	14,743	101,973	58,267	71	29	669	219	33
NATIONAL FARMERS UNION PROP & CSLTY CO	265,212	72,310	1,763	126,815	68,252	66	32	2,527	1,587	63
NATIONAL FIRE & CSLTY CO	9,369	6,203	950	1,251	439	69	44	89	6	7
NATIONAL FIRE & INDEMNITY EXCHANGE										
JOHN L CORLEY INC ATTORNEY IN FACT	12,140	5,233	489	3,286	949	43	54	16	- 6	0
NATIONAL FIRE INS CO OF HARTFORD	137,689	112,232	3,221	0	0	0	0	7,728	4,626	60
NATIONAL GENERAL ASSUR CO	65,321	21,665	-2	26,877	18,507	78	19	0	0	0
NATIONAL GENERAL INS CO	137,314	51,065	3,186	62,607	31,609	59	19	4,326	2,777	64
NATIONAL INDEMNITY CO	111,644,978	68,437,054	6,079,272	4,475,514	1,763,205	57	28	1,960	305	16
NATIONAL INSURANCE ASSN	12,374	12,257	268	0	0	0	0	0	-16	0
NATIONAL INSURANCE CO OF WI INC	47,384	18,288	2,326	12,115	6,312	54	34	2,878	1,492	52
NATIONAL INTERSTATE INS CO	799,563	273,647	19,858	218,102	109,797	61	32	5,536	3,196	58
NATIONAL INVESTORS TITLE INS CO	6,572	5,601	-246	4,695	12	0	113	0	0	0
NATIONAL LIABILITY & FIRE INS CO	1,206,088	631,136	2,199	184,509	74,961	61	29	1,985	477	24
NATIONAL PUBLIC FINANCE GUARANTEE CORP	7,289,956	907,720	408,803	362,514	36,803	14	69	0	0	0
NATIONAL REINSURANCE CORP	413,508	283,390	10,936	-1,836	514	0	0	0	0	0
NATIONAL SPECIALTY INS CO	33,115	18,118	974	9,191	3,071	40	53	699	373	53
NATIONAL SURETY CORP	482,067	135,857	6,883	144,165	93,083	78	33	5,116	-1,918	0
NATIONAL TITLE INS OF NY INC	57,781	18,731	4,391	275,610	730	0	91	2,070	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	32,248,074	12,740,816	-685,167	5,244,486	4,787,494	109	30	67,985	38,672	57
NATIONWIDE AFFINITY INS CO OF AMER	59,026	11,804	1,220	0	0	0	0	19,219	9,158	48
NATIONWIDE AGRIBUSINESS INS CO	179,699	62,536	1,791	0	0	0	0	6,232	2,852	46

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
NATIONWIDE ASSURANCE CO	61,266	58,194	1,066	0	0	0	0	0	-7	0
NATIONWIDE GENERAL INS CO	56,173	21,187	230	0	0	0	0	0	0	0
NATIONWIDE INSURANCE CO OF AMER	261,650	99,608	3,962	0	0	0	0	2,771	2,567	93
NATIONWIDE MUTUAL FIRE INS CO	4,356,901	2,225,957	125,795	1,631,497	936,829	68	34	96	86	89
NATIONWIDE MUTUAL INS CO	28,204,641	10,586,145	424,845	12,084,629	6,939,165	68	34	14,949	12,408	83
NATIONWIDE PROPERTY & CSLTY INS CO	170,447	51,529	862	0	0	0	0	0	0	0
NAU COUNTRY INS CO	492,742	293,307	88,030	368,400	218,420	65	0	22,918	4,438	19
NAVIGATORS INSURANCE CO	1,823,744	686,919	81,095	438,851	195,893	64	37	3,530	338	10
NCMIC INSURANCE CO	539,090	182,340	21,098	88,538	25,781	48	24	1,913	281	15
NETHERLANDS INS CO THE	486,257	152,454	12,090	185,655	104,024	68	33	6,144	4,192	68
NEW ENGLAND INS CO	318,760	306,809	11,721	0	192	999	756	0	0	0
NEW HAMPSHIRE INS CO	3,534,441	1,015,337	-130,784	690,060	629,857	109	26	61,410	37,308	61
NEW SOUTH INS CO	119,964	26,492	-5,146	53,754	37,015	78	19	0	0	0
NEW YORK MARINE & GENERAL INS CO	622,201	185,484	13,876	133,464	88,079	84	40	371	69	18
NGM INSURANCE CO	2,010,409	762,000	67,934	873,961	481,909	66	33	14	8	59
NIPPONKOA INSURANCE CO LTD (US BRANCH)	235,664	88,336	4,123	50,627	19,766	48	50	81	79	98
NLC MUTUAL INS CO	254,761	85,388	9,133	10,083	9,264	93	28	0	0	0
NORGUARD INSURANCE CO	413,304	116,280	16,670	103,262	52,759	61	28	0	0	0
NORTH AMERICAN ELITE INS CO	46,354	34,084	1,331	0	0	0	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	472,983	316,739	733	12,714	8,724	92	16	1,369	210	15
NORTH AMERICAN TITLE INS CO	74,327	46,276	1,769	75,188	6,003	8	93	0	0	0
NORTH POINTE INS CO	114,307	43,887	597	43,036	20,257	63	40	34	5	16
NORTH RIVER INS CO THE	880,496	399,858	114,146	133,453	76,952	79	34	826	155	19
NORTH STAR MUTUAL INS CO	401,587	230,337	13,074	166,880	112,355	74	29	0	0	0
NORTHBROOK INDEMNITY CO	38,296	38,085	1,461	0	0	0	0	0	21	0
NORTHERN ASSURANCE CO OF AMER THE	155,236	57,562	18,658	67,856	33,337	62	47	756	427	57
NORTHERN INSURANCE CO OF NY	44,048	30,237	1,418	0	0	0	0	339	-305	0
NORTHLAND CASUALTY CO	103,160	34,812	4,078	25,477	12,840	62	32	61	16	26
NORTHLAND INSURANCE CO	1,183,720	572,643	65,929	222,016	111,896	62	32	12,344	8,143	66
NORTHWESTERN NATIONAL INS CO OF										
MILWAUKEE WI	53,071	5,055	-1,063	740	1,376	240	312	79	63	80
NOVA CASUALTY CO	100,607	88,401	650	0	0	0	0	874	895	102
OCCIDENTAL FIRE & CSLTY CO OF NC	273,463	120,710	-6,139	81,474	66,093	98	38	220	271	123
ODYSSEY AMERICA REINS CORP	7,940,425	3,320,141	602,352	1,646,782	992,380	66	28	0	0	0
OHIC INS CO	200,822	102,769	30,760	-3,721	-43,234	999	0	289	-1,071	0
OHIO CASUALTY INS CO THE	4,842,037	1,117,155	164,668	2,104,093	1,178,944	68	33	3,385	1,716	51
OHIO FARMERS INS CO	1,661,105	1,382,899	68,524	132,739	74,886	67	33	179	9	5
OHIO INDEMNITY CO	98,304	45,202	8,716	45,933	15,999	38	42	148	0	0
OHIO MUTUAL INS CO	193,946	153,422	9,275	37,608	22,375	67	32	0	0	0
OHIO SECURITY INS CO	20,003	14,315	300	0	0	0	0	33	-12	0
OLD REPUBLIC GENERAL INS CORP	1,127,301	302,702	5,049	166,550	166,663	111	9	242	1,026	425

	FI	NANCIAL DAT	'A	NATI	ONWIDE OPE	RATIONS		WISCONS	IN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
OLD REPUBLIC INS CO	2,469,368	869,322	37,312	302,353	222,918	86	34	35,316	28,320	80
OLD REPUBLIC MERCANTILE INS CO	3,090	3,089	40	0	0	0	0	0	0	0
OLD REPUBLIC NATL TITLE INS CO	674,680	201,007	12,998	1,022,843	85,751	8	97	6,220	1,023	16
OLD REPUBLIC SECURITY ASSUR CO	53,431	39,849	-12,168	19,018	39,154	212	12	0	0	0
OLD REPUBLIC SURETY CO	102,400	45,763	5,559	43,270	6,174	20	72	1,153	585	51
OLD UNITED CSLTY CO	444,486	227,581	21,875	73,655	30,513	42	35	201	81	40
OMAHA INDEMNITY CO THE	18,191	13,474	2,837	0	-1,842	0	0	0	0	0
OMNI INSURANCE CO	181,883	88,719	13,138	85,653	59,974	76	33	41	5	12
ONEBEACON AMERICA INS CO	485,711	163,768	60,156	222,567	109,346	62	47	3,588	1,031	29
ONEBEACON INS CO	2,351,768	922,042	263,146	732,844	360,040	62	47	1,786	884	50
ONEBEACON MIDWEST INS CO	17,576	17,538	419	0	0	0	0	0	200	0
ONECIS INSURANCE CO	14,109	11,840	2,490	0	0	0	0	0	0	0
OWNERS INSURANCE CO	2,838,374	990,822	73,751	1,225,469	837,039	74	26	59,228	56,682	96
PACIFIC EMPLOYERS INS CO	2,747,755	977,811	89,455	580,136	302,076	67	23	134	5,750	999
PACIFIC INDEMNITY CO	6,207,722	2,424,142	336,246	1,426,918	645,961	62	29	5,317	3,858	73
PACIFIC SPECIALTY INS CO	283,467	153,774	12,285	135,891	65,056	60	41	7	13	193
PACIFIC STAR INS CO	10,465	7,224	-196	3,660	2,711	82	28	0	- 8	0
PACO ASSURANCE CO INC	65,439	23,439	-1,591	14,739	8,202	98	33	140	88	63
PARIS RE AMER INS CO	327,298	149,382	165	75,262	54,004	73	27	0	0	0
PARTNERRE INSURANCE CO OF NY	122,870	109,873	4,049	106	-880	0	12	0	0	0
PARTNERS MUTUAL INS CO	43,319	11,324	-1,960	33,220	21,977	77	33	24,943	13,290	53
PATHFINDER INSURANCE CO	8,675	8,272	151	0	-244	0	0	0	-3	0
PATRIOT GENERAL INS CO	24,943	23,684	521	0	0	0	0	1,703	2,216	130
PEAK PROPERTY & CSLTY INS CORP	31,204	22,626	3,544	0	0	0	0	0	0	0
PEERLESS INDEMNITY INS CO	784,127	235,059	16,420	309,425	173,374	68	33	13,352	10,099	76
PEERLESS INSURANCE CO	7,420,493	1,777,675	170,432	2,599,173	1,456,343	68	33	2,194	1,139	52
PEKIN INSURANCE CO	245,853	97,820	3,977	83,517	55,798	76	28	16,481	8,354	51
PENN AMERICA INS CO	320,763	193,989	21,382	23,013	4,704	33	44	10	-31	0
PENN MILLERS INS CO	202,927	68,191	178	67,938	44,126	79	33	787	86	11
PENNSYLVANIA GENERAL INS CO	295,121	99,688	25,843	135,712	66,674	62	47	0	-10	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	335,864	112,772	185	92,566	61,629	75	42	2,932	1,675	57
PENNSYLVANIA MANUFACTURERS ASSN INS CO	715,255	238,790	-3,774	214,497	173,956	102	21	3,797	1,990	52
PENNSYLVANIA MANUFACTURERS INDEMNITY										
CO	190,630	82,059	-892	71,499	57,985	102	21	2	0	0
PENNSYLVANIA NATIONAL MUTUAL CSLTY										
INS CO	1,126,922	487,148	-23,307	272,079	201,388	89	34	2	0	0
PERMANENT GENERAL ASSUR CORP	196,699	83,096	4,894	154,428	95,459	71	42	143	83	58
PERMANENT GENERAL ASSUR CORP OF OH	117,728	52,492	1,671	86,375	53,392	71	35	0	0	0
PETROLEUM CASUALTY CO	29,804	21,575	3,733	6,688	2	37	23	0	0	0
PHARMACISTS MUTUAL INS CO	206,798	71,083	2,213	79,564	48,715	71	33	3,672	1,256	34
PHILADELPHIA INDEMNITY INS CO	5,004,480	1,806,302	250,362	1,827,422	904,424	60	30	18,120	4,969	27

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
PHILADELPHIA REINSURANCE CORP	153,002	78,373	3,202	0	-48	0	0	0	0	0
PHOENIX INSURANCE CO THE	3,605,230	1,201,088	185,155	909,900	458,589	62	32	6,908	4.271	62
PIONEER SPECIALTY INS CO	35,908	18,895	747	10,169	6,157	73	27	2,382	1,340	56
PLANS LIABILITY INS CO	84,048	52,960	1,760	4,905	-478	39	84	0	0	0
PLATTE RIVER INS CO	152,719	40,697	3,804	24,645	10,506	57	45	285	37	13
PLAZA INSURANCE CO	28,917	11.065	365	5,287	2,488	66	44	42	-17	0
PMI INSURANCE CO	349,211	17,568	-77,190	62,370	156,213	251	13	0	0	0
PMI MORTGAGE ASSUR CO	30,310	29,999	1,212	3	0	0	0	0	0	0
PMI MORTGAGE INS CO	3,132,212	739,477	-551,819	512,265	1,051,154	215	24	7,850	7,778	99
PODIATRY INSURANCE CO OF AMER	301,002	82,015	7,788	79,469	36,421	82	22	1,375	-128	0
POLICYHOLDERS MUTUAL INS CO	232	224	8	11	0	0	93	16	0	0
PRAETORIAN INSURANCE CO	1,144,635	420,894	-530	297,238	148,150	71	31	1,272	-39	0
PRE PAID LEGAL CSLTY INC	22,606	19,092	8,755	56,340	17,823	34	44	2,836	867	31
PREFERRED PROFESSIONAL INS CO	372,209	163,164	20,362	64,142	23,010	63	6	5,712	4,639	81
PRESERVER INSURANCE CO	164,872	44,315	4,954	49,116	25,401	62	33	0	0	0
PROASSURANCE CASUALTY CO	1,125,097	392,377	81,726	132,403	14,804	17	28	17	-13	0
PROASSURANCE INDEMNITY CO INC	1,703,770	572,706	120,037	210,939	22,500	33	22	0	0	0
PROASSURANCE WISCONSIN INS CO	383,818	103,634	8,745	46,560	9,966	76	28	26,568	8,576	32
PROCENTURY INSURANCE CO	150,472	32,924	3,422	62,289	29,761	61	34	51	0	0
PRODUCERS AGRICULTURE INS CO	755,846	47,896	5,707	353	-3,010	999	0	4,623	3,831	83
PROFESSIONAL SOLUTIONS INS CO	15,769	9,524	-179	1,542	788	92	28	0	-1	0
PROFESSIONALS ADVOCATE INS CO	109,581	66,970	8,057	7,634	895	15	0	0	0	0
PROFESSIONALS DIRECT INS CO	20,820	19,441	468	0	0	0	0	384	140	36
PROGRESSIVE ADVANCED INS CO	245,129	93,613	4,415	184,752	113,209	73	22	0	0	0
PROGRESSIVE CASUALTY INS CO	4,800,527	1,333,462	279,489	3,968,929	2,363,173	70	23	1,065	172	16
PROGRESSIVE CLASSIC INS CO	284,388	79,376	17,519	242,996	144,684	70	23	52,209	22,346	43
PROGRESSIVE DIRECT INS CO	3,946,956	1.203.908	207,989	3,579,575	2,193,424	73	22	147	-132	0
PROGRESSIVE MAX INS CO	296,645	93,867	10,472	277,128	169,813	73	22	0	0	0
PROGRESSIVE NORTHERN INS CO	1,135,478	315,654	95,866	971,982	578,736	70	23	32,970	12,064	37
PROGRESSIVE NORTHWESTERN INS CO	1,099,361	319,267	82,200	971,982	578,736	70	23	0	0	0
PROGRESSIVE SPECIALTY INS CO	1,275,310	800.353	70,484	566,990	337,596	70	23	0	0	0
PROGRESSIVE UNIVERSAL INS CO	222,047	73,900	6,616	184,752	113,209	73	22	94,388	57,671	61
PROPERTY & CSLTY INS CO OF HARTFORD	218,858	105,828	16,002	48,483	26,553	67	29	14,645	8,627	59
PROPERTY OWNERS INS CO	172,999	83,841	4,630	59,528	37,103	72	27	0	0	0
PROTECTIVE INSURANCE CO	620,606	365,094	9,196	168,538	102,093	69	30	4,680	-298	0
PROVIDENCE WASHINGTON INS CO	109,657	33,447	-1,419	385	1,809	495	819	0	0	0
PUBLIC SERVICE MUTUAL INS CO	614,170	243,586	-1,529	144,061	83,676	79	34	20	11	57
PUTNAM REINSURANCE CO	693,480	226,629	24,145	170,012	107,506	68	31	0	0	0
PXRE REINSURANCE CO	152,696	60,169	1,005	-982	-2,653	269	0	0	0	0
QBE INSURANCE CORP	1,057,089	354,691	-39,980	392,069	201,058	67	42	9,523	6,975	73
QBE REINSURANCE CORP	1,167,982	587,264	27,681	343,793	183,667	61	31	0	0	0

	FI	NANCIAL DAT	ГА	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
									1	
QUANTA INDEMNITY CO	122,273	57,525	3,201 4,013	1,247	522	0 999	999 999	0	-1	0
R&Q REINSURANCE CO	244,606	39,564		27	1,462			-	0	0
RADIAN ASSET ASSUR INC	2,188,565	1,048,629	57,951	127,561	41,940	35	102	725	÷	-
RADIAN GUARANTY INC	4,313,650	1,295,705	-535,167	641,758	1,233,028	202	30	8,064	13,559	168
RAMPART INSURANCE CO	63,907	20,843	-1,360	16	1,323	999	235	0	0	0
REGENT INSURANCE CO	179,180	45,580	3,405	87,563	47,126	66 97	33	115,342	49,930	43
REINSURANCE COMPANY OF AMER INC	6,548	1,945	-479	-3,480	-3,436			0	11	0
REPUBLIC FRANKLIN INS CO REPUBLIC INDEMNITY CO OF AMER	92,121	40,665	2,463	17,423	8,429	68	38	4,138	3,016	73
	847,827	282,088	14,905	152,190	85,630	77	36	0	0	0
REPUBLIC INDEMNITY CO OF CA	42,227	25,222	544	4,707	2,648	77	36	0	0	-
REPUBLIC MORTGAGE INS CO	1,762,567	224,629	-162,488	408,705	547,023	143	17	5,456	197	4
REPUBLIC MORTGAGE INS CO OF FL	49,220	9,906	-1,692	7,035	9,054	138	14	0	0	0
REPUBLIC MORTGAGE INS CO OF NC	517,023	110,036	-32,211	83,137	159,305	194	14	0	0	0
REPWEST INSURANCE CO	237,946	125,102	6,946	24,801	10,253	52	54	387	144	37
RESPONSE INS CO	82,816	74,934	521	0	0	0	0	0	0	0
RESPONSE WORLDWIDE DIRECT AUTO INS CO	30,449	26,523	942	0	0	0	0	0	0	0
RESPONSE WORLDWIDE INS CO	56,075	50,626	2,912	0	0	0	0	57	-6	0
RIVERPORT INSURANCE CO	106,408	42,448	4,794	14,677	4,387	45	28	180	-103	0
RLI INDEMNITY CO	41,703	40,696	1,031	169	-79	0	128	2	0	2
RLI INSURANCE CO	1,393,762	732,379	129,327	317,044	111,219	44	42	3,683	269	7
ROCHDALE INSURANCE CO	166,441	43,957	4,445	55,598	30,213	64	26	1,487	828	56
ROCKFORD MUTUAL INS CO	76,313	31,388	284	39,980	24,162	71	35	3,607	2,073	57
RSUI INDEMNITY CO	2,675,267	1,242,153	181,393	546,569	195,756	47	28	9,542	13,761	144
RURAL COMMUNITY INS CO	3,647,428	559,172	167,962	275,652	172,857	63	3	53,970	18,018	33
RURAL MUTUAL INS CO	291,475	136,497	9,655	122,731	72,647	67	27	139,567	81,621	58
RVI AMERICA INS CO	67,811	34,018	1,218	3,214	727	17	75	59	6	11
RVI NATIONAL INS CO	14,126	13,796	187	22	4	17	0	33	6	18
SAFECO INSURANCE CO OF AMER	3,837,984	844,906	93,297	1,567,755	878,429	68	33	8,678	6,937	80
SAFECO INSURANCE CO OF IL	692,738	234,855	14,700	206,284	115,583	68	33	9,041	4,512	50
SAFECO INSURANCE CO OF IN	27,242	13,765	274	0	0	0	0	0	0	0
SAFECO NATIONAL INS CO	68,944	65,738	3,158	0	0	0	0	0	- 1	0
SAFETY FIRST INS CO	15,827	13,231	529	1,151	375	35	40	2	-6	0
SAFETY NATIONAL CSLTY CORP	2,471,421	728,917	93,974	349,660	228,599	67	29	3,177	491	15
SAFEWAY INSURANCE CO	356,643	271,492	7,141	108,878	58,879	72	29	0	0	0
SAGAMORE INSURANCE CO	158,377	116,040	1,227	31,125	20,935	77	36	735	682	93
SAN FRANCISCO REINS CO	86,490	75,219	4,148	0	-1,333	0	0	0	0	0
SCOR REINSURANCE CO	2,032,475	618,973	52,350	587,269	365,940	70	31	0	0	0
SCOTTSDALE INDEMNITY CO	50,325	33,952	525	0	0	0	0	1,302	395	30
SEABRIGHT INSURANCE CO	880,673	301,334	5,958	254,325	174,390	87	30	139	- 5	0
SEATON INSURANCE CO	133,359	9,510	2,243	2	-6,695	0	999	0	-4,082	0
SEAWORTHY INSURANCE CO	61,973	30,740	628	32,812	18,404	59	36	20	0	0

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	INS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
SECURA INSURANCE A MUTUAL CO	704,053	248,812	8,476	289,542	164,066	68	31	80,376	41,892	52
SECURA SUPREME INS CO	91,306	39,328	2,493	32,171	18,230	68	30	42,747	24,673	58
SECURIAN CASUALTY CO	88,528	53,556	5,014	47,704	21,258	49	34	4,296	1,475	34
SECURITY NATIONAL INS CO	48,266	16,921	1,372	3,982	2,652	78	0	2,480	5,111	206
SELECT INSURANCE CO	67,192	64,797	2,156	0	0	0	0	0	21	0
SELECTIVE INSURANCE CO OF AMER	2,338,231	542,611	55,447	700,233	407,792	69	32	2,990	915	31
SELECTIVE INSURANCE CO OF SC	437,470	93,895	7,272	127,315	74,144	69	32	13,544	8,099	60
SELECTIVE INSURANCE CO OF THE SOUTHEAST	338,032	71,863	5,230	99,023	57,668	69	32	4,078	2,764	68
SENECA INSURANCE CO INC	384,647	182,084	26,614	116,751	39,422	48	38	84	2	2
SENTINEL INSURANCE CO LTD	199,003	131,142	17,970	29,090	15,932	67	29	5,753	4,718	82
SENTRY CASUALTY CO	176,507	67,768	4,492	40,999	24,970	75	31	57,685	51,377	89
SENTRY INSURANCE A MUTUAL CO	5,749,788	3,365,402	282,172	901,980	549,340	75	31	106,460	57,133	54
SENTRY SELECT INS CO	620,964	226,400	19,805	163,996	99,880	75	31	12,103	6,875	57
SEQUOIA INSURANCE CO	215,899	85,743	88	92,608	43,333	58	39	2	0	15
SERVICE INSURANCE CO	22,770	20,034	510	2,198	288	26	64	6	0	0
SFM MUTUAL INS CO	378,567	77,703	909	98,820	77,084	91	19	13,731	8,474	62
SHEBOYGAN FALLS INS CO	21,752	11,671	-287	9,367	6,018	73	35	10,718	7,176	67
SOCIETY INSURANCE A MUTUAL CO	295,999	94,641	115	120,927	66,777	72	31	88,068	43,688	50
SOMPO JAPAN INS CO OF AMER	839,620	436,639	14,011	58,913	22,149	62	42	5,202	48	1
SOUTHERN FIRE & CAS CO	21,870	6,540	-450	10,065	5,417	66	22	0	0	0
SOUTHERN GENERAL INS CO	51,129	22,059	-1,010	36,225	20,139	65	49	0	0	0
SOUTHERN GUARANTY INS CO	180,164	44,303	1,600	88,569	47,668	66	30	0	0	0
SOUTHERN INSURANCE CO	49,270	31,971	2,051	17,895	11,155	71	23	0	0	0
SOUTHERN PILOT INS CO	37,807	11,791	-471	17,110	9,209	66	22	0	0	0
SOUTHWEST MARINE & GENERAL INS CO	68,409	29,157	1,176	22,041	11,620	67	29	2	0	2
SPARTA INSURANCE CO	439,377	250,820	-5,250	115,419	77,603	79	30	5,195	2,809	54
ST PAUL FIRE & CSLTY INS CO	16,044	15,835	577	0	0	0	0	0	765	999
ST PAUL FIRE & MARINE INS CO	18,356,919	5,820,868	912,490	4,702,264	2,356,856	62	32	19,607	4,322	22
ST PAUL GUARDIAN INS CO	75,238	26,686	2,881	18,198	9,172	62	32	913	274	30
ST PAUL MEDICAL LIABILITY INS CO	197,065	60,833	8,579	52,774	26,598	62	32	0	-10	0
ST PAUL MERCURY INS CO	401,669	140,172	11,129	72,792	36,687	62	32	11,792	-1,907	0
ST PAUL PROTECTIVE INS CO	506,229	234,399	21,304	105,548	53,196	62	32	851	1,249	147
STANDARD FIRE INS CO THE	3,522,929	1,192,815	235,819	880,833	443,914	62	32	12,602	8,152	65
STANDARD GUARANTY INS CO	175,657	88,409	36,767	126,701	33,670	33	33	26	39	152
STAR INSURANCE CO	795,228	226,352	28,571	236,421	112,958	61	34	1,606	2,289	143
STARNET INSURANCE CO	170,791	108,981	6,005	0	0	0	30	5,096	3,058	60
STARR INDEMNITY & LIABILITY CO	913,058	523,604	3,425	176,438	97,547	68	32	2,750	1,385	50
STATE AUTO INS CO OF WI	21,107	11,164	20	0	0	0	0	38,830	29,469	76
STATE AUTO NATL INS CO	10,428	10,000	7,153	0	0	0	25	810	371	46
STATE AUTO PROP & CSLTY INS CO	2,001,083	572,779	9,971	927,170	558,611	70	33	6,763	3,230	48
STATE AUTOMOBILE MUTUAL INS CO	1,929,318	1,033,349	7,498	298,619	178,101	70	33	1,553	161	10

	FI	NANCIAL DAT	ГА	NATI	IONWIDE OPE	RATIONS		WISCONS	SIN OPERATIC	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
STATE FARM FIRE & CSLTY CO	27,656,824	8,772,950	50,841	13,316,673	9,003,484	79	28	245,217	175,832	72
STATE FARM GENERAL INS CO	5,294,009	2,478,780	244,433	1,821,389	927,063	63	29	0	-25	0
STATE FARM MUTUAL AUTOMOBILE INS CO	106,988,005	61,222,092	950,792	32,359,049	22,794,699	84	23	325,551	191,884	59
STATE NATIONAL INS CO INC	198,475	131,358	7,137	59,739	19,961	40	53	2,010	989	49
STEWART TITLE GUARANTY CO	901,268	369,511	-2,006	1,177,957	131,632	11	98	13,083	184	1
STONEBRIDGE CASUALTY INS CO	305,237	108,852	8,364	135,965	81,761	61	37	1,620	1,021	63
STONEWALL INSURANCE CO	95,109	67,570	1,981	0	24,335	0	0	0	1,098	0
STONINGTON INS CO	574,591	133,229	16,615	126,889	45,681	43	38	15,898	-2,265	0
STRATFORD INSURANCE CO	173,841	66,097	3,271	15,601	6,639	68	36	46	-32	0
SU INSURANCE CO	16,432	10,603	715	7,862	3,865	59	29	357	184	52
SURETEC INSURANCE CO	115,997	67,401	10,331	43,096	6,079	17	54	40	10	25
SWISS REINSURANCE AMER CORP	13,230,744	5,039,296	367,410	1,587,094	864,566	62	25	0	0	0
SYNCORA GUARANTEE INC	764,532	132,553	15,418	48,849	-16,933	50	89	1,216	0	0
TEACHERS INSURANCE CO	296,346	112,578	-3,097	186,120	134,998	86	29	1,822	1,102	60
TIG INSURANCE CO	2,478,263	942,180	46,658	1,713	39,300	999	999	0	572	0
TITAN INDEMNITY CO	279,555	188,021	1,705	0	0	0	0	0	-22	0
TITLE INSURANCE CO OF OR	53,196	21,045	1,046	44,412	2,774	6	136	0	0	0
TITLE RESOURCES GUARANTY CO	40,545	21,799	7,069	132,435	2,361	2	90	0	0	0
TNUS INSURANCE CO	52,554	51,530	3,245	0	-35	0	43	4	2	46
TOA REINSURANCE CO OF AMER THE	1,515,632	563,443	66,773	238,679	135,105	68	29	0	0	0
TOKIO MARINE & NICHIDO FIRE INS CO LTD	1,609,584	632,291	60,057	250,123	100,623	59	39	1,688	2,906	172
TORUS NATIONAL INS CO	68,994	61,767	326	293	200	87	31	0	0	0
TOWER INSURANCE CO OF NY	900,078	266,355	51,377	259,612	134,264	62	33	397	238	60
TOWER NATIONAL INS CO	66,352	11,855	-797	14,033	7,258	62	33	53	- 8	0
TOYOTA MOTOR INS CO	394,811	138,759	26,737	43,111	19,442	45	25	476	305	64
TRADERS & GENERAL INS CO	48,776	48,602	875	0	0	0	0	0	0	0
TRADERS INSURANCE CO	15,210	4,491	173	12,760	7,763	70	28	0	0	0
TRANS PACIFIC INS CO	67,242	47,632	423	310	841	898	999	17	36	210
TRANSATLANTIC REINSURANCE CO	13,123,865	4,325,438	355,848	3,230,236	2,042,610	68	31	0	0	0
TRANSGUARD INSURANCE CO OF AMER INC	214,738	91,154	12,270	52,973	20,568	52	35	328	63	19
TRANSIT MUTUAL INS CORP OF WI	11,788	6,769	626	3,012	1,025	49	24	3,358	1,025	31
TRANSPORT INSURANCE CO	43,655	14,933	723	0	-1,613	0	0	0	0	0
TRANSPORTATION INSURANCE CO	82,688	82,304	1,350	0	0	0	0	13,024	18,396	141
TRAVCO INSURANCE CO	215,765	68,485	7,818	49,135	24,764	62	32	92	-47	0
TRAVELERS CASUALTY & SURETY CO	15,034,564	5,439,762	1,088,545	3,705,913	1,867,372	62	32	4,887	6,841	140
TRAVELERS CASUALTY & SURETY CO OF AMER	4,238,259	1,802,225	385,092	1,271,764	309,006	35	38	16,865	5,449	32
TRAVELERS CASUALTY CO OF CT	312,111	89,558	13,896	85,531	43,107	62	32	0	-2	0
TRAVELERS CASUALTY INS CO OF AMER	1,822,598	514,413	59,769	496,805	250,389	62	32	2,686	3,888	145
TRAVELERS COMMERCIAL CSLTY CO	313,629	92,551	13,920	85,531	43,107	62	32	0	0	0
TRAVELERS COMMERCIAL INS CO	338,559	91,564	13,307	85,531	43,107	62	32	62	63	101
TRAVELERS HOME & MARINE INS CO THE	380,497	76,382	8,266	49,135	24,764	62	32	24,979	14,356	57

	FI	NANCIAL DAT	ГА	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
	ADMITTED	AND	NET	PREMIUMS	LOSSES	LOSS	EXP	PREMIUMS	LOSSES	LOSS
PROPERTY/CASUALTY INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO
TRAVELERS INDEMNITY CO OF AMER THE	615,586	171,541	22,672	140,125	70,623	62	32	16,157	14,939	92
TRAVELERS INDEMNITY CO OF CT THE	1,016,993	342,271	36,294	249,313	125,653	62	32	40,489	17,377	43
TRAVELERS INDEMNITY CO THE	21,109,473	7,069,448	1,376,486	4,240,781	2,138,259	62	32	15,751	16,778	107
TRAVELERS PERSONAL INS CO	193,336	63,828	8,277	49,135	24,764	62	32	0	0	0
TRAVELERS PERSONAL SECURITY INS CO	206,654	65,457	8,071	49,135	24,764	62	32	0	0	0
TRAVELERS PROPERTY CAS CO OF AMER	768,076	421,773	10,367	65,513	33,018	62	32	100,533	45,632	45
TRAVELERS PROPERTY CSLTY INS CO	225,601	69,119	8,870	54,594	27,515	62	32	1,789	1,227	69
TRENWICK AMERICA REINS CORP	120,875	32,498	2,167	-67	-843	0	319	0	0	0
TRI STATE INS CO OF MN	32,572	31,221	800	0	0	0	0	7,907	6,617	84
TRIAD GUARANTY INS CORP	911,466	225,930	-146,981	200,337	345,479	178	15	399	688	173
TRIANGLE INSURANCE CO INC	42,134	15,034	770	18,706	12,246	76	21	1,607	1,394	87
TRINITY UNIVERSAL INS CO	2,642,785	899,633	111,496	1,742,145	1,099,876	74	30	0	-4	0
TRITON INSURANCE CO	677,678	311,362	93,998	157,098	56,672	36	12	1,422	91	6
TRUCK INSURANCE EXCHANGE	1,934,849	552,423	-49,696	826,030	442,291	66	34	4,474	1,208	27
TRUMBULL INSURANCE CO	201,378	88,356	10,973	48,483	26,553	67	29	850	748	88
TRUSTGARD INSURANCE CO	80,001	41,195	4,522	39,215	23,977	72	32	0	0	0
TWIN CITY FIRE INS CO	640,265	301,186	32,681	145,450	79,659	67	29	34,285	16,964	49
ULLICO CASUALTY CO	320,687	102,807	3,452	129,923	65,168	62	36	1,698	816	48
UNDERWRITER FOR THE PROFESSIONS INS CO	255,257	60,793	33,836	17,080	618	9	8	0	0	0
UNIGARD INDEMNITY CO	65,825	21,569	630	29,188	15,709	66	33	0	0	0
UNIGARD INSURANCE CO	553,661	180,401	12,140	243,565	131,087	66	32	5	0	0
UNION INSURANCE CO	95,251	27,392	842	0	0	0	0	1	0	0
UNION INSURANCE CO OF PROVIDENCE	97,326	47,644	4,055	25,471	14,034	69	35	0	0	0
UNIONE ITALIANA REINS CO OF AMER INC	75,870	27,942	-2,957	3	4,456	999	999	0	0	0
UNITED AMERICAS INS CO	6,304	4,207	-863	0	-1,270	0	0	0	0	0
UNITED EQUITABLE INS CO	16,100	4,956	1,480	11,176	5,354	60	36	0	0	0
UNITED FINANCIAL CSLTY CO	1,693,526	406,287	166,606	1,040,239	560,263	63	22	0	0	0
UNITED FIRE & CSLTY CO	1,260,655	594,308	43,855	348,909	182,291	69	31	10,386	2,840	27
UNITED FIRE & INDEMNITY CO	41,503	15,769	1,388	12,611	6,589	69	31	0	0	0
UNITED GENERAL TITLE INS CO	15,538	11,766	1,081	1,435	0	0	0	0	0	0
UNITED GUARANTY CREDIT INS CO	24,370	19,886	234	1,044	992	96	43	1	0	0
UNITED GUARANTY MORTGAGE INDEMNITY CO	411,124	132,603	1,635	-64,581	-68,550	103	0	50	11	23
UNITED GUARANTY RESIDENTIAL INS CO	2,661,942	1,233,325	64,752	415,939	315,825	85	16	11,628	7,817	67
UNITED GUARANTY RESIDENTIAL INS CO OF NC	819,083	296,053	3,129	206,364	172,139	98	6	56	134	240
UNITED NATIONAL CAS INS CO	45,376	23,286	2,302	4,603	941	33	44	0	0	0
UNITED NATIONAL SPECIALTY INS CO	86,688	60,777	4,038	4,603	941	33	44	648	-140	0
UNITED OHIO INS CO	238,319	114,859	8,175	112,823	67,125	67	32	0	0	0
UNITED SECURITY INS CO	16,325	5,656	19	7,045	3,792	66	22	0	0	0
UNITED SERVICES AUTOMOBILE ASSN	22,709,411	15,917,501	516,531	5,425,240	3,527,434	76	14	33,617	22,161	66
UNITED WISCONSIN INS CO	335,296	70,374	-4,454	74,083	57,657	93	22	77,421	41,523	54
UNITRIN AUTO & HOME INS CO	127,423	28,090	1,898	0	0	0	0	0	0	0

	FI	NANCIAL DAT	ſA	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIC	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
UNITRIN DIRECT INS CO	27,311	17,570	282	0	0	0	0	0	0	0
UNITRIN DIRECT PROP & CAS CO	27,703	10,539	-366	0	0	0	0	1,021	621	61
UNITRIN PREFERRED INS CO	30,826	8,290	2,363	0	0	0	0	302	112	37
UNITRIN SAFEGUARD INS CO	18,073	6,110	631	0	0	0	0	0	-72	0
UNIVERSAL SURETY CO	116,691	83,657	2,508	2,719	-33	2	57	316	-56	0
UNIVERSAL SURETY OF AMER	24,337	14,386	1,186	3,436	58	0	83	19	3	16
UNIVERSAL UNDERWRITERS INS CO	385,755	343,719	26,110	0	0	0	0	13,770	2,342	17
UNIVERSAL UNDERWRITERS OF TX INS CO	13,071	9,121	354	0	0	0	0	719	667	93
US FIDELITY & GUARANTY CO	4,599,086	2,457,949	313,333	802,532	404,475	62	32	22,928	19,584	85
US FIRE INS CO	2,511,795	901,188	-24,683	461,019	265,834	79	34	9,600	7,224	75
US LIABILITY INS CO	552,368	357,404	-1,667	79,948	20,088	44	45	2,230	310	14
US SPECIALTY INS CO	1,746,662	530,724	88,410	454,273	237,554	59	26	7,289	-885	0
USAA CASUALTY INS CO	7,241,900	3,660,772	303,815	3,691,287	2,526,121	78	13	17,422	12,919	74
USAA GENERAL INDEMNITY CO	803,117	279,285	-2,487	573,402	429,392	85	13	3,636	2,466	68
USAGENCIES DIRECT INS CO	5,463	5,253	27	0	0	0	0	0	0	0
USPLATE GLASS INS CO	20,622	15,547	2,971	9,664	292	5	59	0	0	0
UTICA MUTUAL INS CO	2,284,501	767,054	43,479	516,894	250,074	68	38	5,189	1,622	31
VALIANT INS CO	84,982	54,228	-2,896	11,360	4,796	81	177	162	93	57
VALLEY FORGE INS CO	68,001	67,961	2,371	0	0	0	0	17,118	6,509	38
VALLEY PROPERTY & CAS INS CO	15,758	8,279	377	0	0	0	0	0	0	0
VANLINER INSURANCE CO	462,714	106,336	12,276	135,987	85,421	82	27	1,398	812	58
VERLAN FIRE INS CO	22,766	22,714	719	0	0	0	0	377	-127	0
VICTORIA AUTOMOBILE INS CO	12,584	8,533	175	0	0	0	0	512	367	72
VICTORIA FIRE & CSLTY CO	217,846	66,624	3,633	0	0	0	0	3,360	1,612	48
VIGILANT INSURANCE CO	422,392	212,646	31,672	41,329	18,823	62	30	14,427	5,619	39
VIKING INSURANCE CO OF WI	362,329	167,328	8,622	81,998	49,940	75	31	12,197	6,759	55
VIRGINIA SURETY CO INC	1,009,072	294,056	74,503	349,219	220,440	67	29	19,636	10,610	54
VISION SERVICE PLAN INS CO	197,228	118,216	30,173	580,134	487,812	85	10	0	0	0
WADENA INSURANCE CO	9,995	9,768	1,566	3,060	1,849	71	235	9,319	7,415	80
WARNER INSURANCE CO	39,325	32,868	198	0	0	0	0	0	0	0
WASHINGTON INTERNATIONAL INS CO	117,476	60,724	3,548	5,106	473	30	10	111	-12	0
WAUSAU BUSINESS INS CO	199,829	57,098	2,191	41,423	26,978	83	25	34,072	25,194	74
WAUSAU GENERAL INS CO	35,178	31,192	1,155	0	0	0	0	2,686	3,117	116
WAUSAU UNDERWRITERS INS CO	270,686	99,819	4,370	41,423	26,978	83	25	47,002	42,464	90
WEA PROPERTY & CSLTY INS CO	15,028	4,449	-419	9,948	6,372	73	36	12,267	9,256	75
WESCO INSURANCE CO	234,687	60,943	5,234	24,689	16,232	72	0	1,704	2,328	137
WEST AMERICAN INS CO	347,378	234,946	9,673	0	0	0	0	4,920	2,359	48
WEST BEND MUTUAL INS CO	1,650,111	542,029	33,851	666,918	396,849	72	32	297,458	179,603	60
WESTCHESTER FIRE INS CO	2,185,991	876,437	106,064	298,829	130,552	59	49	4,338	-426	0
WESTCOR LAND TITLE INS CO	33,245	13,085	2,104	124,626	1,987	2	96	0	0	0
WESTERN AGRICULTURAL INS CO	142,830	57,078	1,658	77,606	52,015	73	28	137	-3,531	0

	FI	NANCIAL DAT	TA .	NATI	ONWIDE OPE	RATIONS		WISCONS	SIN OPERATIO	ONS
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
PROPERTY/CASUALTY INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
WESTERN INSURANCE CO	36,830	17,299	1,551	13,988	5,693	58	47	3	2	44
WESTERN NATIONAL ASSUR CO	42,474	18,893	863	14,237	8,619	73	27	0	0	0
WESTERN NATIONAL MUTUAL INS CO	555,830	245,515	11,270	168,810	102,202	73	27	25,159	15,679	62
WESTERN SURETY CO	1,481,292	825,639	141,297	414,374	24,433	11	52	4,509	-304	0
WESTFIELD INSURANCE CO	2,231,575	746,339	83,799	943,925	532,524	67	33	1,678	848	51
WESTFIELD NATIONAL INS CO	489,255	193,160	15,841	191,735	108,169	67	33	62	-458	0
WESTPORT INSURANCE CORP	5,784,689	1,676,120	95,524	107,146	17,049	119	23	4,974	4,750	96
WHITE MOUNTAINS REINS CO OF AMER	2,400,520	742,557	70,191	529,598	348,721	80	27	0	-589	0
WILLIAMSBURG NATIONAL INS CO	114,434	23,021	3,304	44,341	21,186	61	34	158	207	131
WILSHIRE INSURANCE CO	173,174	88,594	77	41,513	28,832	84	35	87	78	90
WILSON MUTUAL INS CO	87,970	20,986	-481	20,586	12,374	73	35	97,461	55,592	57
WISCONSIN AMERICAN MUTUAL INS CO	7,332	7,321	107	0	0	0	0	5,101	5,833	114
WISCONSIN COUNTY MUTUAL INS CORP	57,432	29,879	3,972	12,665	2,516	40	30	15,696	2,100	13
WISCONSIN HEALTH CARE LIABILITY INS PLAN	64,051	33,498	6,154	4,210	-1,278	0	28	4,210	-1,278	0
WISCONSIN LAWYERS MUTUAL INS CO	28,732	19,132	284	3,235	1,458	77	33	4,794	1,929	40
WISCONSIN MUNICIPAL MUTUAL INS CO	51,675	34,348	466	3,226	934	48	24	4,379	2,986	68
WISCONSIN MUTUAL INS CO	107,457	49,589	-1,412	56,093	45,011	88	23	60,855	49,722	82
WISCONSIN REINSURANCE CORP	71,101	35,858	-512	35,704	27,386	86	20	0	0	0
WOLVERINE MUTUAL INS CO	41,082	13,373	323	26,992	15,020	69	37	4	2	44
WORK FIRST CSLTY CO	40,284	10,322	-1,569	20,868	16,724	102	20	1,474	760	52
WORKMENS AUTO INS CO	61,714	22,274	-815	64,609	40,506	75	39	0	0	0
WRM AMERICA INDEMNITY CO INC	56,250	51,672	-3,178	1,510	1,660	139	116	501	433	86
XL INSURANCE AMER INC	674,094	245,296	10,514	115,904	68,223	71	36	4,981	3,958	79
XL INSURANCE CO OF NY INC	223,634	77,068	3,067	34,771	20,467	71	36	0	0	0
XL REINSURANCE AMER INC	5,218,962	2,273,711	137,473	753,377	443,448	71	36	0	0	0
XL SPECIALTY INS CO	498,918	178,749	11,859	69,542	40,934	71	36	11,300	54,826	485
YORK INSURANCE CO	20,683	10,389	-136	54	255	495	819	0	0	0
YOSEMITE INSURANCE CO	373,964	289,147	27,164	53,002	15,389	37	23	1,139	205	18
ZALE INDEMNITY CO	20,659	13,197	2,967	8,045	1,028	19	21	19	2	11
ZENITH INS CO	1,703,546	690,154	20,808	419,603	243,272	84	46	284	-3	0
ZURICH AMERICAN INS CO	29,420,388	7,374,165	819,012	4,298,493	2,405,569	76	21	96,083	75,194	78
ZURICH AMERICAN INS CO OF IL	46,512	37,343	2,086	0	0	0	0	986	338	34
						I			I	I

# Table G

## 2010 Financial Data of Life Insurers

Includes: Fraternal Insurers Life Insurers

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OI	PERATIONS
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
5 STAR LIFE INS CO	202,943	52,789	2,791	101,602	90,479	1,443	746
AAA LIFE INS CO	437,929	83,720	2,940	108,404	84,133	5,810	2,632
ABILITY INSURANCE CO	214,113	32,962	-9,467	45,967	41,973	1,025	1,693
ACACIA LIFE INS CO	1,534,906	332,971	20,867	56,961	70,720	1,865	2,361
ACCENDO INSURANCE CO	110,958	67,356	-1,594	538,253	458,751	1,095	964
ACE LIFE INS CO	38,909	15,514	-3,086	5,050	4,420	0	0
ADMIRAL LIFE INS CO OF AMER	11,992	9,255	232	3,025	2,466	5,249	4,576
AETNA HEALTH & LIFE INS CO	1,906,086	251,746	58,480	383,079	382,767	0	0
AETNA HEALTH INS CO	52,195	26,073	7,976	109,310	82,470	0	0
AETNA LIFE INS CO	21,237,425	4,182,378	1,193,112	13,868,704	11,686,873	108,279	112,334
ALL SAVERS INS CO	7,823	4,556	475	5,721	4,253	5,571	2,186
ALLIANZ LIFE & ANNUITY CO	16,701	11,369	622	0	404	0	16
ALLIANZ LIFE INS CO OF NORTH AMER	84,464,207	4,595,188	855,394	9,618,613	8,070,231	276,184	156,318
ALLSTATE ASSURANCE CO	11,229	9,702	283	0	0	0	95
ALLSTATE LIFE INS CO	58,763,010	3,339,137	-453,279	2,459,554	4,128,750	10,143	91,426
AMALGAMATED LIFE & HEALTH INS CO	7,161	4,161	905	5,639	3,771	0	0
AMALGAMATED LIFE INS CO	72,160	36,290	2,809	46,265	39,072	217	72
AMERICAN AMICABLE LIFE INS CO OF TX	394,619	57,957	-3,482	46,432	31,959	893	260
AMERICAN BANKERS LIFE ASSUR CO OF FL	626,532	88,069	23,864	89,074	28,405	1,059	684
AMERICAN BENEFIT LIFE INS CO	65,259	12,511	1,721	12,474	7,890	0	0
AMERICAN COMMUNITY MUTUAL INS CO	46,647	17,926	-7,043	143,449	94,802	3,082	3,220
AMERICAN EQUITY INVESTMENT LIFE INS CO	21,125,501	1,400,685	177,311	4,113,953	4,519,440	94,654	49,081
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	89,723,267	6,739,786	1,468,125	18,324,800	12,684,866	64,599	29,902
AMERICAN FAMILY LIFE INS CO	4,432,071	637,008	95,744	374,322	402,068	81,493	62,795
AMERICAN FIDELITY ASSUR CO	3,780,924	287,221	55,889	681,400	504,323	5,801	3,658
AMERICAN FIDELITY LIFE INS CO	460,658	70,691	3,311	13,460	6,439	121	89
AMERICAN FINANCIAL SECURITY LIFE INS CO	3,258	3,174	-259	21	1	0	0
AMERICAN FRATERNAL UNION	23,447	1,167	-31	1,568	1,936	2	3
AMERICAN GENERAL ASSUR CO	190,307	106,053	12,388	53,358	17,911	1,404	2,613
AMERICAN GENERAL LIFE & ACCIDENT INS CO	9,636,967	840,752	243,470	805,898	772,075	200	507
AMERICAN GENERAL LIFE INS CO	41,582,692	6,612,085	425,834	1,371,905	3,292,899	41,798	38,274
AMERICAN GENERAL LIFE INS CO OF DE	9,399,344	652,683	57,630	353,605	345,137	7,897	10,598
AMERICAN HEALTH & LIFE INS CO	1,129,274	278,411	15,369	354,512	242,181	1,877	2,623
AMERICAN HERITAGE LIFE INS CO	1,518,381	255,022	26,341	617,581	373,338	14,981	6,007
AMERICAN HOME LIFE INS CO THE	198,786	15,600	1,229	35,048	34,575	133	62
AMERICAN INCOME LIFE INS CO	2,136,408	200,072	116,689	625,527	315,642	20,217	5,934
AMERICAN MATURITY LIFE INS CO	62,003	46,892	1,034	94	434	11	352
AMERICAN MEDICAL & LIFE INS CO	21,548	9,516	783	24,567	13,149	1,602	849
AMERICAN MEDICAL SECURITY LIFE INS CO	69,962	41,904	24,431	142,337	88,484	4,553	3,899
AMERICAN MEMORIAL LIFE INS CO	2,107,923	108,321	25,995	324,830	310,580	2,287	2,539
AMERICAN MODERN LIFE INS CO	62,645	21,143	557	9,750	1,720	1,557	1,320

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
AMERICAN NATIONAL INS CO	16,438,191	1,954,149	129,882	2,022,237	2,209,566	26,443	33,598	
AMERICAN NATIONAL LIFE INS CO OF TX	124,515	28,541	-5,503	92,610	75,972	1,215	893	
AMERICAN PUBLIC LIFE INS CO	77,969	18,491	538	40,529	26,353	16	1	
AMERICAN REPUBLIC CORP INS CO	19,441	7,137	-607	7,484	5,991	10,746	6,059	
AMERICAN REPUBLIC INS CO	537,808	264,881	32,601	362,772	254,775	36,935	27,686	
AMERICAN SPECIALTY HEALTH INS CO	8,367	7,659	160	6,379	3,273	0	0	
AMERICAN UNITED LIFE INS CO	16,537,474	812,215	69,385	2,354,168	2,068,404	98,314	67,486	
AMERICO FINANCIAL LIFE & ANNUITY INS CO	3,628,280	352,614	66,466	317,660	303,507	2,906	3,947	
AMERITAS LIFE INS CORP	7,124,569	1,330,877	77,948	1,154,797	992,198	31,703	35,354	
AMICA LIFE INS CO	1,024,042	185,699	15,971	71,946	58,416	381	3	
ANNUITY INVESTORS LIFE INS CO	2,440,028	142,012	13,558	351,285	399,251	1,320	1,396	
ANTHEM LIFE INS CO	326,137	71,464	24,315	168,709	98,250	9,010	5,364	
ASSURED LIFE ASSN	56,484	11,759	758	6,852	6,843	48	94	
ASSURITY LIFE INS CO	2,326,325	256,883	14,973	254,939	239,399	6,357	6,408	
ATLANTA LIFE INS CO	100,551	10,011	-783	41,221	36,949	23	72	
AURORA NATIONAL LIFE ASSURNC CO	2,902,447	341,940	19,675	980	-97,688	353	4,928	
AUTO CLUB LIFE INS CO	425,591	65,921	3,495	62,424	15,021	39	7	
AUTO OWNERS LIFE INS CO	2,735,646	250,875	13,519	412,227	439,136	10,411	4,010	
AVIVA LIFE & ANNUITY CO	45,603,044	2,356,074	106,070	6,469,616	6,688,312	195,949	114,777	
AXA CORPORATE SOLUTIONS LIFE REINS CO	1,276,458	265,186	-137,925	83,787	123,877	0	0	
AXA EQUITABLE LIFE & ANNUITY CO	520,607	61,862	7,574	5,394	25,935	907	464	
AXA EQUITABLE LIFE INS CO	135,726,109	3,801,285	-510,401	9,706,266	11,722,049	182,362	294,827	
BALBOA LIFE INS CO	47,655	36,727	1,251	13,062	1,454	318	38	
BALTIMORE LIFE INS CO THE	917,858	71,701	7,814	109,418	98,243	352	556	
SANKERS FIDELITY LIFE INS CO	117,938	31,874	2,999	62,752	44,587	21	10	
BANKERS LIFE & CSLTY CO	13,753,679	774,676	166,440	2,336,088	2,357,596	74,676	62,718	
BANKERS RESERVE LIFE INS CO OF WI	116,946	70,614	13,531	476,374	397,370	0	0	
BANNER LIFE INS CO	1,918,463	675,476	26,689	81,445	38,317	7,602	5,483	
BAPTIST LIFE ASSN	31,716	508	-170	7,085	7,654	1	0	
BCS LIFE INS CO	174,475	77,757	4,447	168,070	138,069	86	18	
BENEFICIAL LIFE INS CO	3,325,328	507,732	17,625	62,147	193,846	153	379	
BERKLEY LIFE & HEALTH INS CO	31,496	26,448	296	4,818	3,708	250	0	
BERKSHIRE HATHAWAY LIFE INS CO OF NE	8,413,268	1,553,255	-463,235	2,435,715	2,780,641	0	9,433	
BERKSHIRE LIFE INS CO OF AMER	2,814,669	493,775	50,710	458,080	337,825	3,901	165	
BLUE CROSS BLUE SHIELD OF WI	513,697	215,150	43,400	725,426	619,159	748,281	630,925	
BOSTON MUTUAL LIFE INS CO	1,048,910	118,783	12,381	171,204	134,345	1,518	648	
BROKERS NATIONAL LIFE ASSUR CO	25,395	16,157	2,292	39,897	25,117	90	89	
CANADA LIFE ASSURNC CO THE	4,276,285	137,490	-12,771	61,524	62,932	1,706	4,288	
CAPITOL LIFE INS CO THE	237,157	14,904	4,118	13,958	19,939	0	209	
CATHOLIC AID ASSN THE	669,634	28,774	-874	53,484	70,641	1,602	529	
CATHOLIC FINANCIAL LIFE	1,196,641	26,100	-11,965	101,870	131,340	80,082	63,256	
	FINANCIAL DATA CAPITAL			NATIONWIDE OP PREMIUM &	ERATIONS	WISCONSIN OPERATIONS DIRECT DIRECT		
--	---------------------------	----------------	---------------	----------------------------	----------------------	---------------------------------------	------------------	--
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID	
CATHOLIC HOLY FAMILY SOCIETY	101,890	8,711	-149	16,992	16,375	101	76	
CATHOLIC ORDER OF FORESTERS	755,669	45,730	7,769	103,839	116,460	20,055	12,476	
CELTIC INSURANCE CO	56,955	20,715	729	81,407	55,032	2,045	858	
CENTRAL RESERVE LIFE INS CO	27,686	19,069	2,688	12,465	8,527	272	235	
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	331,409	102,283	5,743	65,941	29,047	6,466	3,607	
CENTRAL UNITED LIFE INS CO	321,772	53,855	12,055	102,553	70,267	184	475	
CENTRE LIFE INS CO	1,841,169	89,151	16,164	3,058	-6,202	492	109	
CENTURION LIFE INS CO	1,965,144	1,066,443	41,586	81,062	71,674	193	326	
CHARTER NATIONAL LIFE INS CO	149,329	10,594	278	0	- 1	13	508	
CHESAPEAKE LIFE INS CO THE	60,608	44,725	2,351	18,902	9,773	1,474	837	
CHURCH LIFE INS CORP	237,132	38,934	4,227	36,224	37,324	535	142	
CIGNA HEALTH & LIFE INS CO	65,220	50,997	12,120	23,649	18,878	49	34	
CINCINNATI LIFE INS CO THE	3,165,185	302,963	14,914	368,918	415,160	15,917	2,942	
CM LIFE INS CO	8,427,843	837,187	60,085	445,963	780,666	15,697	24,485	
COLONIAL LIFE & ACCIDENT INS CO	2,300,053	491,738	142,294	1,103,852	581,072	4,724	2,213	
COLONIAL PENN LIFE INS CO	733,759	73,264	326	193,988	131,990	3,411	2,496	
COLORADO BANKERS LIFE INS CO	182,985	17,851	-1,255	80,990	45,298	693	175	
COLUMBIAN LIFE INS CO	256,294	19,532	115	47,744	36,283	4,079	2,792	
COLUMBIAN MUTUAL LIFE INS CO	914,520	88,405	3,041	164,027	116,319	82	36	
COLUMBUS LIFE INS CO	2,916,264	258,530	12,546	192,942	255,831	1,059	1,280	
COMBINED INSURANCE CO OF AMER	2,543,794	741,664	221,936	478,856	91,407	21,162	8,074	
COMMERCIAL TRAVELERS MUTUAL INS CO	32,685	6,905	-1,725	35,504	23,670	28	3	
COMMONWEALTH ANNUITY & LIFE INS CO	6,755,658	411,613	161,918	41,334	176,505	3,402	20,521	
COMPANION LIFE INS CO	160,085	91,819	8,448	161,486	110,087	13,269	7,966	
CONGRESS LIFE INS CO	13,322	12,588	-334	0	0	0	0	
CONNECTICUT GENERAL LIFE INS CO	20,055,457	3,014,505	676,408	8,793,981	7,613,496	47,359	45,609	
CONSECO LIFE INS CO	4,272,809	103,651	1,757	294,706	491,861	3,296	9,904	
CONSTITUTION LIFE INS CO	62,945	37,232	11,662	54,724	36,608	9,058	6,096	
CONSUMERS LIFE INS CO	31,903	13,631	-1,239	47,735	22,581	821	777	
CONTINENTAL AMERICAN INS CO	116,796	32,631	-1,038	103,981	55,196	457	138	
CONTINENTAL ASSURANCE CO	3,235,385	497,601	85,962	904	146,532	848	2,653	
CONTINENTAL GENERAL INS CO	216,269	36,521	12,476	60,475	51,552	2,974	3,198	
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	143,867	58,990	11,625	142,503	99,674	7,205	2,411	
COUNTRY INVESTORS LIFE ASSUR CO	244,930	160,154	4,444	0	14,368	634	1,187	
COUNTRY LIFE INS CO	8,576,561	985,349	64,469	595,888	605,058	10,627	9,095	
COVENTRY HEALTH & LIFE INS CO	711,800	396,896	139,801	2,122,901	1,646,995	21,277	21,214	
CROATIAN FRATERNAL UNION OF AMER	358,189	15,851	3,262	39,048	50,551	535	581	
CROWN LIFE INS CO	298,100	32,253	1,217	7,177	14,626	979	3,678	
CSA FRATERNAL LIFE	118,393	2,943	-2,331	9,739	12,407	957	1,185	
CSI LIFE INS CO	17,534	12,892	-7	5,360	2,151	5	0	
CUNA MUTUAL INS SOCIETY	13,330,406	1,354,817	33,437	2,277,098	2,374,170	187,158	-	

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
DEAN HEALTH INS INC	86,858	85,599	1,721	27,489	21,383	27,489	22,269	
DEGREE OF HONOR PROTECTIVE ASSN	194,865	5,900	369	27,365	31,226	4,464	3,353	
DELAWARE AMERICAN LIFE INS CO	86,091	29,417	6,465	72,695	44,129	31	0	
DENTEGRA INSURANCE CO	29,714	16,468	208	28,721	1,356	2,435	1,566	
DIRECT GENERAL LIFE INS CO	26,793	14,836	4,737	19,749	2,218	0	0	
EAGLE LIFE INS CO	51,757	7,549	-2,969	15,480	15,784	0	0	
EMC NATIONAL LIFE CO	1,024,754	75,875	12,520	125,586	138,895	3,751	3,159	
EMPHESYS INSURANCE CO	4,566	4,247	30	240	5	0	0	
EMPLOYEES LIFE CO MUTUAL	384,835	25,020	1,591	121,955	-96,673	24,593	4,876	
EMPLOYERS REASSURANCE CORP	10,205,206	692,018	-95,840	636,343	1,126,580	0	0	
EMPLOYES MUTUAL BENEFIT ASSN	1,286	969	43	486	184	471	221	
ENTERPRISE LIFE INS CO	8,407	3,132	1,025	-548	-1,769	-13	49	
ENVISION INSURANCE CO	97,007	19,328	575	57,978	49,978	485	803	
EPIC LIFE INS CO THE	51,535	25,878	1,083	18,236	12,776	16,205	5,931	
EQUITABLE LIFE & CSLTY INS CO	215,771	29,458	-5,382	77,357	55,336	137	110	
EQUITABLE RESERVE ASSN	127,990	4,460	-941	7,621	10,721	6,432	5,016	
EQUITRUST LIFE INS CO	7,360,738	451,492	37,818	392,379	720,442	9,934	15,020	
ERIE FAMILY LIFE INS CO	1,750,350	208,234	37,746	158,000	171,409	2,203	512	
EXPRESS SCRIPTS INS CO	39,077	13,256	1,934	30,472	27,360	1,973	1,780	
FAMILY HERITAGE LIFE INS CO OF AMER	431,935	48,331	14,042	145,868	84,683	867	56	
FAMILY LIFE INS CO	130,287	29,317	5,136	27,417	17,610	894	528	
FAMILY SERVICE LIFE INS CO	442,348	37,725	7,976	17	17,274	0	0	
FARM BUREAU LIFE INS CO	6,622,862	453,631	72,296	633,928	741,796	22,052	23,416	
FARMERS NEW WORLD LIFE INS CO	6,858,769	671,534	124,391	610,704	550,622	12,024	6,885	
FEDERAL LIFE INS CO MUTUAL	220,021	22,437	-2,365	22,653	24,742	706	1,481	
FEDERATED LIFE INS CO	1,099,179	247,509	18,749	143,854	126,798	6,219	2,865	
FIDELITY INVESTMENTS LIFE INS CO	16,672,984	739,300	63,681	1,517,346	1,165,375	21,278	14,846	
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	480,524	196,363	-12,742	63,120	60,621	1,707	2,763	
FIDELITY SECURITY LIFE INS CO	664,365	109,419	16,046	208,765	169,325	5,541	4,333	
FINANCIAL AMERICAN LIFE INS CO	53,459	17,562	-1,654	6,447	726	150	42	
FIRST ALLMERICA FINANCIAL LIFE INS CO	1,479,571	189,001	37,117	30,946	61,434	137	457	
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE			-					
US OF AMER	635,734	88,518	2,587	47,116	65,255	2,604	2,292	
FIRST CATHOLIC SLOVAK UNION USA	272,290	17,520	1,006	33,636	42,665	210	75	
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	4,920	1,689	-507	7,534	6,452	0	0	
FIRST HEALTH LIFE & HEALTH INS CO	592,367	329,297	64,774	1,125,243	960,233	18,795	22,274	
FIRST INVESTORS LIFE INS CO	1,152,920	28,475	10,065	101,564	128,152	285	518	
FIRST PENN PACIFIC LIFE INS CO	1,894,354	204,946	2,053	174,087	275,313	2,414	2,889	
FORETHOUGHT LIFE INS CO	4,939,550	417,342	69,272	811,332	817,505	10,403	7,864	
FORT DEARBORN LIFE INS CO	3,077,217	451,497	-10,297	747,428	737,564	6,179	8,273	
FUNERAL DIRECTORS LIFE INS CO	714,455	65,996	8,825	165,946	156,790	6,124	2,659	

	FINANCIAL DATA CAPITAL			<u>NATIONWIDE OP</u> PREMIUM &	ERATIONS	WISCONSIN OPERATIONS DIRECT DIRECT		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID	
GARDEN STATE LIFE INS CO	101,185	24,606	5,815	34,775	19,399	368	46	
GENERAL AMERICAN LIFE INS CO	11,178,238	943,973	63,761	353,092	637,078	9,823	8,330	
GENERAL FIDELITY LIFE INS CO	228,402	184,660	16,044	60,679	8,546	0	0	
GENERAL RE LIFE CORP	2,911,851	702,475	141,468	1,060,289	804,700	0	0	
GENERALI USA LIFE REASSURANCE CO	987,154	342,061	23,403	315,742	241,669	0	0	
GENWORTH LIFE & ANNUITY INS CO	25,149,351	1,776,595	53,563	947,931	1,467,699	38,179	45,134	
GENWORTH LIFE INS CO	33,585,119	2,983,553	-137,371	1,289,026	1,719,603	42,923	33,413	
GERBER LIFE INS CO	1,901,134	213,043	14,888	393,725	309,631	10,340	4,176	
GLOBE LIFE & ACCIDENT INS CO	3,029,554	418,575	187,265	540,025	363,044	7,974	3,570	
GOLDEN RULE INS CO	694,019	304,797	202,013	1,566,294	924,513	66,897	47,854	
GOVERNMENT PERSONNEL MUT LIFE INS CO	821,198	92,048	7,248	56,886	63,000	333	531	
GRANGE LIFE INS CO	291,575	39,807	2,849	49,732	45,404	839	121	
GREAT AMERICAN LIFE INS CO	11,470,511	990,856	161,214	1,941,971	1,988,526	47,364	9,637	
GREAT SOUTHERN LIFE INS CO	248,157	35,820	2,039	304	-265	473	1,123	
GREAT WEST LIFE & ANNUITY INS CO	45,091,624	1,159,657	405,343	6,219,722	5,457,529	167,924	53,644	
GREAT WEST LIFE ASSUR CO THE	99,935	19,281	3,358	4,283	7,372	553	1,361	
GREAT WESTERN INS CO	494,789	38,462	5,289	94,229	83,755	5,968	5,914	
GREATER BENEFICIAL UNION OF PITTSBURGH	760,142	35,453	5,067	176,267	203,159	16,324	4,086	
GREEK CATHOLIC UNION OF THE USA	810,810	21,453	3,931	195,526	224,088	33,046	6,134	
GUARANTEE TRUST LIFE INS CO	257,985	40,142	3,157	164,015	96,909	9,446	2,814	
GUARDIAN INSURANCE & ANNUITY CO INC THE	10,072,539	241,180	15,886	1,116,384	1,066,635	14,507	24,954	
GUARDIAN LIFE INS CO OF AMER THE	33,178,003	4,430,960	205,290	5,946,302	5,143,672	53,806	34,021	
GUGGENHEIM LIFE & ANNUITY CO	2,763,189	190,594	-21,375	670,656	1,151,779	0	0	
HARLEYSVILLE LIFE INS CO	375,882	19,479	-2,789	52,228	53,094	442	50	
HARTFORD LIFE & ACCIDENT INS CO	14,950,731	6,577,079	164,780	3,314,655	2,451,466	84,245	51,418	
HARTFORD LIFE & ANNUITY INS CO	73,626,921	4,062,539	79,944	1,110,630	1,645,465	57,607	307,674	
HARTFORD LIFE INS CO	148,900,298	5,831,526	122,509	4,119,604	10,854,246	117,362	190,743	
HCC LIFE INS CO	608,334	390,337	78,557	637,048	474,808	30,095	26,580	
HCSC INSURANCE SERVICES CO	157,081	98,340	22,990	432,238	340,107	0	0	
HEALTH CARE SERVICE CORP A MUT LEGAL		, ,,, ,, ,,	,, , , ,	,	,		-	
RESERVE CO	12,718,574	7,793,536	1,092,641	19,527,880	16,235,274	4,392	4,372	
HEALTH NET LIFE INS CO	680,510	414,490	26,868	1,159,597	946,673	12,077	8,527	
HEALTHMARKETS INSURANCE CO	8,952	8,918	126	0	0	0	0	
HEALTHSPRING LIFE & HEALTH INS CO INC	265,077	141,066	65,103	1,111,740	891,692	11,195	9,729	
HEALTHY ALLIANCE LIFE INS CO	661,228	283,066	144,506	1,713,125	1,317,284	0	0	
HERITAGE LIFE INS CO	9,076	8,025	-1,445	0	0	0	0	
HERITAGE UNION LIFE INS CO	6,448	6,248	-2,754	18	-4	664	1,613	
HM HEALTH INS CO	179,786	66,555	12,206	434,165	371,907	0	0	
HM LIFE INS CO	415,173	189,158	25,817	491,866	329,732	3,223	2,278	
HOMESTEADERS LIFE CO	1,937,096	106,441	14,036	389,921	382,905	14,430	6,111	
HORACE MANN LIFE INS CO	5,554,461	322,863	46,521	502,565	636,596	16,934	8,002	

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
		CAPITAL		PREMIUM &	NGURDER	DIRECT	DIRECT	
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID	
	7.00.000	282.120	22 (17	171 750	96 500	1 (10	1.056	
HOUSEHOLD LIFE INS CO HUMANA INSURANCE CO	769,222	382,129	22,647	171,758	86,599	1,619	1,256	
	4,864,670	2,606,566	680,518	16,151,867	12,968,628	772,365	605,211	
HUMANADENTAL INSURANCE CO	102,034	62,678	18,301	312,587	211,459	21,878	16,296	
IA AMERICAN LIFE INS CO	171,851	73,582	-12,554	89,948	84,455	7	1,439	
IDEALIFE INSURANCE CO	19,362	14,400	83	458	776		44	
ILLINOIS MUTUAL LIFE INS CO	1,211,617	104,052	-63,484	104,576	108,891	8,774	3,761	
INDEPENDENCE LIFE & ANNUITY CO	126,461	58,579	2,763	-420	5,812	0	295	
INDEPENDENT ORDER OF FORESTERS THE	3,108,392	278,473	26,075	212,436	160,793	3,423	4,210	
INDEPENDENT ORDER OF VIKINGS	2,617	1,327	2	130	44	3	2	
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL	44,746	10,300	-2,288	22,851	14,881	274	88	
SERVICES INC	555,766	15,693	-6,502	142,262	148,984	521	0	
ING LIFE INS & ANNUITY CO	68,943,230	1,667,330	45,017	8,164,904	9,459,982	163,358	162,368	
ING USA ANNUITY & LIFE INS CO	73,377,046	1,724,696	-384,448	2,611,192	6,432,617	62,494	156,732	
INTEGRITY LIFE INS CO	5,909,711	529,210	42,638	395,151	491,708	13,190	8,237	
INVESTORS LIFE INS CO OF NORTH AMER	741,147	41,669	2,456	-288	-7,206	186	580	
JACKSON NATIONAL LIFE INS CO	93,805,043	4,361,930	769,564	16,949,898	7,425,204	375,260	152,699	
JEFFERSON NATIONAL LIFE INS CO	1,768,474	31,314	-1,912	-5,373	-59,527	2,750	5,149	
JMIC LIFE INS CO	33,826	22,582	5,103	-582	-4,716	-49	396	
JOHN ALDEN LIFE INS CO	472,427	100,720	19,867	494,089	331,814	8,753	6,729	
JOHN HANCOCK LIFE & HEALTH INS CO	7,615,641	461,846	-218,488	528,414	449,042	224	4,272	
JOHN HANCOCK LIFE INS CO USA	214,163,190	5,176,674	103,837	9,183,774	8,077,119	385,039	228,335	
KANAWHA INSURANCE CO	1,109,036	80,833	-86,976	178,409	226,968	3,142	1,644	
KANSAS CITY LIFE INS CO	3,235,013	322,459	12,748	299,617	349,393	3,967	4,830	
KNIGHTS OF COLUMBUS	16,861,961	1,729,953	86,538	1,073,935	1,033,112	35,597	25,620	
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	198,175	6,625	1,844	60,467	64,704	1,189	261	
LAFAYETTE LIFE INS CO THE	2,598,700	112,040	3,339	586,698	553,735	17,036	3,703	
LIBERTY BANKERS LIFE INS CO	1,113,572	85,865	1,512	195,164	220,081	6,810	1,860	
LIBERTY LIFE ASSUR CO OF BOSTON	14,160,738	637,653	40,335	1,390,336	1,563,687	47,527	11,140	
LIBERTY LIFE INS CO	4,995,354	277,963	-547	1,030,613	1,074,446	22,970	5,532	
LIBERTY NATIONAL LIFE INS CO	6,954,205	953,191	487,587	569,232	1,445,388	1,240	358	
LIFE INSURANCE CO OF NORTH AMER	5,815,739	841,742	721,676	2,350,800	1,826,971	26,011	20,527	
LIFE INSURANCE CO OF THE SOUTHWEST	9,165,314	551,476	95,914	1,385,193	1,601,332	4,883	5,231	
LIFESECURE INSURANCE CO	119,183	13,459	-7,592	23,339	21,347	64	68	
LINCOLN BENEFIT LIFE CO	2,396,597	310,830	8,677	0	-15,531	34,886	101,086	
LINCOLN HERITAGE LIFE INS CO	762,115	100,545	-2,613	249,677	177,488	3,236	1,365	
LINCOLN LIFE & ANNUITY CO OF NY	9,910,887	794,059	54,938	867,082	943,054	890	-17	
LINCOLN MUTUAL LIFE & CSLTY INS CO	33,939	12,485	891	6,752	3,488	6	4	
LINCOLN NATIONAL LIFE INS CO THE	158,433,198	6,465,567	497,188	18,054,887	17,006,733	408,190	252,327	
LONDON LIFE REINS CO	515,576	71,642	2,049	34,263	7,106	1,328	992	
LONGEVITY INSURANCE CO	8,318	8,309	-366	0	3	8	27	

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
	ADMITTED	CAPITAL AND	NET	PREMIUM & ANNUITY	INCURRED	DIRECT PREMIUMS	DIRECT BENEFITS	
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED	AND SURPLUS	INCOME	ANNULLY CONSIDERATIONS	BENEFITS	WRITTEN	PAID	
LOYAL AMERICAN LIFE INS CO	452,928	37,884	10,622	87,445	69,758	545	547	
LOYAL CHRISTIAN BENEFIT ASSN	167,397	4,203	543	21,296	24,576	37	32	
MADISON NATIONAL LIFE INS CO INC	801,708	174,171	12,820	141,572	117,753	24,558	19,919	
MANHATTAN LIFE INS CO THE	343,725	39,549	4,405	13,120	17,609	249	176	
MANHATTAN NATIONAL LIFE INS CO	207,765	16,248	1,832	1,968	3,195	1,570	3,552	
MARQUETTE NATIONAL LIFE INS CO	8,744	5,343	-794	13,809	10,712	300	216	
MASSACHUSETTS MUTUAL LIFE INS CO	129,290,316	10,352,400	534,922	11,163,374	12,428,603	135,074	131,420	
MEDAMERICA INSURANCE CO	552,616	37,297	471	43,369	69,256	854	262	
MEDCO CONTAINMENT LIFE INS CO	260,086	138,549	12,415	641,207	561,940	4,128	4,808	
MEDICO INSURANCE CO	102,627	36,906	-5,340	26,722	22,005	1,316	1,476	
MEGA LIFE & HEALTH INS CO THE	590,842	291,773	119,510	489,843	216,914	11,463	8,975	
MEMBERS LIFE INS CO	55,568	24,471	-1,219	4,129	2,244	7	3	
MERCYCARE INSURANCE CO	15,321	14,596	-28	973	1,107	921	910	
MERIT LIFE INS CO	646,278	341,226	17,666	62,883	29,099	1,045	721	
METLIFE INSURANCE CO OF CT	68,696,975	5,104,853	667,944	1,536,155	5,215,363	19,097	64,709	
METLIFE INVESTORS INS CO	13,065,144	498,585	153,121	858,436	634,119	16,356	20,415	
METLIFE INVESTORS USA INS CO	54,153,056	1,454,081	2,437	10,360,160	3,211,474	236,667	54,573	
METROPOLITAN LIFE INS CO	316,204,247	13,217,404	2,066,373	31,494,039	25,414,031	412,490	336,471	
METROPOLITAN TOWER LIFE INS CO	4,953,821	804,514	151,352	42,418	174,527	2,320	4,384	
MIDLAND NATIONAL LIFE INS CO	28,627,802	1,639,725	226,672	2,613,097	2,936,072	59,559	61,834	
MIDWEST NATIONAL LIFE INS CO OF TN	177,238	95,966	48,680	206,274	100,548	4,352	3,146	
MIDWEST SECURITY LIFE INS CO	31,726	24,884	4,930	38,038	27,469	9,314	10,524	
MIDWESTERN UNITED LIFE INS CO	241,335	111,145	7,563	4,161	6,816	7	74	
MII LIFE INC	201,426	9,823	-1,722	486	0	2,100	891	
MINNESOTA LIFE INS CO	25,492,612	1,939,215	96,633	4,208,049	3,840,272	157,805	98,820	
MML BAY STATE LIFE INS CO	4,413,237	151,967	35,982	31,374	85,860	1,605	1,297	
MODERN WOODMEN OF AMER	10,144,269	1,228,422	79,628	1,079,164	1,319,347	81,922	42,605	
MOLINA HEALTHCARE INS CO	8,952	8,634	60	0	0	7	6	
MONARCH LIFE INS CO	804,632	1,784	-2,025	9,406	58,570	458	2,065	
MONUMENTAL LIFE INS CO	32,851,172	1,174,423	-537	1,357,528	1,308,490	31,407	33,603	
MONY LIFE INS CO	8,795,002	567,221	54,222	391,120	550,326	8,104	12,517	
MONY LIFE INS CO OF AMER	4,122,366	227,865	-18,600	219,410	494,583	3,896	9,394	
MOTORISTS LIFE INS CO	387,957	49,687	980	55,510	53,325	1,134	311	
MTL INSURANCE CO	1,509,262	96,410	-431	191,937	196,836	11,539	8,217	
MUNICH AMERICAN REASSURNC CO	6,349,893	729,396	118,147	115,953	1,088,636	0	0	
MUTUAL OF AMER LIFE INS CO	13,656,895	834,648	16,191	1,674,894	1,767,419	33,395	34,274	
MUTUAL OF OMAHA INS CO	5,239,904	2,580,839	40,524	1,752,455	1,308,750	11,883	7,690	
NATIONAL BENEFIT LIFE INS CO	479,322	163,249	23,552	-81,508	-114,224	520	330	
NATIONAL CATHOLIC SOCIETY OF FORESTERS	128,587	13,511	1,312	4,571	7,056	1,134	2,195	
NATIONAL FARMERS UNION LIFE INS CO	244,067	44,468	5,642	6,410	9,576	156	304	
NATIONAL GUARDIAN LIFE INS CO	2,043,181	196,365	3,289	386,646	433,259	40,752	33,786	

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
NATIONAL HEALTH INS CO	17,740	10,269	-7,179	23,950	22,787	460	544	
NATIONAL LIFE INS CO	8,656,524	1,136,177	20,886	466,667	559,657	12,036	11,552	
NATIONAL MUTUAL BENEFIT	277,769	26,254	387	27,068	31,577	18,171	9,464	
NATIONAL SLOVAK SOCIETY OF THE USA	513,756	10,540	534	173,243	187,121	8,660	2,747	
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	309,824	43,547	7,961	88,100	53,613	6	0	
NATIONAL WESTERN LIFE INS CO	7,782,948	878,451	76,954	1,587,628	1,678,565	18,220	11,609	
NATIONWIDE LIFE & ANNUITY INS CO	5,431,245	287,212	-49,522	-48,346	169,563	3,922	14,697	
NATIONWIDE LIFE INS CO	95,838,821	3,685,518	560,327	10,088,912	10,716,520	220,524	222,498	
NETWORK HEALTH INS CORP	77,535	39,921	-3,107	314,517	295,060	314,167	283,962	
NEW ENGLAND LIFE INS CO	11,085,509	591,997	32,552	444,094	1,119,481	6,864	20,457	
NEW ERA LIFE INS CO OF THE MIDWEST	58,461	8,913	-5	43,833	39,423	16	390	
NEW YORK LIFE INS & ANNUITY CORP	97,717,131	5,424,265	562,227	10,161,862	10,242,120	135,094	87,318	
NEW YORK LIFE INS CO	122,007,530	14,716,846	525,557	12,473,729	13,022,881	95,567	123,633	
NIPPON LIFE INS CO OF AMER	167,903	121,282	6,975	229,174	177,672	332	243	
NORTH AMERICAN CO FOR LIFE & HEALTH INS	10,363,208	766,974	46,006	1,466,901	1,629,759	41,217	17,889	
NORTH AMERICAN INS CO	26,365	11,265	-857	24,620	21,956	4,804	5,096	
NORTHWESTERN LONG TERM CARE INS CO	926,198	149,648	-49,540	338,581	283,632	15,919	660	
NORTHWESTERN MUTUAL LIFE INS CO THE	179,289,366	14,385,232	805,801	13,913,216	14,480,662	816,322	739,334	
NYLIFE INSURANCE CO OF AZ	195,310	58,199	3,693	39,311	17,855	941	2	
OCCIDENTAL LIFE INS CO OF NC	265,913	35,610	1,633	34,658	25,880	274	249	
OHIO NATIONAL LIFE ASSUR CORP	3,169,591	251,177	10,651	246,767	326,936	7,417	12,975	
OHIO NATIONAL LIFE INS CO	17,968,158	860,701	143,608	1,836,156	1,067,549	70,859	51,943	
OHIO STATE LIFE INS CO	11,603	9,104	972	0	-314	166	590	
OLD AMERICAN INS CO	240,041	18,397	973	66,863	42,264	1,286	648	
OLD REPUBLIC LIFE INS CO	149,125	40,634	4,010	26,439	19,775	527	297	
OLD UNITED LIFE INS CO	75,897	41,762	1,505	5,240	1,878	0	0	
OM FINANCIAL LIFE INS CO	16,386,058	902,118	245,849	1,136,269	1,739,110	22,997	29,644	
ONENATION INSURANCE CO	78,409	78,099	181	0	17	0	0	
OPTIMUM RE INS CO	84,794	25,665	3,118	42,253	28,324	0	0	
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	23,015	11,976	1,024	13,852	11,005	10,407	9,276	
OXFORD LIFE INS CO	572,312	126,822	2,289	140,555	138,886	385	288	
OZARK NATIONAL LIFE INS CO	669,044	114,880	19,842	84,300	59,239	4,573	2,197	
PACIFIC LIFE & ANNUITY CO	4,285,374	423,948	50,104	641,490	585,666	0	611	
PACIFIC LIFE INS CO	98,780,898	5,866,689	741,369	5,239,268	6,919,266	174,036	167,207	
PACIFICARE LIFE & HEALTH INS CO	848,315	677,629	117,601	225,617	166,756	3,187	2,244	
PAN AMERICAN ASSUR CO	20,894	15,385	500	40	-266	109	207	
PAN AMERICAN LIFE INS CO	1,487,680	256,747	24,823	218,334	180,590	5,758	4,536	
PARK AVENUE LIFE INS CO	319,723	64,896	38,237	4,334	13,085	6	0	
PARKER CENTENNIAL ASSUR CO	73,004	42,441	1,444	4,318	5,472	4,318	191	
PAUL REVERE LIFE INS CO THE	4,678,403	419,502	64,907	90,419	26,339	3,229	4,101	
PAUL REVERE VARIABLE ANNUITY INS CO	51,632	35,080	4,508	0	-17,483	6	0	

	FIN	ANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
LIFE THE ALTH. INCUDED (444-OMPTED)	ADMITTED ASSETS	CAPITAL AND	NET	PREMIUM & ANNUITY	INCURRED BENEFITS	DIRECT PREMIUMS	DIRECT BENEFITS	
LIFE/HEALTH INSURER (000s OMITTED)	ASSE15	SURPLUS	INCOME	CONSIDERATIONS	BENEF115	WRITTEN	PAID	
PEKIN LIFE INS CO	1,095,893	112,942	4,176	245,818	237,302	33,393	22,531	
PENN INSURANCE & ANNUITY CO	1,275,849	105,120	-34,127	228,171	258,890	4,719	548	
PENN MUTUAL LIFE INS CO THE	12,217,488	1,520,932	-15,176	1,409,051	1,235,734	27,507	17,392	
PENNSYLVANIA LIFE INS CO	789,284	268,868	116,009	2,113,271	1,733,471	46,449	42,151	
PERICO LIFE INS CO	70,758	50,398	6,641	83,753	64,969	2,680	2,923	
PHARMACISTS LIFE INS CO THE	52,043	6,059	186	5,375	6,578	103	0	
PHILADELPHIA AMERICAN LIFE INS CO	190,803	22,071	1,232	62,354	54,621	133	121	
PHILADELPHIA FINANCIAL LIFE ASSUR CO	3,722,803	28,406	2,123	103,810	181,742	0	0	
PHL VARIABLE INS CO	4,778,696	275,698	47,033	468,158	521,006	17,500	5,996	
PHOENIX LIFE & ANNUITY CO	50,016	23,140	1,735	439	4,292	110	0	
PHOENIX LIFE INS CO	14,425,706	658,457	139,840	586,728	1,025,293	10,058	12,895	
PHYSICIANS BENEFITS TRUST LIFE INS CO	18,131	9,175	-454	28,783	24,869	0	0	
PHYSICIANS LIFE INS CO	1,257,469	106,122	5,013	199,755	190,302	29,301	20,283	
PHYSICIANS MUTUAL INS CO	1,641,088	824,570	35,360	380,520	305,028	29,038	18,478	
PIONEER MUTUAL LIFE INS CO	477,521	35,535	3,920	28,102	31,015	644	531	
PIONEER SECURITY LIFE INS CO	96,663	77,249	485	4,479	-1,255	33	2	
POLISH FALCONS OF AMER	61,919	1,396	-1,063	6,584	9,421	7	11	
POLISH NATIONAL ALLIANCE OF THE US OF NA	446,323	27,442	-1,245	21,506	31,211	155	254	
POLISH ROMAN CATHOLIC UNION OF AMER	187,483	3,631	-1,076	16,944	22,379	457	371	
POLISH WOMENS ALLIANCE OF AMER	55,429	786	90	2,348	4,020	55	44	
PRESIDENTIAL LIFE INS CO	3,627,335	273,031	34,102	126,289	262,787	1,612	3,579	
PRIMERICA LIFE INS CO	1,777,592	629,842	-1,766,603	-3,632,674	-3,617,375	25,812	9,779	
PRINCIPAL LIFE INS CO	122,004,241	4,377,762	404,623	5,596,076	5,516,326	406,766	131,696	
PRINCIPAL NATIONAL LIFE INS CO	43,142	22,060	-99	6	12	7,089	0	
PROFESSIONAL INSURANCE CO	105,524	29,428	-6,771	70,093	54,336	226	147	
PROTECTIVE LIFE INS CO	28,616,444	2,621,575	303,636	3,133,059	2,462,896	83,676	40,673	
PROVIDENT AMERICAN LIFE & HEALTH INS CO	18,316	12,751	1,546	30,650	20,839	12	5	
PROVIDENT LIFE & ACCIDENT INS CO	8,271,622	654,632	130,336	887,442	524,155	14,731	12,044	
PRUCO LIFE INS CO	46,231,559	1,218,285	276,775	15,207,395	1,590,168	385,957	66,363	
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	54,688,168	935,896	348,358	5,368,177	4,477,870	118,263	116,846	
PRUDENTIAL INSURANCE CO OF AMER THE	233,140,798	8,364,235	1,622,866	16,385,893	20,265,011	359,767	282,827	
PRUDENTIAL RETIREMENT INS & ANTY	65,837,762	1,278,837	277,267	109,719	190,542	262,748	181,773	
PYRAMID LIFE INS CO THE	477,223	239,049	38,057	1,754,784	1,503,747	100,388	88,986	
REASSURE AMERICA LIFE INS CO	15,742,674	649,144	136,414	1,680,017	2,148,853	14,272	31,451	
RELIABLE LIFE INS CO THE	21,514	12,400	1,704	0	-9	6	10	
RELIANCE STANDARD LIFE INS CO	4,193,819	530,563	64,274	1,148,595	946,237	48,853	14,593	
RELIASTAR LIFE INS CO	20,811,447	2,078,148	-234,227	291,091	999,689	67,642	56,794	
RELIASTAR LIFE INS CO OF NY	3,364,509	320,196	-20,026	180,230	263,660	638	549	
RENAISSANCE LIFE & HEALTH INS CO OF AMER	40,499	22,874	3,060	114,899	97,563	686	517	
REQUIA LIFE INS CORP	4,286	2,217	-464	2,402	2,182	2,394	210	
RESERVE NATIONAL INS CO	109,281	50,177	7,362	131,741	83,189	61	0	

	FIN	ANCIAL DATA			ERATIONS	WISCONSIN OPERATIONS		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
RESOURCE LIFE INS CO	47,436	14,118	1,204	-4,221	-4,337	-94	380	
RGA REINSURANCE CO	15,327,946	1,528,887	68,010	2,225,929	2,281,844	0	0	
RIVERSOURCE LIFE INS CO	88,873,795	3,735,416	1,111,803	7,469,273	5,354,618	178,036	174,656	
ROYAL NEIGHBORS OF AMER	765,792	228,411	-1,353	83,088	75,567	5,950	5,411	
SAFEHEALTH LIFE INS CO	17,541	14,857	-241	14,028	9,115	1	1	
SAGICOR LIFE INS CO	791,970	46,325	-20,204	119,932	138,983	3,238	1,722	
SAVINGS BANK LIFE INS CO OF MA	2,562,923	159,244	12,277	215,823	227,970	191	99	
SCOR GLOBAL LIFE RE INS CO OF TX	328,237	47,041	15,790	17,720	2,969	0	0	
SCOR GLOBAL LIFE REINS CO OF AMER	80,866	31,764	-1,398	10,351	10,457	6	48	
SCOR GLOBAL LIFE US RE INS CO	2,328,349	194,712	-4,274	125,848	211,660	0	0	
SEARS LIFE INS CO	88,976	65,471	5,689	18,896	10,514	954	203	
SECURIAN LIFE INS CO	155,220	129,664	3,320	50,473	41,433	187	104	
SECURITY BENEFIT LIFE INS CO	9,921,640	615,103	12,805	339,679	1,060,487	7,429	24,381	
SECURITY LIFE INS CO OF AMER	91,505	21,584	3,420	97,701	66,815	2,512	2,109	
SECURITY LIFE OF DENVER INS CO	19,251,315	1,457,039	-339,937	2,180,118	2,520,348	7,292	11,603	
SECURITY MUTUAL LIFE INS CO OF NY	2,497,364	116,206	6,905	205,755	223,284	1,718	1,913	
SECURITY NATIONAL LIFE INS CO	370,387	21,162	1,050	45,547	40,971	14	36	
SEECHANGE HEALTH INS CO	6,046	6,000	-5,313	8	9	0	0	
SENIOR HEALTH INS CO OF PA	3,317,023	177,315	-14,980	234,207	370,051	3,229	4,934	
SENTRY LIFE INS CO	3,732,027	275,646	23,851	387,926	397,090	46,999	69,613	
SETTLERS LIFE INS CO	373,044	59,987	9,395	-11,176	-14,672	1,718	3,568	
SIGNIFICA INSURANCE GROUP INC	18,788	17,945	6,319	18,496	15,389	0	0	
SILVERSCRIPT INSURANCE CO	361,971	139,638	-14,525	925,413	818,795	29,997	26,209	
SLOVAK CATHOLIC SOKOL	53,377	8,879	-228	1,051	2,032	20	94	
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	11,410	5,602	190	165	251	1	3	
SLOVENE NATIONAL BENEFIT SOCIETY	178,252	5,991	466	16,542	22,204	310	182	
SONS OF NORWAY	312,245	8,025	1,151	45,840	52,832	7,488	2,309	
SOUTHERN LIFE & HEALTH INS CO	93,536	32,175	4,305	40	1,853	0	0	
STANDARD INSURANCE CO	15,616,840	1,171,514	190,140	3,264,123	2,974,012	30,594	20,926	
STANDARD LIFE & ACCIDENT INS CO	512,940	222,527	21,508	111,383	85,388	1,330	821	
STANDARD LIFE INS CO OF IN	1,868,661	29,429	5,628	4,584	34,151	29	4,851	
STANDARD SECURITY LIFE INS CO OF NY	363,526	109,264	3,267	144,234	177,846	6,063	3,573	
STARMOUNT LIFE INS CO	37,473	16,779	2,378	57,393	39,377	100	143	
STATE FARM LIFE & ACCIDENT ASSUR CO	1,926,880	336,920	23,879	193,782	180,525	61,284	36,940	
STATE LIFE INS CO THE	3,646,681	221,683	20,887	549,754	611,529	32,418	2,291	
STATE LIFE INS FUND	92,060	8,337	1,080	1,689	2,692	2,805	3,859	
STATE MUTUAL INS CO	383,450	25,774	-1,301	28,946	30,464	571	845	
STERLING LIFE INS CO	271,999	148,038	33,161	790,190	632,122	1,523	2,130	
STONEBRIDGE LIFE INS CO	2,157,569	368,533	136,821	-297,210	-667,446	8,915	4,977	
SUN LIFE & HEALTH INS CO (US)	65,728	42,283	2,581	0	-907	3,671	2,267	
SUN LIFE ASSUR CO OF CN	16,039,271	890,775	159,137	2,513,642	2,135,649	104,943	70,368	

	FI	NANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
		CAPITAL		PREMIUM &	NGUDDED	DIRECT	DIRECT	
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID	
SUN LIFE ASSUR CO OF CN US	48,259,078	1,879,856	-135,802	3,481,317	2,678,074	104,070	17,462	
SUNAMERICA ANNUITY & LIFE ASSUR CO	27,022,463	834,074	74,565	2,014,699	3,317,938	43,005	77,974	
SUNAMERICA LIFE INS CO	17,333,204	3,897,823	-138,474	42,215	287,085	133	3,380	
SUPREME COUNCIL OF THE ROYAL ARCANUM	86,251	14,026	704	6,422	6,114	3	17	
SURETY LIFE INS CO	12,527	11,909	456	0	-140	503	472	
SUSA LIFE INS CO INC	13,617	8,806	-654	1,096	1,095	1	1	
SWISS RE LIFE & HEALTH AMER INC	10,408,879	1,621,273	114,368	1,152,613	999,206	0	7	
SYMETRA LIFE INS CO	23,192,366	1,752,305	194,473	3,012,240	3,019,347	21,271	9,427	
SYMETRA NATIONAL LIFE INS CO	17,136	10,751	510	297	138	4	0	
TEACHERS INSURANCE & ANNUITY ASSN OF AMER	214,544,169	25,155,764	1,380,977	11,553,493	15,992,733	119,705	141,971	
TEXAS LIFE INS CO	779,598	53,066	14,421	117,293	90,037	349	37	
THRIVENT FINANCIAL FOR LUTHERANS	59,224,750	4,095,577	249,300	4,809,392	5,272,780	555,496	428,398	
THRIVENT LIFE INS CO	3,182,806	172,013	21,203	185,102	410,615	12,423	18,094	
TIAA CREF LIFE INS CO	3,570,995	370,581	24,944	219,196	199,667	5,221	2,879	
TIME INSURANCE CO	748,261	274,469	44,159	1,321,039	845,632	60,309	49,670	
TRANS WORLD ASSUR CO	342,091	72,028	3,461	10,941	4,397	102	43	
TRANSAMERICA ADVISORS LIFE INS CO	11,139,706	813,142	181,242	46,620	932,221	1,105	7,071	
TRANSAMERICA FINANCIAL LIFE INS CO	24,312,485	794,667	70,349	5,145,278	3,310,296	23,542	7,289	
TRANSAMERICA LIFE INS CO	106,886,676	4,298,124	417,679	9,165,119	8,127,473	172,599	151,909	
TRAVELERS PROTECTIVE ASSN OF AMER	11,007	9,557	-129	1,122	617	0	0	
TRILOGY HEALTH INS INC	7,496	3,148	7	30,940	25,105	31,510	23,933	
TRUSTMARK INSURANCE CO	1,234,273	237,791	27,092	270,585	158,053	3,771	3,543	
TRUSTMARK LIFE INS CO	360,015	177,019	7,776	391,967	283,072	9,398	10,953	
UBS LIFE INS CO USA	44,072	37,174	-741	519	61,683	0	14	
ULLICO LIFE INS CO	14,659	10,694	1,000	860	590	16	1	
UNICARE LIFE & HEALTH INS CO	971,857	168,905	68,180	986,987	841,038	4,215	3,643	
UNIFIED LIFE INS CO	147,644	13,801	2,514	30,577	23,599	32	15	
UNIMERICA INSURANCE CO	264,232	133,061	20,513	199,331	138,019	2,187	1,705	
UNION BANKERS INS CO	68,868	40,430	4,250	39,824	33,441	1,770	4,491	
UNION CENTRAL LIFE INS CO THE	6,925,943	400,399	-2,065	626,904	940,491	8,222	11,445	
UNION FIDELITY LIFE INS CO	18,522,531	438,916	-294,270	335,384	2,267,204	637	942	
UNION LABOR LIFE INS CO THE	3,928,789	93,379	7,497	147,209	115,332	2,670	554	
UNION SECURITY INS CO	5,529,401	449,615	81,041	1,109,489	821,067	32,042	35,791	
UNITED AMERICAN INS CO	1,698,072	266,201	93,628	749,485	536,735	7,327	7,052	
UNITED CONCORDIA INS CO	55,746	34,346	-5,877	143,899	128,993	80	46	
UNITED FIDELITY LIFE INS CO	718,877	367,139	25,848	10,668	14,185	108	94	
UNITED HERITAGE LIFE INS CO	465,634	46,214	6,205	56,530	57,661	305	84	
UNITED HOME LIFE INS CO	64,497	16,638	339	13,761	6,917	222	93	
UNITED INSURANCE CO OF AMER	3,387,913	405,456	73,104	388,793	251,727	2,045	1,433	
UNITED INVESTORS LIFE INS CO	1,594,527	186,446	44,709	113,023	-689,069	1,222	885	
UNITED LIFE INS CO	1,554,036	158,379	13,443	138,292	178,063	15,087	9,956	

	FIN	ANCIAL DATA		NATIONWIDE OF	PERATIONS	WISCONSIN OPERATIONS		
	ADMITTED	CAPITAL AND	NET	PREMIUM & ANNUITY	INCURRED	DIRECT PREMIUMS	DIRECT BENEFITS	
LIFE/HEALTH INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	CONSIDERATIONS	BENEFITS	WRITTEN	PAID	
UNITED OF OMAHA LIFE INS CO	15,119,798	1,210,179	-110,516	2,448,001	2,266,364	61,249	38,022	
UNITED PROSPERITY LIFE INS CO	4,143	3,993	-167	0	0	0	0	
UNITED SECURITY ASSUR CO OF PA	115,360	19,254	1,002	28,679	19,386	87	41	
UNITED TEACHER ASSOCIATES INS CO	771,957	69,080	8,297	224,031	198,985	1,504	963	
UNITED WORLD LIFE INS CO	101,016 45,371		2,338	2,022	2,420	13,598	11,318	
UNITEDHEALTHCARE INSURANCE CO	13,677,425	4,021,962	2,259,139	39,966,181	31,874,495	1,276,440	964,663	
UNITY FINANCIAL LIFE INS CO	105,976	10,180	1,314	33,874	28,502	3,272	318	
UNITY MUTUAL LIFE INS CO	286,614	15,193	-768	37,369	98,098	31	75	
UNIVERSAL GUARANTY LIFE INS CO	272,524	30,443	5,305	7,826	13,134	39	122	
UNIVERSAL UNDERWRITERS LIFE INS CO	240,393	67,026	4,761	10,160	5,528	266	459	
UNUM LIFE INS CO OF AMER	17,822,751	1,539,627	246,305	2,612,541	1,497,516	97,300	64,491	
US FINANCIAL LIFE INS CO	621,288	70,983	13,937	53,183	76,657	4,192	2,419	
US LETTER CARRIERS MUT BENEFIT ASSN	194,583	21,408	-112	14,954	19,960	189	113	
US LIFE INS CO IN THE CITY OF NY THE	11,591,716	1,167,447	117,352	723,717	1,022,288	4,365	5,131	
USAA DIRECT LIFE INS CO	9,240	9,095	-151	-58	-9	0	0	
USAA LIFE INS CO	16,815,591	1,485,508	240,018	2,009,044	2,396,738	16,373	5,653	
USABLE LIFE	334,173	137,472	3,327	419,439	296,749	231	95	
VANTIS LIFE INS CO	898,681	71,057	3,012	48,730	71,814	30	33	
VARIABLE ANNUITY LIFE INS CO THE	63,975,360	3,800,284	74,413	5,215,342	7,317,725	15,557	25,614	
VISTA LIFE INS CO	40,437	39,709	291	0	-94	0	0	
WASHINGTON NATIONAL INS CO	4,911,663	491,800	-606,735	637,513	551,590	8,154	18,859	
WEA INSURANCE CORP	654,385	233,221	-14,727	846,528	815,542	845,605	755,996	
WELLCARE HEALTH INS OF IL INC	56,269	41,839	10,774	52,026	30,473	0	226	
WELLCARE PRESCRIPTION INS INC	189,636	121,976	38,317	734,025	595,319	58	70	
WELLINGTON LIFE INS CO	6,695	6,565	26	965	696	0	0	
WEST COAST LIFE INS CO	3,827,235	644,098	-289,237	134,846	167,259	16,703	13,992	
WESTERN & SOUTHERN LIFE INS CO THE	8,484,077	3,533,606	52,269	286,255	360,437	2,210	1,873	
WESTERN CATHOLIC UNION	193,642	12,424	-94	28,208	-101,946	20,233	5,365	
WESTERN FRATERNAL LIFE ASSN	240,635	21,676	1,463	18,003	22,411	3,166	2,042	
WESTERN NATIONAL LIFE INS CO	44,568,634	3,508,845	9,516	2,883,949	2,174,649	28,255	55,490	
WESTERN RESERVE LIFE ASSUR CO OF OH	9,497,886	511,264	123,139	526,009	765,148	10,127	23,234	
WESTERN SOUTHERN LIFE ASSUR CO	11,725,340	1,032,333	80,600	1,027,514	1,303,303	51,745	26,012	
WESTWARD LIFE INS CO	10,024	8,138	-159	60	7	0	0	
WILLIAM PENN ASSN	223,257	19,539	195	30,639	36,865	33	66	
WILTON REASSURANCE CO	1,383,625	328,062	43,750	277,695	337,932	0	0	
WILTON REASSURANCE LIFE CO OF NY	1,199,634	98,651	9,608	49,251	91,132	88	672	
WISCONSIN AUTO & TRUCK DEALERS INS CORP	1,309	969	-1,830	6,867	6,770	7,464	8,716	
WOMANS LIFE INS SOCIETY	186,505	28,072	-827	15,853	20,702	69	159	
WOODMEN OF THE WORLD LIFE INS SOCIETY	8,570,568	899,503	43,387	753,573	830,921	211	422	
WORKMENS BENEFIT FUND OF THE USA	34,996	670	-64	1,817	2,540	18	123	
WORLD CORP INS CO	23,308	22,646	313	322	270	0	0	

	FI	NANCIAL DATA		NATIONWIDE OP	ERATIONS	WISCONSIN OPERATIONS		
LIFE/HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
<section-header></section-header>	ADMITTED	CAPITAL AND	NET	PREMIUM & ANNUITY	INCURRED	DIRECT PREMIUMS	DIRECT BENEFITS PAID	

# Table H

### 2010 Financial Data of Other Health Insurers

Includes: Health Maintenance Organizations Limited Service Health Organizations Hospital Medical Dental Indemnity Plans

	FI	NANCIAL DAT	4	WISCONSIN OPERATIONS						
		CAPITAL		NET	NET			DIRECT	DIRECT	PURE
OTHER HEALTH INSURER (000s OMITTED)	ADMITTED ASSETS	AND SURPLUS	NET INCOME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	EXP RATIO	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
ABRI HEALTH PLAN INC	44,198	7,354	-3,255	63,872	55,106	91	9	98,637	82,323	83
AMERICAN DENTAL PLAN OF WI INC	236	103	- 3	2,991	2,565	86	14	2,991	2,565	86
CARE PLUS DENTAL PLANS INC	1,313	0	0	19,777	19,429	98	2	19,777	19,429	98
CARE WISCONSIN HEALTH PLAN INC	38,954	15,173	3,262	73,498	55,195	90	6	73,498	55,281	75
CHILDRENS COMMUNITY HEALTH PLAN INC	33,079	5,530	144	67,209	78,326	121	4	67,475	79,400	118
COMMUNITY CARE HEALTH PLAN INC	33,809	11,539	-612	75,717	70,682	95	6	75,717	71,073	94
COMPCARE HEALTH SERVICES INS CORP	177,824	95,127	12,259	507,764	428,167	88	9	507,764	428,167	84
DEAN HEALTH PLAN INC	132,997	82,345	8,578	954,034	892,971	95	5	954,034	892,971	94
DELTA DENTAL OF WI INC	139,743	116,693	10,157	119,376	102,492	88	8	117,239	100,048	85
DENTAL COM INS PLAN	9	0	0	2,677	2,410	90	10	2,677	2,410	90
DENTAL PROTECTION PLAN INC	32	5	2	64	0	0	96	64	0	0
DENTAQUEST DENTAL PLAN OF WI INC	1,242	589	43	242	123	51	21	242	123	51
DIRECT DENTAL SERVICE PLAN INC	2	2	0	3,161	2,781	88	12	3,161	2,781	88
EYE CARE OF WI INS INC	196	162	-37	47	490	999	21	47	490	999
FIRST COMMONWEALTH LTD HEALTH										
SERVICE CORP	2,221	2,172	-48	49	82	161	92	49	82	166
GROUP HEALTH COOP OF EAU CLAIRE	91,831	20,437	-8,488	239,241	226,494	96	9	240,395	226,966	94
GROUP HEALTH COOP OF SOUTH CENTRAL WI	117,871	75,591	4,259	253,479	232,915	93	8	254,203	234,187	92
GUNDERSEN LUTHERAN HEALTH PLAN INC	29,696	14,842	2,281	241,755	225,671	96	4	240,278	224,391	93
HEALTH TRADITION HEALTH PLAN	29,418	11,279	368	136,912	125,320	96	4	138,078	127,745	93
HUMANA WISCONSIN HEALTH ORGANIZATION										
INS CORP	59,815	33,708	6,091	176,844	154,136	91	8	230,341	194,046	84
INDEPENDENT CARE HEALTH PLAN	68,781	18,248	2,357	141,698	116,474	89	8	141,935	116,698	82
MANAGED HEALTH SERVICES INS CORP	105,197	31,221	-1,601	182,943	161,506	92	8	187,268	266,348	142
MEDICA HEALTH PLANS OF WI	2,967	2,917	-4	0	-5	0	0	0	- 5	0
MEDICAL ASSOC CLINIC HEALTH PLAN										
OF WI THE	3,425	2,571	322	29,037	26,283	92	8	29,037	26,283	91
MERCYCARE HMO INC	30,978	12,722	-40	110,209	104,343	96	4	118,168	104,868	89
NETWORK HEALTH PLAN	104,614	75,406	19,522	396,064	329,611	88	5	398,879	330,842	83
PARTNERSHIP HEALTH PLAN INC	48,973	7,884	22	114,779	102,152	95	6	114,960	102,180	89
PHYSICIANS PLUS INS CORP	89,194	46,775	-131	431,020	403,133	95	6	431,020	404,753	94
SECURITY HEALTH PLAN OF WI INC	254,441	123,512	31,654	909,996	812,483	91	7	909,996	813,139	89
SENIORDENT DENTAL PLAN INC	288	252	69	519	331	64	19	407	269	66
UCARE WISCONSIN INC	15,847	8,753	-3,360	42,085	41,333	99	8	42,124	41,333	98
UNITEDHEALTHCARE OF WI INC	389,234	107,139	39,837	1,215,847	1,024,894	87	7	1,217,340	1,029,504	85
UNITY HEALTH PLANS INS CORP	87,770	41,098	6,043	376,600	340,847	93	6	377,362	341,819	91
VISION CARE NETWORK INS CORP	45	45	14	74	43	58	24	74	43	58
VISION INSURANCE PLAN OF AMER INC	1,730	607	711	8,830	5,477	62	25	8,238	5,220	63
WISCONSIN PHYSICIANS SERVICE INS CORP	313,271	167,209	7,929	457,833	385,886	90	13	463,844	391,399	84
WISCONSIN VISION SERVICE PLAN INC	13,379	10,457	1,120	13,742	12,015	88	9	13,742	12,015	87
WPS HEALTH PLAN INC	26,238	9,791	-1,284	93,567	84,624	95	9	97,203	88,035	91

## Table I

### 2010 Financial Data of Town Mutual Insurers

**Includes: Town Mutual Insurers** 

	FINANCIAL DATA			WISCONSIN OPERATIONS							
	ADMITTED	CAPITAL AND	NET	NET PREMIUMS	NET LOSSES	LOSS	EXP	DIRECT PREMIUMS	DIRECT LOSSES	PURE LOSS	
TOWN MUTUAL INSURER (000s OMITTED)	ASSETS	SURPLUS	INCOME	EARNED	INCURRED	RATIO	RATIO	EARNED	INCURRED	RATIO	
ALL STAR MUTUAL INS CO	2,045	862	-191	1,178	935	86	38	1,765	1,020	58	
ARLINGTON MUTUAL FIRE INS CO	4,323	3,289	48	1,098	562	63	39	1,722	781	45	
ASHLAND COUNTY TOWN INS CO	1,233	1,012	-7	211	113	60	57	403	319	79	
BARABOO MUTUAL INS CO	1,825	1,509	-9	306	211	73	41	589	215	36	
BARRON MUTUAL INS CO	3,405	2,527	- 8	1,009	604	70	43	1,494	897	60	
BERRY & ROXBURY MUTUAL INS CO	2,379	2,134	-71	224	215	101	49	438	550	126	
BLOOMINGTON FARMERS MUTUAL INS CO	2,299	1,199	81	1,093	662	63	32	1,749	1,507	86	
BRISTOL TOWN INS CO	1,103	1,053	3	63	18	39	104	147	17	12	
CALEDONIA MUTUAL FIRE INS CO	566	549	10	17	8	54	39	88	28	31	
CALUMET EQUITY MUTUAL INS CO	1,815	816	-343	797	657	99	51	1,257	2,321	185	
CLARNO MUTUAL INS CO	2,590	2,115	49	390	75	23	43	631	79	12	
COLUMBUS MUTUAL TOWN INS CO	1,915	1,548	-24	329	230	76	57	684	744	109	
DARLINGTON MUTUAL INS CO	1,789	988	-57	811	428	59	55	1,283	388	30	
DUPONT MUTUAL INS CO	2,820	1,704	-291	1,012	859	98	50	1,849	1,646	89	
EAGLE POINT MUTUAL INS CO	3,534	2,903	-115	603	448	90	37	1,104	1,115	101	
ETTRICK MUTUAL INS CO	1,332	857	55	461	167	44	52	735	174	24	
FALL CREEK MUTUAL INS CO	2,777	2,154	6	545	328	70	43	1,094	831	76	
FARMERS TOWN MUTUAL INS CO	2,097	1,816	-53	237	232	105	47	566	406	72	
FLYWAY MUTUAL INS CO	2,333	1,934	-57	417	173	51	85	879	135	15	
FORWARD MUTUAL INS CO	6,440	5,177	188	1,355	518	49	49	1,998	910	46	
FOUNTAIN CITY MUTUAL INS CO	2,475	1,926	3	582	266	56	56	874	318	36	
FRANKLIN FARMERS MUTUAL INS CO	2,134	1,184	-15	911	568	65	39	1,353	730	54	
GREEN COUNTY MUTUAL INS CO	2,488	1,646	7	778	452	64	45	1,491	566	38	
HELENVILLE MUTUAL INS CO	2,369	1,305	-69	1,107	621	69	44	1,778	429	24	
HENRIETTA GREENWOOD & UNION MUTUAL											
FIRE INS CO	580	515	8	26	5	33	92	163	24	14	
HOLLAND MUTUAL FIRE INS CO	727	494	-18	241	137	61	54	462	196	42	
HOMESTEAD MUTUAL INS CO	7,670	6,548	-327	1,405	1,218	95	49	2,259	1,990	88	
JAMESTOWN MUTUAL INS CO	3,078	2,141	212	1,004	446	49	28	1,376	1,122	82	
KENOSHA COUNTY MUTUAL INS CO	3,740	3,546	-117	157	215	145	69	267	244	92	
LAPRAIRIE MUTUAL INS CO	2,461	2,080	84	434	60	21	66	604	79	13	
LEBANON CLYMAN MUTUAL INS CO	1,653	1,297	-96	332	145	55	71	620	208	33	
LIBERTY MUTUAL FIRE INS CO	2,985	2,412	156	720	192	31	51	1,097	643	59	
LUCK MUTUAL INS CO	2,589	1,874	-104	650	470	79	43	939	757	81	
MARCELLON COURTLAND SPRINGVALE MUTUAL											
INS CO	1,768	1,656	-4	116	72	70	66	285	91	32	
MEDINA MUTUAL INS CO	2,202	585	-313	1,520	1,177	83	39	2,334	1,702	73	
MERRIMAC LODI MUT INS CO	3,740	3,120	80	625	224	44	57	1,124	393	35	
MIDDLETON INSURANCE CO	2,565	1,996	89	693	286	45	48	1,003	397	40	
MT PLEASANT PERRY MUT INS CO	3,552	2,461	42	963	557	61	38	1,749	796	46	
NEW HOPE MUTUAL INS CO	767	509	-21	264	110	48	76	546	129	24	

	FINANCIAL DATA		WISCONSIN OPERATIONS							
TOWN MUTUAL INSURER (000s OMITTED)	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
NEWARK MUTUAL INS CO	715	456	146	33	-8	9	37	562	886	158
NORTHEASTERN MUTUAL INS CO	2,572	2,184	108	445	147	40	43	837	188	22
NORTHERN FINNISH MUTUAL INS CO	1,365	837	-125	495	281	67	67	847	489	58
PARIS MUTUAL FIRE INS CO	605	564	-13	54	37	73	75	85	7	8
PELLA MUTUAL INS CO	4,058	1,927	-153	1,928	1,452	85	40	3,054	3,017	99
PRICE COUNTY TOWN MUTUAL INS CO	1,679	1,203	-50	487	337	74	49	852	480	56
RACINE COUNTY MUTUAL INS CO	2,917	2,491	87	480	138	35	63	696	329	47
REEDSBURG WESTFIELD MUTUAL INS CO	2,552	2,181	58	400	203	56	41	710	470	66
RIVER FALLS MUTUAL INS CO	2,966	2,324	-185	562	578	114	30	1,104	741	67
ROSENDALE MUTUAL INS CO	733	509	-44	190	92	57	73	444	134	30
SENECA SIGEL MUTUAL INS CO	2,647	2,133	43	681	290	59	48	1,107	434	39
SHELBY FARMERS MUTUAL INS CO	628	375	- 8	86	13	33	93	465	113	24
SOUTH CENTRAL MUTUAL INS CO	2,498	1,868	33	529	231	54	51	980	620	63
SOUTHEAST MUTUAL INS CO	1,890	1,691	75	190	31	23	60	423	1,435	339
SPRING GROVE MUTUAL INS CO	1,437	1,314	-3	124	45	47	84	279	43	15
STOCKHOLM TOWN MUTUAL INS CO	2,931	2,636	78	278	147	57	36	505	208	41
SUGAR CREEK MUTUAL INS CO	7,802	6,777	-105	1,159	838	79	54	1,599	1,548	97
THERESA MUTUAL INS CO	3,761	3,295	70	502	243	53	47	896	346	39
TRADE LAKE MUTUAL INS CO	1,989	1,554	113	622	167	35	59	971	115	12
TRI COUNTY MUTUAL TOWN INS CO	792	646	-79	212	182	101	55	367	247	67
WASHINGTON TOWN MUTUAL INS CO	1,973	1,889	27	91	0	13	96	184	- 5	0
WAUKESHA COUNTY MUTUAL INS CO	848	690	-365	219	70	49	123	403	134	33
WAUSAU STETTIN MUTUAL INS CO	15,253	10,601	192	5,065	2,084	53	45	6,732	2,907	43
WEST CENTRAL MUTUAL INS CO	2,324	1,797	-41	478	291	85	52	854	317	37
YORKVILLE & MT PLEASANT MUTUAL INS CO	1,705	1,576	13	101	53	59	70	291	91	31

# **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 inthis state as of December 31,2010. (For current information, see OCI's Web site at https://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.

*CMO—Care Management Organization.* These are nonprofit entities that have been issued a permit under ch. 648, Wis. Stat. CMOs contract with the Department of Health Services to provide care for members through the Family Care program.

**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 adomestic 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.

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone		Wisconsin
21ST CENTURY ADVANTAGE INS CO	MN	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1987	1992
21ST CENTURY ASSURANCE CO	DE	PC	3 BEAVER VALLEY RD 21ST CENTURY PLZ WILMINGTON DE 19803 (302) 252-2000	1989	2009
21ST CENTURY CAS CO	CA	PC	(302) 232-2000 3 BEAVER VALLEY RD WILMINGTON DE 19803-1115 (302) 252-2000	1987	2005
21ST CENTURY CENTENNIAL INS CO	PA	PC	21ST CENTURY PLZ 3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1981	1982
21ST CENTURY INDEMNITY INS CO	PA	PC	21ST CENTURY PLZ 3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1984	1984
21ST CENTURY INS CO	CA	PC	3 BEAVER VALLEY RD 21ST CENTURY PLZ WILMINGTON DE 19803 (302) 252-2000	1967	2005
21ST CENTURY NATIONAL INS CO	NY	PC	3 BEAVER VALLEY RD 21ST CENTURY PLZ WILMINGTON DE 19803 (302) 252-2000	1938	1985
21ST CENTURY NORTH AM INS CO	NY	PC	21ST CENTURY PLZ 3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1824	1979
21ST CENTURY PREMIER INS CO	PA	PC	21ST CENTURY PLZ 3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1910	1911
21ST CENTURY SECURITY INS CO	PA	PC	3 BEAVER VALLEY RD 21ST CENTURY PLZ WILMINGTON DE 19803 (302) 252-2000	1951	1979
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	W P	P O BOX 925 ARLINGTON HEIGHTS IL 60006 (847) 385-0405	1999	2000
AAGI INC	IL	VPP	1500 W SHURE DR 7TH FL ONE NORTH ARLINGTON ARLINGTON HEIGHTS IL 60004 (888) 442-2886	1999	2005
AARP INSTITUTE	DC	GA	601 E STREET NW WASHINGTON DC 20049 (202) 434-6210	1963	2006
ABILITY INS CO	NE	LAH	P O BOX 3735 OMAHA NE 68103-0735 (402) 218-4069	1967	1971
ACA FINANCIAL GUARANTY CORP	MD	PC	600 5TH AVE 2ND FL NEW YORK NY 10020-2302 (212) 375-2000	1986	1989
ACACIA LIFE INS CO	DC	LAH	5900 O ST LINCOLN NE 68510 (402) 467-1122	1869	1923

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	or Organized	in Wisconsin
ACADIA INS CO	NH	PC	P O BOX 9010 WESTBROOK ME 04098 (207) 772-4300	1992	2009
ACCENDO INS CO	UT	LAH	(100) 1 CVS DR WOONSOCKET RI 02895 (401) 770-7699	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 48901-7990 (517) 342-4200	2005	2006
ACCIDENT FUND INS CO OF AM	MI	PC	P O BOX 40790 LANSING MI 48901-7990 (517) 342-4200	1994	2000
ACCIDENT FUND NATL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901-7990 (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 LIFE INS CO	СТ	LAH	(212) 642-7861	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	IA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1855	1996
ADMIRAL INDEMNITY CO	DE	PC	3 UNIVERSITY PLZ STE 604 HACKENSACK NJ 07601	1992	2001
ADMIRAL LIFE INS CO OF AMERICA	AZ	LAH	P O BOX 33 ROME GA 30162	1958	1986
ADVANTA INS CO	AZ	PC	(706) 295-1505 76 ST PAUL ST STE 500 BURLINGTON VT 05401 (802) 264-4711	1986	1990

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
ADVANTAGE WARRANTY CORP THE	FL	WP	ONE CHESTERFIELD PL	1985	1993
ADVANIAGE WARRANTI CORI THE	I'L	w I	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017	1985	1995
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	(636) 536-5600 P O BOX 571918 SALT LAKE CITY UT 84157-1918	1981	1984
ADVENTIST FRONTIER MISSIONS INC	MI	GA	(385) 743-3000 P O BOX 286 BERRION SPRINGS MI 49103	1985	2003
AEGIS SECURITY INS CO	PA	PC	(269) 473-4250 P O BOX 3153 HARRISBURG PA 17105	1977	1990
AETNA HEALTH & LIFE INS CO	СТ	LAH	(717) 657-9671 151 FARMINGTON AVE RT21 HARTFORD CT 06156 (960) 272 0122	1971	1972
AETNA HEALTH INS CO	PA	LAH	(860) 273-0123 980 JOLLY RD BLUE BELL PA 19422-1904	1956	1967
AETNA INS CO OF CT	СТ	PC	(215) 775-5673 151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA LIFE INS CO	СТ	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1853	1858
AFFILIATED FM INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919-0750 (401) 275-3000	1949	1950
AFFINITY ROAD & TRAVEL CLUB INC	ТХ	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	1983	1988
AGCS MARINE INS CO	IL	PC	(972) 728-6300 225 W WASHINGTON ST STE 2000 CHICAGO IL 60606 (312) 346-6400	1961	1982
AGRI GENERAL INS CO	IA	PC	9200 NORTHPARK DR STE 350 JOHNSTON IA 50131 (515) 559-1000	1983	1991
AIPSO	RI	RS	302 CENTRAL AVE	1971	1972
AIU INS CO	NY	PC	JOHNSTON RI 02919 175 WATER ST 24TH FL NEW YORK NY 10038	1851	1915
ALAMANCE INS CO	IL	PC	(212) 770-7000 238 INTERNATIONAL RD BURLINGTON NC 27215	1998	2000
ALDO LEOPOLD FOUNDATION INC	WI	GA	(336) 586-2500 P O BOX 77 BARABOO WI 53913	1982	2006
ALEA NORTH AMERICAN INS CO	NY	PC	(608) 355-0279 55 CAPITAL BLVD ROCKY HILL CT 06067	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	(860) 513-4180 9301 N 76TH ST MILWAUKEE WI 53223 (414) 355-9300	1974	1974
ALL AMERICA INS CO	ОН	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1961	1974
ALL SAVERS INS CO	IN	LAH	(419) 238-1010 7440 WOODLAND DR INDIANAPOLIS IN 46278-1719 (317) 290-8100	1986	1987

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
ALL-STAR MUTUAL INS CO	WI	ТМ	100 N BUSINESS PK CIRCLE	1882	1882
	W I	1 1/1	STE 102 STOUGHTON WI 53589 (608) 877-9750	1002	1002
ALLEGHENY CASUALTY CO	PA	PC	1 NEWARK CTR NEWARK NJ 07102 (973) 624-7200	1936	1956
ALLIANZ GLOBAL RISKS US INS CO	CA	PC	225 W WASHINGTON ST STE 2000 CHICAGO IL 60606-3484 (312) 660-8133	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 1-04-701 COLUMBUS OH 43215-2220 (515) 508-4211	1983	1999
ALLIED WORLD REINSURANCE CO	NH	PC	199 WATER ST NEW YORK NY 10038-3526 (646) 794-0500	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) 402-5000	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	51 W HIGGINS STE S1A 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
ALTERRA AMERICA INS CO	DE	PC	9020 STONY POINT PKY STE 325 RICHMOND VA 23235-1986 (804) 287-6900	1919	1939
ALTERRA REINSURANCE USA INC	СТ	PC	(304) 237-0900 535 SPRINGFIELD AVE SUMMIT NJ 07901-2631 (908) 630-2700	1997	1998
ALVERNO COLLEGE	WI	GA		1940	1993

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
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		1939	1963
AMALGAMATED LIFE INS CO	NY	LAH		1943	1995
AMBAC ASSURANCE CORP	WI	PC	1 STATE ST PLZ NEW YORK NY 10004 (212) 668-0340	1970	1970
AMBAC ASSURANCE CORP SEG ACCT	WI	PC	1 STATE ST PLZ NEW YORK NY 10004 (212) 668-0340	2010	2010
AMCO INS CO	IA	PC	ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (515) 508-4211	1958	1974
AMERICAN AGRI-BUSINESS INS CO	ТХ	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 AMICABLE LIFE INS CO OF TX	ТХ	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 AUTO SHIELD LLC	WY	W P	5695 YUKON ST ARVADA CO 80002 (303) 420-7488	2002	2005
AMERICAN AUTOMOBILE INS CO	мо	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	(303) 233 2244 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	1930	1992
AMERICAN BENEFIT LIFE INS CO	ок	LAH	(952) 253-1459 1605 LBJ FREEWAY STE 710 DALLAS TX 75234	1909	1988
AMERICAN BIBLE SOCIETY	NY	GA	(469) 522-4400 1865 BROADWAY NEW YORK NY 10023	1841	1978
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	DE	PC	(212) 408-1276 307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1981	1985

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile		Mailing Address and Telephone	Organized	
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	(104) 323 4500 333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO	DE	PC	(312) 322-3000 3501 SILVERSIDE RD 203 NAAMANS BLDG WILMINGTON DE 19810-4910 (302) 479-2100	1970	1979
AMERICAN COMMERCE INS CO	ОН	PC	(302) 473-2100 211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1946	1960
AMERICAN COMMUNITY MUTUAL INS CO	MI	LAH		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	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LHSO	(847) 700-8603 1221 JOHN Q HAMMONS DR MADISON WI 53717-2912	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	(608) 831-1047 175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1959	1962
AMERICAN EMPIRE INS CO	ОН	PC	P O BOX 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH		1980	1981
AMERICAN EQUITY SPECIALTY INS CO	СТ	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 (513) 943-7200	1965	1984
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1932 WYNNTON RD COLUMBUS GA 31999 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH		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	ОК	PC	P O BOX 24000 OKLAHOMA CITY OK 73124-4000 (405) 218-5400	1979	1991
AMERICAN FARMLAND TRUST THE	DC	GA	(403) 218-3400 1200 18TH ST NW STE 800 WASHINGTON DC 20036 (202) 378-1214	1980	2006
AMERICAN FEDERATION INS CO	MI	PC	(202) 378-1214 P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1983	1998

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or	in Wisconsin
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		1956	1965
			PENSACOLA FL 32507		
AMERICAN FINANCIAL SECURITY LIFE INS CO	мо	LAH	(850) 456-7401 10308 METCALF AVE PMB #275	1957	1981
			OVERLAND PARK KS 66212	1907	1701
	0.11	DC	(913) 341-1190	1000	1070
AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02116	1906	1979
			(617) 357-9500		
AMERICAN FRATERNAL UNION	MN	FR	P O BOX 59	1900	1964
			ELY MN 55731 (218) 365-3143		
AMERICAN FRIENDS SERVICE COMMITTEE INC	DE	GA	1501 CHERRY ST	1949	1978
			PHILADELPHIA PA 19102		
AMERICAN FUJI FIRE & MARINE INS CO	IL	PC	(215) 241-7000 2 LOGAN SQ STE 600	1981	1990
AMERICAN FUJI FIRE & MARINE INS CO	IL	IC	PHILADELPHIA PA 19103	1901	1990
			(877) 514-3542		
AMERICAN GENERAL ASSUR CO	IL	LAH	2727 A ALLEN PKY HOUSTON TX 77019	1929	1964
			(713) 522-1111		
AMERICAN GENERAL INDEMNITY CO	IL	PC	3600 RTE 66	1986	1993
			NEPTUNE NJ 07754		
AMERICAN GENERAL LIFE & ACCIDENT INS CO	TN	LAH	(732) 922-7000 458N AMERICAN GENERAL CTR	1900	1970
			NASHVILLE TN 37250	1,000	1770
			(615) 749-1000	1015	10.00
AMERICAN GENERAL LIFE INS CO	ТХ	LAH	P O BOX 1591 Houston TX 77251	1917	1966
			(713) 522-1111		
AMERICAN GENERAL LIFE INS CO OF DE	DE	LAH	P O BOX 1591	1962	1979
			HOUSTON TX 77251 (713) 522-1111		
AMERICAN GENERAL PROPERTY INS CO	TN	PC	458 N AMERICAN GENERAL CTR	1974	1975
			NASHVILLE TN 37230		
AMERICAN GUARANTEE & LIABILITY INS CO	NY	PC	(615) 749-1000 1400 AMERICAN LN TOWER 1	1939	1939
		10	18 TH FL	1757	1757
			SCHAUMBERG IL 60196		
AMERICAN GUARANTY TITLE INS CO	ОК	ті	(847) 605-6000 4040 N TULSA	1979	2006
			OKLAHOMA CITY OK 73112		2000
			(405) 942-4848	1000	
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	800 ROOSEVELT RD STE E-300 GLEN ELLYN IL 60137	1998	2000
			(630) 534-4125		
AMERICAN HALLMARK INS CO OF TX	ΤX	PC	777 MAIN ST STE 1000	1982	2009
			FORT WORTH TX 76102-5314 (817) 348-1600		
AMERICAN HARDWARE MUTUAL INS CO	ОН	PC	471 E BROAD ST	1899	1918
			COLUMBUS OH 43215		
AMERICAN HEALTH & LIFE INS CO	ТХ	тлн	(614) 225-8211 P O BOX 2548	1954	1959
AMERICAN HEALITI & LIFE INS CO	IA		FORT WORTH TX 76113	1954	1939
	_		(817) 348-7500		
AMERICAN HEALTH ASSISTANCE FOUNDATION	DC	GA	22512 GATEWAY CTR DR	1973	1996
			CLARKSBURG MD 20871 (301) 948-3244		
AMERICAN HEALTHCARE INDEMNITY CO	DE	PC	1888 CENTURY PARK E STE 800	1980	1986
			LOS ANGELES CA 90067 (310) 492-4752		
	T		(310) +72-+132		

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
Name of Company, Society, or Association	Domicile	Type	Maning Address and Telephone	Organizeu	vv isconsin
AMERICAN HEART ASSOCIATION INC	NY	GA	7272 GREENVILLE AVE DALLAS TX 75231 (214) 706-1589	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
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	W P	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN HONDA FINANCE CORP	CA	W P	20800 MADRONA AVE 2D TORRANCE CA 90503 (310) 972-2401	1980	2010
AMERICAN HONDA PROTECTION PRODUCTS CORP	AZ	W P	20800 MADRONA AVE 2D TORRANCE CA 90503	2007	2010
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	ОН	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1846	1880
AMERICAN INTERSTATE INS CO	LA	PC	2301 HIGHWAY 190 W DERIDDER LA 70634 (800) 256-9052	1973	1995
AMERICAN LEBANESE SYRIAN ASSOC CHARITIES INC	IL	GA	501 ST JUDE PL MEMPHIS TN 38105 (901) 578-2150	1957	1996
AMERICAN LUNG ASSOCIATION	NY	GA	14 WALL ST STE 8C NEW YORK NY 10005-2113 (715) 425-8390	1918	2002
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	PC	1 CORPORATE DR STE 200 LAKE ZURICH IL 60047-8945 (847) 320-2000	1974	1974
AMERICAN MATURITY LIFE INS CO	СТ	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 (866) 691-9353	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 MERCURY INS CO	ОК	PC	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6590	1962	1980
AMERICAN MODERN HOME INS CO	ОН	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1965	1981
AMERICAN MODERN HOME SERVICE CO	ОН	WP	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1988	1998

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
			· ·		
AMERICAN MODERN LIFE INS CO	ОН	LAH	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1956	1995
AMERICAN MODERN SELECT INS CO	ОН	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (513) 943-7200	1980	2006
AMERICAN MOTORISTS INS CO	IL	PC	1 CORPORATE DR STE 200 LAKE ZURICH IL 60047-8945	1926	1927
AMERICAN MUTUAL REINSURANCE CO	IL	PC	(847) 320-3127 C/O OFC DEPUTY RECVR STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654	1941	1964
AMERICAN NATIONAL GENERAL INS CO	мо	PC	(312) 836-9500 AMERICAN NATL CORP CENTRE 1949 E SUNSHINE SPRINGFIELD MO 65899	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	(417) 887-4990 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	1954	1992
AMERICAN NATIONAL PROPERTY & CASUALTY CO	мо	PC	(409) 763-4661 AMERICAN NATLL CORP CTR 1949 E SUNSHINE SPRINGFIELD MO 65899-0001	1973	1980
AMERICAN NUCLEAR INSURERS	СТ	RS	(417) 887-4990 95 GLASTONBURY BLVD STE 300 GLASTONBURY CT 06033-4453 (200) 102 120	1973	1973
AMERICAN PET INS CO	NY	PC	(860) 682-1301 1148 NW LEARY WAY SEATTLE WA 98107	2000	2009
AMERICAN PHYSICIANS ASSURANCE CORP	MI	PC	(888) 738-7478 1301 N HAGADORN RD E LANSING MI 48823	1975	1996
AMERICAN PUBLIC LIFE INS CO	ОК	LAH	(517) 351-1150 P O BOX 925 JACKSON MS 39205	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	(601) 936-6600 8655 E VIA DE VENTURA STE E200 SCOTTSDALE AZ 85258	1952	1987
AMERICAN REPUBLIC CORP INS CO	NE	LAH	(408) 483-8666 P O BOX 14510 DES MOINES IA 50306-3510 (402) 496-8000	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	P O BOX 1 DES MOINES IA 50301	1929	1958
AMERICAN ROAD INS CO THE	MI	PC	(515) 245-2000 ONE AMERICAN ROAD MD 7600 DEARBORN MI 48126 (313) 337-1102	1959	1960
AMERICAN SAFETY CASUALTY INS CO	ОК	PC	100 GALLERIA PKY SE STE 700 ATLANTA GA 30339	1981	1983
AMERICAN SECURITY INS CO	DE	PC	(770) 916-1908 260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 762 1000	1983	1984
AMERICAN SELECT INS CO	ОН	PC	(770) 763-1000 P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1959	1995

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile		Mailing Address and Telephone	Organized	Wisconsin
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	424 EAST 92ND ST NEW YORK NY 10128 (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		1972	1979
AMERICAN STANDARD INS CO OF WI	WI	PC	6000 AMERICAN PKY MADISON WI 53783-0001 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066	1979	1980
AMERICAN STERLING INS CO	CA	PC	(617) 357-9500 28202 CABOT RD STE 640 LAGUNA NIGUEL CA 92677-1260	1979	1995
AMERICAN STRATEGIC INS CORP	FL	PC	(949) 545-6410 P O BOX 33018 ST PETERSBURG FL 33733	1997	2010
AMERICAN SUMMIT INS CO	ТХ	PC	(727) 821-8765 P O BOX 2650 WACO TX 76702	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	(254) 399-0626 P O BOX 1838 SARASOTA FL 34236	1979	1981
AMERICAN TV & APPLIANCE OF MADISON INC	WI	WP	(941) 952-5522 2404 W BELTLINE HWY MADISON WI 53713	1963	2003
AMERICAN UNITED LIFE INS CO	IN	LAH	(608) 275-7400 P O BOX 368 INDIANAPOLIS IN 46206	1877	1955
AMERICAN WEST INS CO	ND	PC	(317) 285-1877 P O BOX 2502 FARGO ND 58108-2502	1990	1991
AMERICAN ZURICH INS CO	IL	PC	(701) 298-4200 1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196-1056 (247) 005 (200)	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	ТХ	LAH	(847) 605-6000 P O BOX 410288 KANSAS CITY MO 64141-0288	1946	1957
AMERIN GUARANTY CORP	PA	PC	(816) 391-2000 1601 MARKET ST PHILADELPHIA PA 19103	1974	1991
AMERIPRISE INS CO	WI	PC	(215) 564-6600 3500 PACKERLAND DR DE PERE WI 54115-9070 (220) 330 5100	2005	2006
AMERISURE INS CO	MI	PC	(920) 330-5100 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

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	or Organized	in Wisconsin
AMERITAS LIFE INS CORP	NE	LAH	P O BOX 81889 LINCOLN NE 68501	1887	1984
AMERITRUST INS CORP	MI	PC	(402) 467-1122 26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1996	2006
AMEX ASSURANCE CO	IL	PC	P O BOX 53701 PHOENIX AZ 85027 (623) 492-3095	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	W P	59 MAIDEN LN 6TH FL NEW YORK NY 10038 (212) 220-7120	2004	2006
AMTRUST INS CO OF KS INC	KS	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1972	1993
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	ОН	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	1999	2003
ANTHEM INS COS INC	IN	PC	(989) 652-6121 120 MONUMENT CIR INDIANAPOLIS IN 46204 (217) 402 6702	1944	1991
ANTHEM LIFE INS CO	IN	LAH	(317) 488-6000 2 GANNETT DR SOUTH PORTLAND ME 04106-6909 (614) 433-8800	1953	1986
APCO SERVICES LLC	DE	VPP	6010 ATLANTIC BLVD NORCROSS GA 30071 (800) 521-2774	2002	2005
APPLE INC	CA	W P	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	(408) 974-5409 1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014	2007	2008
ARAG INS CO	IA	PC	(408) 974-5409 400 LOCUST ST STE 480 DES MOINES IA 50309	1989	2001
ARCH INDEMNITY INS CO	NE	PC	(515) 246-1200 300 PLZ 3 JERSEY CITY NJ 07311-1107	1969	1969
ARCH INS CO	мо	PC	(201) 743-4000 300 PLZ 3 JERSEY CITY NJ 07311-1107 (212) 742 4000	1971	1987
ARCHDIOCESE OF MILWAUKEE	WI	GA	(212) 743-4000 P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3334	1903	1994

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
ARGONAUT GREAT CENTRAL INS CO	IL	PC	10101 REUNION PL STE 500	1967	1969
ARGONAUT INS CO	IL	PC	SAN ANTONIO TX 78216-4156 10101 REUNION PL STE 500 SAN ANTONIO TX 78216	1957	1959
ARGONAUT MIDWEST INS CO	IL	PC	(210) 321-8400 10101 REUNION PL STE 500 SAN ANTONIO TX 78216	1962	1972
ARLINGTON MUTUAL FIRE INS CO	WI	ТМ	(800) 470-7958 P O BOX 199 Arlington WI 53911	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	(608) 635-4754 550 EISENHOWER RD LEAVENWORTH KS 66048	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	(913) 727-5500 3600 ARCO CORPORATE DR CHARLOTTE NC 28273	1979	1980
ARTISAN AND TRUCKERS CAS CO	WI	PC	(704) 522-2000 P O BOX 89490 CLEVELAND OH 44101-6490	1994	2006
ASBURY THEOLOGICAL SEMINARY	KY	GA	(440) 461-5000 204 N LEXINGTON AVE WILMORE KY 40390 (859) 858-2282	1931	1993
ASHLAND COUNTY TOWN INS CO	WI	ТМ	P O BOX 147 BUTTERNUT WI 54514	1901	1901
ASPEN AMERICAN INS CO	ТХ	PC	<ul> <li>(715) 769-3650</li> <li>175 CAPITAL BLVD STE 300</li> <li>ROCKY HILL CT 06067</li> <li>(860) 258-3500</li> </ul>	1981	1993
ASSEMBLIES OF GOD FOUNDATION	мо	GA	(800) 238-3500 1661 N BOONVILLE AVE SPRINGFIELD MO 65803-2751 (417) 520-3214	1960	1981
ASSOCIATED INDEMNITY CORP	CA	PC	(417) 320-3214 777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED SERVICE CORP	MO	W P	(415) 899-2000 655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSURANCE CO OF AMER	NY	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196	1945	1948
ASSURED GUARANTY CORP	MD	PC	(847) 605-6000 31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1985	2007
ASSURED GUARANTY MUNICIPAL CORP	NY	PC	(212) 974-0100 31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1984	1988
ASSURED LIFE ASSOCIATION	СО	FR	(212) 774-0100 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	1964	1969
ASURION SERVICE PLANS INC	DE	WP	(402) 437-6500 875 N MICHIGAN AVE STE 1404 CHICAGO IL 60611-1896 (571) 323-7171	2008	2010
ASURION WARRANTY PROTECTION SERVICES LLC	KS	W P	P O BOX 411605 KANSAS CITY MO 64141 (816) 237-3000	2001	2002
ASURION WARRANTY SERVICES INC	TN	W P	(816) 237-3135 8880 WARD PKY KANSAS CITY MO 64114 (816) 237-3135	1991	2003
		Com-		Incor- porated	Commenced Business
--	----------------------	------	--	-------------------	-----------------------
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in Wisconsin
ATHENA ASSURANCE CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-7001	1982	1984
ATLANTA INTERNATIONAL INS CO	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1929	1930
ATLANTA LIFE INS CO	GA	LAH	100 AUBURN AVE N E ATLANTA GA 30303 (404) 654-8865	1916	1992
ATLANTIC SPECIALTY INS CO	NY	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	230 SCHILLING CIR STE 240 HUNT VALLEY MD 21031-1409 (410) 568-3862	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	ΤI	P O BOX 9136 CHAMPAIGN IL 61826	1964	1994
AURORA FOUNDATION INC	WI	GA	(217) 359-2000 750 W VIRGINIA ST MILWAUKEE WI 53215	1987	2000
AURORA NATIONAL LIFE ASSUR CO	CA	LAH	VALENCIA CA 91355	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	(860) 513-6090 P O BOX 1420 MAPLE GROVE MN 55311-6420	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	(763) 657-8600 1 AUTO CLUB DR DEARBORN MI 48126	1969	1996
AUTO CLUB GROUP THE	MI	мс	(313) 336-1234 1 AUTO CLUB DR DEARBORN MI 48126	1997	2005
AUTO CLUB INS ASSOC	MI	PC	(313) 336-1049 1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	(313) 536-1234 17900 N LAUREL PARK DR LIVONIA MI 48152 (734) 779-2600	1974	1981
AUTO CLUB OF AMERICA CORP	ОК	MC	P O BOX 21443 OKLAHOMA CITY OK 73156 (405) 751-4430	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC		1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	MC	1009 N PALM CANYON PALM SPRINGS CA 92262	2002	2005
AUTO SERVICES CO INC	AR	W P	(800) 451-0459 P O BOX 2400 MOUNTAIN HOME AR 72654 (770) 425 8220	1986	2006
AUTO SERVICES CO OF WI INC	AR	W P	(870) 425-8330 971 COLEY DR MOUNTAIN HOME AR 72653 (870) 425-8330	2002	2003

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
AUTO OWNERS INS CO	MI		D O DOX 2000	1010	1057
AUTO-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	P O BOX 30660 LANSING MI 48901	1965	1968
			(517) 323-1200		
AUTOMOBILE INS CO OF HARTFORD CT	СТ	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	VPP		1984	2009
AUTOMOBILE PROTECTION CORP-APCO	GA	W P	6010 ATLANTIC BLVD NORCROSS GA 30071	1987	1995
AUTOMOTIVE WARRANTY SERVICES INC	DE	W P	(678) 225-1001 175 W JACKSON BLVD CHICAGO IL 60604	1977	1992
AUTOMOTIVE WARRANTY SERVICES OF FL INC	FL	W P	(847) 953-1000 175 W JACKSON BLVD CHICAGO IL 60604	1997	2001
AVEMCO INS CO	MD	PC	(847) 953-1000 411 AVIATION WAY FREDERICK MD 21701	1960	1968
AVIVA LIFE AND ANNUITY CO	IA	LAH	WEST DES MOINES IA 50266-3862	1896	1902
AXA ART INS CORP	NY	PC	(515) 342-2000 3 W 35TH ST FL 11 NEW YORK NY 10001-2204	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	12TH FL	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	СО	LAH	NEW YORK NY 10104	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	(212) 743-5006 1290 AVE OF THE AMERICAS NEW YORK NY 10104	1859	1915
AXA INS CO	NY	PC	(212) 554-1234 17 STATE ST NEW YORK NY 10004	1839	1979
AXIS INS CO	IL	PC	(212) 493-9300 11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022	1979	1979
AXIS REINSURANCE CO	NY	PC	(678) 746-9400 11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022	1991	1992
AXIS SPECIALTY INS CO	СТ	PC	(678) 746-9400 11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022-2460	1983	2010
BACK TO THE BIBLE FOUNDATION	NE	GA	(678) 746-9400 P O BOX 82808 LINCOLN NE 68501-2808	1958	2007
BADGER MUTUAL INS CO	WI	PC	(402) 464-7200 1635 W NATIONAL AVE MILWAUKEE WI 53204 (114) 282 1234	1887	1891
BALBOA INS CO	CA	PC	(414) 383-1234 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	1968	1973
	1		(949) 222-8000		

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
BALL STATE UNIVERSITY FOUNDATION INC	IN	GA	P O BOX 672 MUNCIE IN 47308 (765) 285-8315	1951	2010
BALTIMORE LIFE INS CO THE	MD	LAH		1882	1990
BANC INSURE INC	ОК	PC	P O BOX 26104 OKLAHOMA CITY OK 73126-0104 (405) 416-5200	1985	1987
BANKERS FIDELITY LIFE INS CO	GA	LAH	P O BOX 105185 ATLANTA GA 30348 (404) 266-5500	1955	1999
BANKERS INS CO	FL	PC	P O BOX 15707 ST PETERSBURG FL 33733 (727) 823-4000	1976	2010
BANKERS LIFE & CASUALTY CO	IL	LAH		1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH		1961	1964
BANKERS STANDARD INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1962	1979
BANKERS WARRANTY GROUP INC	FL	W P	11101 ROOSEVELT BLVD NORTH ST PETERSBURG FL 33716	2005	2006
BANNER LIFE INS CO	MD	LAH	(800) 431-5843 3275 BENNETT CREEK AVE FREDERICK MD 21704-7608	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	(710) 035-4393 1717 HIDDEN CREEK COURT ST LOUIS MO 63131 (314) 965-3333	1985	2003
BARABOO MUTUAL INS CO	WI	ТМ		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	ТМ	P O BOX 205 BARRON WI 54812 (715) 537-5141	1891	1891
BCS INS CO	ОН	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1950	1979
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	СТ	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	1964	1974
BENEDICTINE MONKS INC	WI	GA	(952) 974-2200 12605 224TH AVE BENET LAKE WI 53102 (262) 396-4311	1946	1978

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
BENEFICIAL LIFE INS CO	UT	LAH	150 SOCIAL HALL AVE SALT LAKE CITY UT 84111 (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 NATIONAL INS CO	IA	PC	P O BOX 152180 IRVING TX 75015	1980	2007
BERKLEY REGIONAL INS CO	DE	PC	(972) 719-2400 11201 DOUGLAS AVE URBANDALE IA 50322	1985	1988
BERKSHIRE HATHAWAY ASSURANCE CORP	NY	PC	(515) 473-3137 3024 HARNEY ST OMAHA NE 68131-3580	2007	2008
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	OMAHA NE 68131	1993	1995
BERKSHIRE LIFE INS CO OF AMERICA	MA	LAH	PITTSFIELD MA 01201	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	ТМ	(413) 499-4321 4766 HIGHWAY KP CROSS PLAINS WI 53528	1876	1876
BETHANY LUTHERAN COLLEGE AND SEMINARY INC	MN	GA	(608) 798-4766 700 LUTHER DR MANKATO MN 56001	1927	2002
BETHESDA LUTHERAN COMMUNITIES INC	WI	GA	(507) 344-7862 600 HOFFMANN DR WATERTOWN WI 53094	1903	1977
BETHESDA LUTHERAN FOUNDATION INC	WI	GA	(920) 261-3050 600 HOFFMAN DR WATERTOWN WI 53094	1979	2007
BIBLICA MINISTRIES FOUNDATION	со	GA	(920) 206-4459 1820 JET STREAM DR COLORADO SPRINGS CO 80921-3618	1866	1987
BILLY GRAHAM EVANGELISTIC ASSN	MN	GA	(719) 867-2667 1 BILLY GRAHAM PKY CHARLOTTE NC 28201	1950	1977
BITUMINOUS CASUALTY CORP	IL	PC	(704) 401-2741 320 18TH ST ROCK ISLAND IL 61201	1928	1939
BITUMINOUS FIRE & MARINE INS CO	IL	PC	(309) 786-5401 320 18TH ST ROCK ISLAND IL 61201-8716	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	ТМ	(309) 732-0409 P O BOX 98 BLOOMINGTON WI 53804	1874	1874
BLUE CROSS BLUE SHIELD OF WI	WI	LAH	(608) 994-2683 6775 W WASHINGTON ST MILWAUKEE WI 53214-5644	1939	1939
BLUE RIDGE IND CO	WI	PC	(414) 459-5000 ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 825 5050	1981	2003
BNAI BRITH FOUNDATION OF THE US	DC	GA	(608) 825-5050 2020 K STREET NW WASHINGTON DC 20006 (202) 857 2757	1958	2008
BOARD OF TRUSTEES OF BELOIT COLLEGE	WI	GA	(202) 857-2757 700 COLLEGE ST BELOIT WI 53511 (608) 363-2000	1846	1997
				1	1

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
BOND SAFEGUARD INS CO	IL	PC	900 S FRONTAGE RD STE 250 WOODRIDGE IL 60517-4092 (502) 253-6500	1971	2006
BOSTON MUTUAL LIFE INS CO	MA	LAH	(30) 233 5360 120 ROYALL ST CANTON MA 02021-1098 (781) 828-7000	1891	1980
BOY SCOUTS OF AMERICA	DC	GA	1325 W WALNUT HILL LN IRVING TX 75038-3008 (972) 580-2310	1916	1995
BOYS & GIRLS CLUBS OF AM	DC	GA	1275 PEACHTREE ST NE ATLANTA GA 30309 (404) 487-5853	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	ТМ	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BRISTOL WEST INS CO	ОН	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	W P	1 N FIELD COURT LAKE FOREST IL 60045 (847) 735-4700	2003	2004
BUCKEYE STATE MUTUAL INS CO	ОН	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	ТХ	VPP		1983	2005
CALEDONIA MUTUAL FIRE INS CO	WI	ТМ	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 94402-0080 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO OF OR	OR	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	CA	PC	P O BOX M SAN MATEO CA 94402-0080 (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	ТМ		1873	1873

	State of	Com- pany		porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
CAMDEN FIRE INS ASSOCIATION THE	NJ	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1841	1901
CAMICO MUTUAL INS CO	CA	PC	1800 GATEWAY DR STE 300 SAN MATEO CA 94404 (650) 802-2507	1986	1998
CAMP MANITO WISH YMCA INC	WI	GA	P O BOX 246 BOULDER JUNCTION WI 54512	1970	2008
CANADA LIFE ASSURANCE CO THE	MI	LAH	(715) 385-2312 228 8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1849	1986
CANAL INS CO	SC	PC	P O BOX 7 GREENVILLE SC 29602 (864) 242-5365	1939	1959
CANCER RESEARCH INSTITUTE	NY	GA	55 BROADWAY STE 1802 ONE EXCHANGE PLZ NEW YORK NY 10006	1953	2004
CANINE COMPANIONS FOR INDEPENDENCE INC	CA	GA	(212) 688-7515 2965 DUTTON AVE SANTA ROSA CA 95402-0446 (707) 577-1700	1978	2006
CAPITAL WARRANTY SERVICES INC	WI	W P	22 NE 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	P O BOX 5900 MADISON WI 53705-0900 (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	ТХ	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 53705-0900 (608) 829-4200	1961	1961
CAPSON PHYSICIANS INS CO	ТХ	PC	221 W 6TH ST STE 100 AUSTIN TX 78701-3424	1961	1996
CARE PLUS DENTAL PLANS INC	WI	LHSO	(512) 609-7900 11711 W BURLEIGH ST WAUWATOSA WI 53222	1983	1983
CARE WISCONSIN FIRST INC	WI	СМО	(414) 771-1711 P O BOX 14017 MADISON WI 53708-0017 (608) 240,0020		2009
CARE WISCONSIN HEALTH PLAN INC	WI	НМО	(608) 240-0020 P O BOX 14017 MADISON WI 53708-0017 (608) 240-0020	2003	2004
CAREGARD WARRANTY SERVICES INC	ТХ	VPP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051	1999	2005
CAREGARD WARRANTY SERVICES INC	ТХ	WP	(817) 552-4100 1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2003
CARLETON COLLEGE	MN	GA	(817) 552-4100 ONE N COLLEGE ST NORTHFIELD MN 55057 (507) 222-4169	1866	2008
CAROLINA CASUALTY INS CO	IA	PC	P O BOX 2575 JACKSONVILLE FL 32203 (904) 363-0900	1951	1966
CARROLL UNIVERSITY INC	WI	GA	(904) 505-0900 100 N EAST AVE WAUKESHA WI 53186 (262) 524-7201	1846	1977

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
CARTHAGE COLLEGE	IL	GA	2001 ALFORD PARK DR	1870	1992
		GAT	KENOSHA WI 53140 (262) 551-5772	1070	1772
CASTLEPOINT NATIONAL INS CO	IL	PC	222 S RIVERSIDE PLZ STE 1600 CHICAGO IL 60606 (212) 277 1600	1981	1984
CASUALTY UNDERWRITERS INS CO	UT	PC	(312) 277-1600 P O BOX 9510 WICHITA KS 67277	1986	2009
CATERPILLAR INS CO	МО	PC	(316) 794-2200 132 P O BOX 340001 NASHVILLE TN 37203	1963	1969
CATHOLIC CHURCH EXTENSION SOCIETY OF THE UNITED STATES OF AMERICA THE	IL	GA	(615) 341-8147 150 S WACKER DR FL 20 CHICAGO IL 60606-4226	1912	2001
CATHOLIC DIOCESE OF GREEN BAY	WI	GA	(312) 795-6050 P O BOX 23825 GREEN BAY WI 54305	1907	1982
CATHOLIC FINANCIAL LIFE	WI	FR	(920) 272-8206 1100 W WELLS ST MILWAUKEE WI 53233 (414) 273-6266	1885	1885
CATHOLIC FOREIGN MISSION SOC OF AM INC	NY	GA	P O BOX 306 MARYKNOLL NY 10545-0306	1912	2004
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	(914) 941-7636 2537 ONE FAIRLANE DR JOLIET IL 60435	1915	1995
CATHOLIC MEDICAL MISSION BOARD INC	NY	GA	(815) 725-5880 10 W 17TH ST NEW YORK NY 10011	1928	2002
CATHOLIC NEAR EAST WELFARE ASSOC	NY	GA	(212) 609-2597 1011 FIRST AVE 15TH FL NEW YORK NY 10022	1942	1999
CATHOLIC ORDER OF FORESTERS	IL	FR	(212) 826-1480 301 P O BOX 3012 NAPERVILLE IL 60566	1883	1895
CATHOLIC RELIEF SERVICES USCC INC	DC	GA	(630) 983-4900 228 W LEXINGTON ST BALTIMORE MD 21201-3422	1943	1996
CATLIN INS CO INC	ТХ	PC	(410) 951-7213 3340 PEACHTREE RD NE STE 2950	1913	1934
CEDAR COMMUNITY FOUNDATION INC	WI	GA	ATLANTA GA 30326 (404) 443-4910 5595 COUNTY RD Z WEST BEND WI 53095-9285	1953	1977
CEDARVILLE UNIVERSITY THE	ОН	GA	(262) 306-4562 251 N MAIN ST CEDARVILLE OH 45314-8501 (937) 766-7820	1887	2010
CELTIC INS CO	IL	LAH	233 S WACKER DR STE 700 CHICAGO IL 60606	1949	1959
CENTAUR INS CO	IL	PC	(312) 332-5401 C/O SPEC DEP RECEIVER STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654	1973	1983
CTR FOR SCIENCE IN THE PUBLIC INTEREST	DC	GA	(312) 836-9500 1220 L ST N W STE 300 WASHINGTON DC 20005 (200) 777 8334	1971	2008
CENTRAL MUTUAL INS CO	ОН	PC	(202) 777-8334 P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1876	1894

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
CENTRAL RESERVE LIFE INS CO	ОН	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		1962	1985
CENTRE INS CO	DE	PC	ONE LIBERTY PLZ 165 BROADWAY NEW YORK NY 10006-1404 (212) 859-2600	1969	1969
CENTRE LIFE INS CO	MA	LAH		1926	1959
CENTURION CASUALTY CO	IA	PC	800 WALNUT ST DES MOINES IA 50309 (515) 557-7271	1983	1990
CENTURION LIFE INS CO	IA	LAH	800 WALNUT ST DES MOINES IA 50309 (515) 557-7346	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	ОН	PC	465 CLEVELAND AVE WESTERVILLE OH 43082 (248) 358-1100	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		1955	1963
CHARTER OAK FIRE INS CO THE	СТ	PC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1931	1935
CHARTIS CASUALTY CO	PA	PC	(800) 277-0111 175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1946	1986
CHARTIS PROPERTY CASUALTY CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976	1871	1929
CHARTIS WARRANTYGUARD INC	DE	WP	(212) 770-7000 80 PINE ST F13 NEW YORK NY 10005 (212) 458-1842	1996	2000
CHEROKEE INS CO	MI	PC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450 3474	1946	1980

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
CHESAPEAKE LIFE INS CO THE	OK	LAH	9151 BLVD 26	1956	1970
CHESAFEAKE LIFE INS CO THE			NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1950	1970
CHEVRON TRAVEL CLUB INC	CA	MC	2003 DIAMOND BLVD RM 32057 CONCORD CA 94520	1968	1988
CHICAGO INS CO	IL	PC	(925) 827-7931 33 W MONROE ST CHICAGO IL 60603	1956	1969
CHICAGO TITLE INS CO	NE	ΤI	(312) 346-6400 601 RIVERSIDE AVE JACKSONVILLE FL 32204 (004) 854 8100	1961	1961
CHILDFUND INTERNATIONAL USA	VA	GA	(904) 854-8100 2821 EMERYWOOD PKY RICHMOND VA 23261-6484 (804) 756-3502	1938	2002
CHILDREN INTERNATIONAL	МО	GA	2000 E RED BRIDGE RD KANSAS CITY MO 64131 (816) 942-2000	1951	1978
CHILDRENS COMMUNITY HEALTH PLAN INC	WI	нмо		2009	2010
CHILDRENS HOSPITAL AND HEALTH SYSTEM FOUNDATION INC	WI	GA	P O BOX 1997 MILWAUKEE WI 53201-1997 (414) 266-6232	1984	1998
CHP-LTS INC	WI	СМО	2240 EASTRIDGE CTR EAU CLAIRE WI 54701 (715) 838-2900		2009
CHRISTIAN APPALACHIAN PROJECT INC	KY	GA	(715) 535-2500 322 CRAB ORCHARD ST LANCASTER KY 40444 (859) 269-0635	1964	1995
CHRISTIAN BROADCASTING NETWORK INC THE	VA	GA	977 CENTERVILLE TURNPIKE VIRGINIA BEACH VA 23463 (757) 226-3648	1960	1993
CHRISTIAN CHURCH FOUNDATION INC	IN	GA	P O BOX 1986 INDIANAPOLIS IN 46206 (317) 713-2436	1961	2003
CHRISTIAN COMMUNITY FOUNDATION INC	ТХ	GA	2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904	1980	2003
CHRYSLER INS CO	MI	PC	(719) 447-4620 27777 INKSTER RD FARMINGTON HILLS MI 48334-5326	1964	1965
CHUBB INDEMNITY INS CO	NY	PC	(248) 427-5622 15 MOUNTAIN VIEW RD WARREN NJ 07059 (202) 2020	1922	1925
CHUBB NATIONAL INS CO	IN	PC	(908) 903-2000 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	1929	1954
CHURCH LIFE INS CORP	NY	LAH	(212) 592-1800 445 FIFTH AVE NEW YORK NY 10016 (212) 592-1800	1922	2005
CHURCH MUTUAL INS CO	WI	PC	(212) 592-1800 P O BOX 357 MERRILL WI 54452-0357 (715) 526 5577	1897	1897
CIFG ASSURANCE NORTH AM INC	NY	PC	(715) 536-5577 850 THIRD AVE 10TH FL NEW YORK NY 10022 (212) 909-3939	2003	2004

		Com			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
CIGNA HEALTH AND LIFE INS CO	СТ	LAH	900 COTTAGE GROVE RD BLOOMFIELD CT 06002-2920 (860) 226-6000	1963	1982
CIM INS CORP	MI	PC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
CINCINNATI CASUALTY CO THE	ОН	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1972	1979
CINCINNATI INDEMNITY CO THE	ОН	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	ОН	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1950	1974
CINCINNATI LIFE INS CO THE	ОН	LAH	P O BOX 145496 CINCINNATI OH 45250-5496 (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
CLARETIANS INC	IL	GA	205 W MONROE ST 7TH FL CHICAGO IL 60606 (312) 544-8172	1971	2010
CLARNO MUTUAL INS CO	WI	ТМ	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 PL STAMFORD CT 06902 (203) 977-8000	1993	1997
CLEMENT MANOR INC	WI	СС	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
CLERMONT INS CO	IA	PC	3 UNIVERSITY PLZ STE 604 HACKENSACK NJ 07601-6223 (201) 518-2500	1977	1984
CM LIFE INS CO	СТ	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 53705-4456 (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 CORP	AZ	WP	(608) 238-3631 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

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
COFACE NORTH AMERICA INS CO	MA	PC	50 MILLSTONE RD BLDG 100 STE 360 EAST WINDSOR NJ 08520-1419	1974	1975
COLISEUM REINSURANCE CO	DE	PC	(609) 469-0400 17 STATE ST NEW YORK NY 10004 (212) 402 6200	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	(212) 493-9300 730 3RD AVE 3/44 NEW YORK NY 10017	1972	1987
COLONIAL AMERICAN CAS & SURETY CO	MD	PC	(212) 916-4619 1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	COLUMBIA SC 29210	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	(803) 798-7000 399 MARKET ST PHILADELPHIA PA 19181	1957	1967
COLONIAL SURETY CO	PA	PC	(215) 928-8000 50 CHESTNUT RIDGE RD MONTVALE NJ 07645-1814 (201) 573-8788	1930	2005
COLONY SPECIALTY INS CO	ОН	PC	P O BOX 85122 RICHMOND VA 23285-5122 (804) 560-2000	1978	2009
COLORADO BANKERS LIFE INS CO	СО	LAH	5990 GREENWOOD PLZ BLVD #325	1974	1985
COLORADO CASUALTY INS CO	NH	PC	GREENWOOD VILLAGE CO 80111 (303) 220-8500 175 BERKELEY ST BOSTON MA 02116-5066	1980	1995
COLUMBIA ST MARYS FOUNDATION INC	WI	GA	(617) 357-9500 4425 N PORT WASHINGTON RD GLENDALE WI 53212	1909	1990
COLUMBIAN LIFE INS CO	IL	LAH	(414) 326-1823 P O BOX 1381 BINGHAMTON NY 13902	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	(607) 724-2472 P O BOX 1381 BINGHAMTON NY 13902	1882	1989
COLUMBUS LIFE INS CO	ОН	LAH	(607) 724-2472 400 E 4TH ST CINCINNATI OH 45202-3302 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	ТМ		1873	1873
COMBINED INS CO OF AMER	IL	LAH	1000 MILWAUKEE AVE GLENVIEW IL 60025-2423 (866) 445-8872	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) 916-3000	1986	1992
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LAH	(402) 910-3000 70 GENESEE ST UTICA NY 13502 (800) 422-6200	1883	1967
COMMONWEALTH ANNUITY & LIFE INS CO	MA	LAH	(800) 422-8200 132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772 (508) 460-2400	1974	1975

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
COMMONWEALTH LAND TITLE INS CO	NE	TI	601 RIVERSIDE AVE	1944	1962
COMMONWEREITI EAND TITLE INS CO	INL.	11	JACKSONVILLE FL 32204 (904) 854-8100	1)44	1902
COMMUNITY CARE HEALTH PLAN INC	WI	нмо	MILWAUKEE WI 53215	2004	2005
COMMUNITY CARE INC	WI	СМО	MILWAUKEE WI 53215		2009
COMMUNITY CARE OF CENTRAL WISCONSIN	WI	СМО	(414) 385-6600 3349 CHURCH ST STE 1 STEVENS POINT WI 54481 (715) 345-5968		2009
COMMUNITY FOUNDATION FOR THE FOX VALLEY REGION INC	WI	GA	(713) 543-5908 4455 W LAWRENCE ST APPLETON WI 54914 (920) 830-1290	1986	2003
COMMUNITY FOUNDATION OF GREATER SOUTH WOOD COUNTY INC	WI	GA	(920) 830-1290 478 E GRAND AVE WISCONSIN RAPIDS WI 54494 (715) 423-3863	1993	2005
COMMUNITY FOUNDATION OF NORTH CENTRAL WI INC	WI	GA	(715) 425-9505 500 FIRST ST STE 2600 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	2002	2002
COMMUNITY MEMORIAL FOUNDATION OF MENOMONEE FALLS INC	WI	GA	(262) 781-7020 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	1997	1999
COMPANION LIFE INS CO	SC	LAH	COLUMBIA SC 29202-3102	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	PC	(803) 735-1251 P O BOX 100165 COLUMBIA SC 29202	1984	1999
COMPASS INS CO	NY	PC	<ul> <li>(803) 735-0672</li> <li>9277 CENTRE POINTE DR STE 140</li> <li>WEST CHESTER OH 45069-4844</li> <li>(513) 425-5899</li> </ul>	1968	1972
COMPASSION & CHOICES	СО	GA	P O BOX 101810 DENVER CO 80250 (303) 639-1202	1981	2000
COMPASSION INTERNATIONAL INC	IL	GA	12290 VOYAGER PKY COLORADO SPRINGS CO 80921-3668	1956	2010
COMPCARE HEALTH SERVICES INS CORP	WI	нмо	WEST ALLIS WI 53214	1984	1984
COMPUTER INS CO	RI	PC	(414) 459-5000 99 HIGH ST FL 13 BOSTON MA 02110-2303 (401) 431-2920	1989	1992
COMPWEST INS CO	CA	PC	301 HOWARD ST STE 1700 SAN FRANCISCO CA 94105-6613	2004	2010
CONCORDIA COLLEGE	MN	GA	(415) 593-5100 901 S 8TH ST MOOHEAD MN 56562 (118) 200 4780	1891	2008
CONGREGATION OF THE PASSION HOLY CROSS PROVINCE THE	IL	GA	(218) 299-4789 5700 N HARLEM AVE CHICAGO IL 60631 (773) 631-6336	1954	2006

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
			· ·		
CONGRESS LIFE INS CO	AZ	LAH	P O BOX 10055 SCOTTSDALE AZ 85271 (602) 385-3625	1965	1988
CONNECTICUT GENERAL LIFE INS CO	СТ	LAH	TWO LIBERTY PL TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192	1865	1936
CONSECO LIFE INS CO	IN	LAH	(860) 226-6000 11825 NORTH 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 (402) 330-6800	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	ОН	LAH	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 29202-0427 (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	ΤN	MC	P O BOX 451 DAYTON TN 37321 (423) 775-9611	1983	1993
CONTINENTAL CASUALTY CO	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1897	1898
CONTINENTAL DIVIDE INS CO	СО	PC	P O BOX 3126 ENGLEWOOD CO 80155 (303) 779-4770	1978	1992
CONTINENTAL GENERAL INS CO	ОН	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	(402) 627-5424 333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	ΤN	LAH	P O BOX 1188 BRENTWOOD TN 37024 (615) 377-1300	1983	2000
CONTINENTAL SERVICE PLAN INC	NJ	W P	(615) 577-1300 4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	1992	1992
CONTINENTAL SERVICE PROVIDER INC	IL	W P	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	2002	2004

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
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
COOPERATIVE FOR ASSISTANCE & RELIEF EVERYWHERE INC	GA	GA	(15) ELLIS ST NE ATLANTA GA 30303 (404) 681-2552	1945	2003
CORNHUSKER CASUALTY CO	NE	PC	3333 FARNAM ST STE 300 OMAHA NE 68131 (402) 393-7255	1970	1992
CORPORATION FOR NATIONAL ASSOCIATION OF CONGREGATIONAL CHRISTIAN CHURCH	WI	GA	8473 S HOWELL AVE OAK CREEK WI 53154 (414) 764-1620	1961	1978
COUNTRY CASUALTY INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COURTESY INS CO	FL	PC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442-1723 (954) 429-2150	1987 3	1995
COVENTRY FIRST LLC	DE	LSP	7111 VALLEY GREEN RD FT WASHINGTON PA 19034-2209 (404) 233-7000	1999	2001
COVENTRY HEALTH & LIFE INS CO	DE	LAH		1968	1990
CPP WARRANTIES LLC	DE	W P	5100 GAMBLE DR STE 600 ST LOUIS PARK MN 55416 (952) 541-5807	2003	2004
CREDIT SUISSE LIFE SETTLEMENTS LLC	DE	LSP	11 MADISON AVE EMA 9TH FL NEW YORK NY 10010 (212) 538-6584	2007	2010
CROATIAN FRATERNAL UNION OF AMER	PA	FR	100 DELNY 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 S4P 4 (303) 737-6000	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

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
CUMIS INS SOCIETY INC	IA	PC	P O BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960
CUNA MUTUAL INS SOCIETY	IA	LAH		1935	1935
			MADISON WI 53701 (608) 238-5851		
CURATORS OF THE UNIVERSITY OF MO	мо	GA	118 UNIVERSITY HALL	1839	2010
			COLUMBIA MO 65211-3020		
DAIRYLAND INS CO	WI	PC	(573) 884-8191 1800 N POINT DR	1965	1965
			STEVENS POINT WI 54481		
DAKOTA TRUCK UNDERWRITERS	SD	PC	(715) 346-6000 P O BOX 89310	1989	2006
DAROTA TRUCK UNDERWRITERS	50	IC	SIOUX FALLS SD 57109	1707	2000
			(605) 361-4142	1005	1005
DALLAS NATIONAL INS CO	TX	PC	P O BOX 800499 DALLAS TX 75380	1987	1995
			(212) 312-2500		
DARLINGTON MUTUAL INS CO	WI	TM	P O BOX 165 DABLINGTON WI 52520	1875	1875
			DARLINGTON WI 53530 (608) 776-2319		
DARWIN NATIONAL ASSUR CO	DE	PC	9 FARM SPRINGS RD	1972	2004
			FARMINGTON CT 06032 (860) 284-1300		
DATADOT DEALER SERVICES LLC	NC	VPP	9449 BALBOA AVE STE 300	2001	2009
			SAN DIEGO CA 92123		
DEALERS ALLIANCE CORP	ОН	WP	(858) 810-1700 3518 RIVERSIDE DR	1977	1998
	011		COLUMBUS OH 43221	1,7,7,7	1770
DEALERS ALLIANCE CORP	ОН	VPP	(800) 282-8913 P O BOX 21185	1977	2006
DEALERS ALLIANCE CORP	ОП	VPP	COLUMBUS OH 43221	19//	2008
			(800) 282-8913		
DEALERS ASSURANCE CO	OH	PC	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221	1935	1996
			(614) 459-0364		
DEAN HEALTH INS INC	WI	LAH		1995	1995
			MADISON WI 53717-1971 (608) 836-1400		
DEAN HEALTH PLAN INC	WI	НМО	1277 DEMING WAY	1995	1995
			MADISON WI 53717-1971 (608) 836-1400		
DEERFIELD INS CO	IL	PC	TEN PARKWAY N	1911	1989
			DEERFIELD IL 60015		
DEFENDERS OF WILDLIFE	DC	GA	(847) 572-6000 1130 SEVENTEENTH ST NW	1947	2005
			WASHINGTON DC 20036		
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	(202) 682-9400 400 ROBERT ST N STE 1600	1971	1971
DEGREE OF HONOR TROTECTIVE ASSN	IVIIN	IK	ST PAUL MN 55101	19/1	19/1
			(651) 228-7600	10.64	1050
DELAWARE AMERICAN LIFE INS CO	DE	LAH	P O BOX 1449 WILMINGTON DE 19801	1964	1979
			(302) 594-2000		
DELTA DENTAL OF WI INC	WI	LAH	P O BOX 828 STEVENS DOINT WI 54481	1962	1965
			STEVENS POINT WI 54481 (715) 344-6087		
DENT ZONE COS INC	ΤX	W P	5100 N O CONNOR BLVD STE 100	2007	2010
			IRVING TX 75039-5594 (214) 393-2200		
DENTAL COM INS PLAN	WI	LHSO	P O BOX 929	2003	2003
			MARSHFIELD WI 54449		
			(715) 387-1702		
	I		1	1	I

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile		Mailing Address and Telephone		Wisconsin
DENTAL PROTECTION PLAN INC	WI	LHSO	7130 W GREENFIELD AVE WEST ALLIS WI 53214 (414) 259-9522	1987	1987
DENTAQUEST DENTAL PLAN OF WI INC	WI	LHSO	12121 N CORPORATE PKY MEQUON WI 53092 (262) 241-7140	1995	1995
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
DEPAUW UNIVERSITY	IN	GA	313 S LOCUST ST GREENCASTLE IN 46135 (765) 658-4165	1837	2004
DEPOSITORS INS CO	IA	PC	ONE W NATIONWIDE BLVD 1-04-701 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	ОН	W P	400 METRO PL 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	1982	1984
DIRECT NATIONAL INS CO	AR	PC	(615) 399-4700 1281 MURFREESBORO RD NASHVILLE TN 37217 ((15) 200 4700	1945	1953
DISABLED AMERICAN VETERANS CHARITABLE SERVICE TRUST	DC	GA	(615) 399-4700 3725 ALEXANDRIA PIKE COLD SPRING KY 41076-1712 (250) 411 7200	1986	2001
DISCOVER PROPERTY & CASUALTY INS CO	IL	PC	(859) 441-7300 385 WASHINGTON ST ST PAUL MN 55102	1978	1980
DISTRICTS MUTUAL INS	WI	PC	(651) 310-7911 212 W PINEHURST TRL DAKOTA DUNES SD 57049	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	(605) 422-2655 P O BOX 2900 NAPA CA 94558-0900	1975	1989
DOCTORS WITHOUT BORDERS USA INC	NY	GA	(707) 226-0100 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
DORINCO REINSURANCE CO	MI	PC	(117) 4261931 1320 WALDO AVE STE 200 MIDLAND MI 48642 (989) 636-0047	1977	1989

		G			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
DUPONT MUTUAL INS CO	WI	ТМ	MARION WI 54950	1883	1883
EAA AVIATION FOUNDATION INC	WI	GA	(715) 754-2525 P O BOX 3086 OSHKOSH WI 54903	1962	1984
EAGLE LIFE INS CO	IA	LAH	(920) 426-4833 P O BOX 71216 DES MOINES IA 50325	2008	2009
EAGLE POINT MUTUAL INS CO	WI	ТМ	(515) 221-0002 P O BOX 456 CHIPPEWA FALLS WI 54729	1879	1879
EARTHJUSTICE LEGAL DEFENSE FUND	CA	GA	(715) 723-9333 426 17TH ST 6TH FL OAKLAND CA 94612	1971	2003
EASTCASTLE PL INC	WI	CC	(510) 550-6700 2505 E BRADFORD AVE MILWAUKEE WI 53211	1884	1985
EASTERN ALLIANCE INS CO	PA	PC	(414) 332-8610 P O BOX 83777 LANCASTER PA 17608	1997	2007
EASTGUARD INS CO	PA	PC	(717) 396-7095 P O BOX A-H WILKES-BARRE PA 18703	1827	2001
ECOBLOCK INC	ТХ	VPP	(570) 825-9900 15920 ADDISON RD ADDISON TX 75001-3290	2002	2008
ECONOMY FIRE & CASUALTY CO	IL	PC	(972) 813-0913 P O BOX 350 WARWICK RI 02887	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	(401) 827-2400 700 QUAKER LN WARWICK RI 02886	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	PC	(401) 827-2400 P O BOX 350 WARWICK RI 02887-0350	1980	1986
ELECTRIC INS CO	MA	PC	(401) 827-2400 75 SAM FONZO DR BEVERLY MA 01915	1966	1972
ELECTROLUX WARRANTY CORP	NV	W P	(978) 921-2080 DUNLAP & SHIPMAN PA 2065 THOMASVILLE RD 1ST FL TALLAHASSEE FL 32308-0733	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	(850) 385-5000 P O BOX 356 HORTONVILLE WI 54944	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	(920) 779-4515 P O BOX 9202 DES MOINES IA 50306	1962	1967
EMC PROPERTY & CASUALTY CO	IA	PC	(515) 237-2000 P O BOX 712 DES MOINES IA 50306-0712	1953	2000
EMCASCO INS CO	IA	PC	(515) 280-2511 P O BOX 712 DES MOINES IA 50306-0712	1958	1962
EMPHESYS INS CO	ТХ	LAH	(515) 280-2511 P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1978	1984
EMPIRE FIRE & MARINE INS CO 18TH FL	NE	PC	(302) 380-1000 1400 AMERICAN LN TOWER 1 SCHAUMBURG IL 60196 (847) 605-6000	1954	1973
EMPLOYEES LIFE CO MUTUAL	IL	LAH		1946	1946

		Com-		Incor- porated	Commenced Business
Name of Commune Statistics on Association	State of	pany		or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
EMPLOYERS ASSURANCE CO	FL	PC	10375 PROFESSIONAL CIR RENO NV 89521-4802 (775) 327-2700	1979	1980
EMPLOYERS FIRE INS CO THE	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066	1911	1911
EMPLOYERS MUTUAL CASUALTY CO	IA	PC	(715) 845-5211 P O BOX 712 DES MOINES IA 50306-0712	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	(515) 280-2511 10375 PROFESSIONAL CIR RENO NV 89521-4802	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	(775) 327-2700 P O BOX 2981 MISSION KS 66201-1391	1986	1986
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	(913) 982-3700 231 W MICHIGAN ST P244 MILWAUKEE WI 53203 (114) 231 2701	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	(414) 221-2701 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	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	(847) 402-5000 333 WESTCHESTER AVE WHITE PLAINS NY 10604	1996	1997
ENDURANCE RISK SOLUTIONS ASSUR CO	DE	PC	(914) 468-8000 333 WESTCHESTER AVE WHITE PLAINS NY 10604	1986	1988
ENGENDERHEALTH INC	NJ	GA	(914) 468-8000 440 NINTH AVE NEW YORK NY 10001	1943	2007
ENTERPRISE FINANCIAL GROUP INC	ТX	W P	(212) 561-8000 8013 122 W CARPENTER FWY 6TH FL IRVING TX 76209	1977	1992
ENTERPRISE LIFE INS CO	ТX	LAH	(972) 445-8300 122 W CARPENTER FWY IRVING TX 75039	1978	1992
ENTITLE INS CO	ОН	ΤI	(972) 445-8300 4600 ROCKSIDE RD STE 104 INDEPENDENCE OH 44131-2132 (210) 524 2400	1978	2010
ENVISION INS CO	ОН	LAH	(216) 524-3400 2181 E AURORA RD TWINSBURG OH 44087 (220) 405 8080	2006	2008
EPIC LIFE INS CO THE	WI	LAH	(330) 405-8089 P O BOX 14196 MADISON WI 53708-0196	1984	1984
EPISCOPAL CHURCH FOUNDATION	NY	GA	(608) 221-6882 815 SECOND AVE 7TH FL NEW YORK NY 10017 (212) 697-2858	1949	1998
EQUITABLE LIFE & CASUALTY INS CO	UT	LAH	P O BOX 2460 SALT LAKE CITY UT 84110	1935	2009
EQUITABLE RESERVE ASSN	WI	FR	(801) 579-3400 P O BOX 448 NEENAH WI 54957 (200) 722 1574	1897	1897
EQUITRUST LIFE INS CO	IA	LAH	(920) 722-1574 5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1966	1969

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
ERIE FAMILY LIFE INS CO	PA	LAH	100 ERIE INS PL 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 PL ERIE PA 16530 (814) 870-2000	1972	2000
ERIE INS EXCHANGE	PA	PC	100 ERIE INS PL ERIE PA 16530	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	PC	(814) 870-2000 100 ERIE INS PL ERIE PA 16530	1993	2000
ESECURITEL HOLDINGS LLC	DE	W P	(814) 870-2000 2325 LAKEVIEW PKY STE 125 ALPHARETTA GA 30009 (678) 389-6219	2005	2005
ESSENT GUARANTY INC	PA	PC	201 KING OF PRUSSIA RD RADNOR PA 19807 (610) 230-0555	2008	2009
ESSENTIA INS CO	MO	PC	ONE BEACON LN CANTON MA 02021	1979	1983
ESURANCE INS CO	WI	PC	(781) 332-7000 650 DAVIS ST SAN FRANCISCO CA 94111	1933	2005
ESURANCE INS CO OF NJ	WI	PC	(415) 875-4500 650 DAVIS ST SAN FRANCISCO CA 94111-1904	1919	1958
ESURANCE PROPERTY & CAS INS CO	CA	PC	(415) 875-4500 650 DAVIS ST SAN FRANCISCO CA 94111	1987	2005
EULER HERMES AMERICAN CREDIT INDEMNITY CO	MD	PC	(415) 875-4500 800 RED BROOK BLVD OWINGS MILLS MD 21117	1893	1899
EVANGELICAL COVENANT CHURCH THE	IL	GA	(410) 753-0718 8303 W HIGGINS RD CHICAGO IL 60631	1885	1998
EVANGELICAL FREE CHURCH OF AMERICA THE	MN	GA	(847) 583-3200 901 E 78TH ST MINNEAPOLIS MN 55420-1334	1908	1987
EVANGELICAL LUTHERAN CHURCH IN AMERICA	MN	GA	(440) 239-8900 8765 W HIGGINS RD CHICAGO IL 60631	1987	1988
EVANGELICAL LUTHERAN GOOD SAMARITAN SOCIETY THE	ND	GA	(773) 380-2917 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	ОН	PC	(400) 604-3000 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	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	(920) 233-2340 ONE STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1968	1968

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
• • •					
EXCALIBUR REINSURANCE CORP	PA	PC	1735 MARKET ST PHILADELPHIA PA 19103 (215) 665-5000	1980	1991
EXECUTIVE RISK INDEMNITY INC	DE	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059	1977	1993
EXPLORE INFORMATION SERVICES LLC	МО	RS	(908) 903-2000 1580 N POINT PRAIRIE RD FORISTELL MO 63348-1034		2010
EXPRESS SCRIPTS INS CO	AZ	LAH	(636) 639-1880 227 ONE EXPRESS WAY-HQ3W03 ST LOUIS MO 63121	1994	2009
EXPRESS SYSTEMS INC	CA	W P	(314) 810-3006 11 VANDERBILT IRVINE CA 92618	1994	2010
EXPRESS SYSTEMS INC	CA	VPP	(949) 789-6220 11 VANDERBILT IRVINE CA 92618	1994	2009
EYE CARE OF WISCONSIN INS INC	WI	LHSO	(949) 789-6220 8633 N PORT WASHINGTON RD	1986	1986
FABCO EQUIPMENT INC	WI	WP	FOX POINT WI 53217 (414) 351-3030 11200 W SILVER SPRING RD	1982	2002
FACTORY MUTUAL INS CO	RI	PC	MILWAUKEE WI 53225 (414) 461-9100 P O BOX 7500	1968	1968
FACTORI MUTUAL INS CO			JOHNSTON RI 02919 (401) 275-3000		
FAIRFIELD INS CO	СТ	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1991	1994
FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190	1960	1977
FAIRHAVEN CORP	WI	GA	(262) 473-2140 435 W STARIN RD WHITEWATER WI 53190	1960	1977
FAIRMONT INS CO	CA	PC	(262) 753-0010 250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101	1970	1984
FAIRMONT PREMIER INS CO	CA	PC	(603) 656-2233 250 COMMERCIAL ST STE 5000 MANCHESTER NH 03103	1941	1949
FAIRMONT SPECIALTY INS CO	CA	PC	(603) 656-2233 250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101	1923	1964
FALL CREEK MUTUAL INS CO	WI	ТМ	(603) 656-2200 P O BOX 186 FALL CREEK WI 54742 (15) 877 2771	1875	1875
FAMILY HERITAGE LIFE INS CO OF AM	ОН	LAH	(715) 877-2771 P O BOX 470608 CLEVELAND OH 44147 (440) 922 5200	1989	2005
FAMILY LIFE INS CO	TX	LAH	WORTHAM TOWER HOUSTON TX 77019	1949	1960
FAMILY SERVICE LIFE INS CO	ТХ	LAH	(713) 529-0045 7 HANOVER SQ NEW YORK NY 10004 (212) 509 0220	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	(212) 598-8829 5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1944	1993
FARMERS AUTOMOBILE INS ASSN THE	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1921	1964
	I		(307) 340-1101		

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Talankons	or Organized	in
			Mailing Address and Telephone		
FARMERS INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	(323) 932-3200 6785 WESTOWN PKY WEST DES MOINES IA 50266	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	MERCER ISLAND WA 98040-2837	1910	1921
FARMERS TOWN MUTUAL INS CO	WI	ТМ	(206) 232-8400 P O BOX 234 WILTON WI 54670	1876	1876
FARMERS UNION MUT INS CO	ND	PC	(608) 435-6901 P O BOX 2020 JAMESTOWN ND 58402 (701) 252-2702	1944	2006
FARMINGTON CASUALTY CO	СТ	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 1-04-701 COLUMBUS OH 43215 (614) 249-1545	1909	1948
FATHER FLANAGANS BOYS HOME	NE	GA	(614) 249-1345 14086 MOTHER TERESA LN BOYS TOWN NE 68010 (402) 498-3127	1920	1978
FCNL EDUCATION FUND	DC	GA	245 SECOND ST NE WASHINGTON DC 20002 (202) 547-6000 2509	1982	2006
FEDERAL INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1901	1903
FEDERAL LIFE INS CO MUTUAL	IL	LAH		1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	W P	260 INTERSTATE NORTH CIRCLE SE ATLANTA GA 30339 (305) 253-2244 32140	1993	1995
FEDERATED LIFE INS CO	MN	LAH	(505) 255-2244 52140 121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	(307) 433-3200 121 E PARK SQ OWATONNA MN 55060-3046 (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
FELLOWSHIP OF RECONCILIATION INC	NY	GA	P O BOX 271 NYACK NY 10960	1994	2009
FIDELITY & DEPOSIT CO OF MD	MD	PC	(845) 358-4601 1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1969	1982
FIDELITY & GUARANTY INS CO	IA	PC	(847) 003-6000 385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1977	1979

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
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		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 JACKSONVILLE FL 32204 (904) 997-7310	1971	1989
FIDELITY NATIONAL TITLE INS CO	CA	ΤI	601 RIVERSIDE AVE REAR JACKSONVILLE FL 32204-2946 (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	W P	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
FINANCIAL AMERICAN LIFE INS CO	KS	LAH	P O BOX 77-0250 MIAMI FL 33177 (305) 234-1771	1964	1970
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
FINIAL REINSURANCE CO	СТ	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1990	1996
FIRE INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051	1942	1954
FIREMANS FUND INS CO	CA	PC	(323) 932-3200 777 SAN MARIN DR NOVATO CA 94998 (415) 800 2000	1958	1967
FIREMENS INS CO OF WASHINGTON DC	DE	PC	(415) 899-2000 P O BOX 61038 RICHMOND VA 23261 (804) 285-2700	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH		1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP		1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	PC	114 E FIFTH ST SANTA ANA CA 92701 (714) 560-7856	1977	1992

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
× • · • ·			с <b>к</b>		
FIRST AMERICAN TITLE INS CO	CA	TI	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 250-3000	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	W P	(608) 242-4505 15920 ADDISON RD ADDISON TX 75001 (877) 881-2244 19931	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	ОН	FR	24950 CHAGRIN BLVD BEACHWOOD OH 44122	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	ОН	FR	(800) 464-4642 6611 ROCKSIDE RD INDEPENDENCE OH 44131	1892	1940
FIRST CHICAGO INS CO	IL	PC	(216) 642-9406 P O BOX 389508 BEDFORD PARK IL 60638 (708) 552-4422	1920	1921
FIRST CHURCH OF CHRIST SCIENTIST IN BOSTON MA	MA	GA	210 MASSACHUSETTS AVE P5-10 BOSTON MA 02115 (617) 450-6258	1892	2008
FIRST COLONIAL INS CO	FL	PC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224	1987	2001
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	WI	LHSO	(904) 992-1776 550 W JACKSON BLVD CHICAGO IL 60661 (312) 993-1000	1996	1996
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	12946 DAIRY ASHFORD STE 360 SUGAR LAND TX 77478	1979	1979
FIRST DAKOTA IND CO	SD	PC	(281) 313-7150 P O BOX 89310 SIOUX FALLS SD 57109	1995	2006
FIRST EXTENDED SERVICE CORP	ТХ	W P	(605) 361-4142 P O BOX 130745 DALLAS TX 75313	1976	1992
FIRST EXTENDED SERVICE CORP OF FL	FL	W P	(800) 527-3448 1345 RIVER BEND DR STE 200 DALLAS TX 75247	1995	2002
FIRST FINANCIAL INS CO	IL	PC	(800) 527-3448 238 INTERNATIONAL RD BURLINGTON NC 27215	1970	1983
FIRST GUARD INS CO	AZ	PC	(336) 586-2500 200 NOKOMIS AVE S FL 4 VENICE FL 34285-2315	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	ТХ	LAH	DOWNERS GROVE IL 60515	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LAH	(630) 737-7900 RARITAN PLZ 1 P O BOX 7836	1962	1991
FIRST LIBERTY INS CORP THE	IL	PC	EDISON NJ 08818 (212) 858-8200 175 BERKELEY ST BOSTON MA 02116-5066 (217) 257 0500	1989	1990
FIRST MARINE INS CO	MO	PC	(617) 357-9500 P O BOX 5323 CINCINNATI OH 45201-5323	1982	1998
FIRST MERCURY CASUALTY CO	MN	PC	(573) 348-2743 26600 TELEGRAPH RD SOUTHFIELD MI 48033-2438 (248) 358-4010	1961	1979

Name of Company, Solidy, or Association         Number of Company, Solidy, and Solidy,			Com-		Incor- porated	Commenced Business
FIRST NATIONAL INS CO OF AMERICA         WA         PC         175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-900         1928         1930           FIRST NONPROFIT INS CO         IL         PC         175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-900         1978         2005           FIRST PENN PACIFIC LIFE INS CO         IN         LAH         1931         1981         2005           FIRST SEALORD SURETY INC         PA         PC         P         0500 900         1991         2000           FLAGSHIP CITY INS CO         PA         PC         PA         PC         144 E SIXTH ST EVALUATION PA 19085 (610) 663-2259         1992         2000           FLAGSHIP CITY INS CO         FA         PC         PA         PC         144 E SIXTH ST EVALUATION PA 19085 (610) 663-2259         1992         2000           FLAGSHIP CITY INS CO         II         PC         PA         PC         H4 E SIXTH ST EVALUATION PA 19085 (610) 643-2430         1981         1987           FLAGSHIP CITY INS CO         II         PC         GA         8405 FEXICON         1941         1874           FLAGSHIP CITY INS CO         II         PC         GA         8405 FEXICORE DR         1981         1981           FORDADTOR SERVICE CO         MI         TM         PO BOX 2450	Name of Company Society or Association		pany	Mailing Address and Talanhone	or	in
FIRST NONPROFIT INS CO         IL         PC         DOSTON MA 02116-5066 (617) 357-5500         IS           FIRST PENN PACIFIC LIFE INS CO         IN         LAH         PC         IS         WACKER DR STE 2380 (CREENSBORO NC 27401 (CREENSBORO NC 27401 (C						
FIRST NONPROFIT INS CO         IL         PC         IS WACKER DR STE 2380 (312) 715-5010         1978         2005           FIRST PENN FACIFIC LIPE INS CO         IN         LAH         100 RERENE ST (CREENSBORD NC 27401 (260) 455-2000         1963         1981           FIRST SEALORD SURETY INC         PA         PC         PC         D 60X 900 VILLANOVA PA 19085 (610) 664-2239         1991         2000           FLAGSHIP CITY INS CO         PA         PC         PC         D 60X 302 (814) 428-7554         1982         2000           FLORISTS MUTUAL INS CO         IL         PC         PO BOX 428         1887         1953           FLORISTS MUTUAL INS CO         WI         TM         PO BOX 306 (814) 428-7554         1897         1898           FOCUS ON THE FAMILY         CA         GA         GA         S04 5001         1977         1998           FOCUS ON THE FAMILY         CA         GA         GA         S04 58470         1977         1998           FOCUS ON THE FAMILY         CA         GA         S04 58470         1977         1998           FORD MOTOR SERVICE CO         DE         MC         DARBORN MI 49121         1977         1998           FOREMOST PROPERTY & CASUALTY INS CO         MI         PC         P 0 BOX 2450	FIRST NATIONAL INS CO OF AMERICA	WA	PC	BOSTON MA 02116-5066	1928	1930
FIRST PENN PACIFIC LIFE INS COINLARIO N OREENES T (260) 455:2000 (261) 664-225919631981FIRST SEALORD SURETY INCPAPCPCPC 0 BOX 900 VILLANOVA PA 1908519912000FLAGSHIP CITY INS COPAPCIA E SIXTH ST (814) 423:753419922000FLAGSHIP CITY INS COPAPCPC144 E SIXTH ST (814) 423:753419922000FLORISTS MUTUAL INS COILPCPCPO 80X 428 (814) 656-424018871853FLORISTS MUTUAL INS COWITMP 0 80X 308 (920) 324-257118741874FOCUS ON THE FAMILYCAGAGA605 EXPLORER DR (201) 324-257119771998FORD AUTO CLUB INCDEMCP 0 80X 1732 STE 284/MD748019811987FORD MOTOR SERVICE COMIWPTHE AMERICAN RD DEARBORN MI 48121 (313) 594-01019971998FOREMOST INS COMIPCP 0 BOX 2450 (616) 942-300019821981FOREMOST SIGNATURE INS COMIPCP 0 BOX 2450 (616) 942-300019821984FORT MEMORIAL HOSPITAL FOUNDATION INCWIRCP 0 ROX 2450 (616) 942-300019801982FORT MEMORIAL HOSPITAL FOUNDATION INCWIRAM RAPIDS MI 49501-2450 (616) 942-300019801982FORT MEMORIAL HOSPITAL FOUNDATION INCWIRAM RAPATIDS MI 49501 (701) 824-602419811981FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA613 HERMAN AVE (701) 824-6024<	FIRST NONPROFIT INS CO	IL	PC	1 S WACKER DR STE 2380 CHICAGO IL 60606	1978	2005
FIRST SEALORD SURETY INCPA PCPC P O BOX 900 (10) 664-2259 (610) 664-2259 (614) 428-7544 (714) 428-75441992 1992 2000FLAGSHIP CITY INS COPA PCPCPC PCFLAGSHIP ST EKIE PA 16530 (614) 428-75441983FLORISTS MUTUAL INS COILPC PCPO BOX 308 (719) 548-5720 (719) 548-572018871874FLYWAY MUTUAL INS COWITM PCPO BOX 308 (719) 548-5720 (719) 548-572018741874FORD AUTO CLUB INCDE NCMCPO BOX 1305 (719) 548-5720 (719) 548-572019771998FORD MOTOR SERVICE COMIWIW PC THE AMERICAN RD DEARBORN MI 48120 (312) 845-067619971998FOREMOST INS COMIPC PC POREMOST SIGNATURE INS COMIPC PC PO BOX 2450 (616) 942-300019521955FOREMOST SIGNATURE INS COMIPC PC POREMOST SIGNATURE INS COMIPC PC PO BOX 2450 (616) 942-300019821984FORT MEMORIAL HOSPITAL FOUNDATION INCWICA PC PORT DEARBORN LIFE INS COINLAH PC PC PO BOX 2450 (616) 942-300019821982FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA PC PC PORT ALROND AND INT ST ST POWNERS GROVE IL 6051-5501 (630) 824-60419811982FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA PC PC PORT TALKINSON WI 35336 (920) 568-515719661979FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA PC PC POWNERS RD STE 650 (930) 824-604<	FIRST PENN PACIFIC LIFE INS CO	IN	LAH	100 N GREENE ST GREENSBORO NC 27401	1963	1981
FLAGSHIP CITY INS COPAPC144 E SIXTH ST (814) 425.755419922000 (814) 425.7554FLORISTS MUTUAL INS COILPCPO BOX 428 (618) 656-4240IS871953FLYWAY MUTUAL INS COWITMPO BOX 308 (920) 324-2571IS74IS74FOCUS ON THE FAMILYCAGAGA8005 ENPLORER DR (719) 545-5720IS771998FORD AUTO CLUB INCDEMCPO BOX 308 (13) 594-0019197119811987FORD MOTOR SERVICE COMIWPTHE AMERICAN RD (13) 594-001919971998FOREMOST INS COMIPCPO BOX 2450 (G16) 956-874619521955FOREMOST SIGNATURE INS COMIPCPO BOX 2450 (G16) 942-300019821984FOREMOST SIGNATURE INS COMIPCPO BOX 2450 (G16) 942-300019821984FORETHOUGHT LIFE INS COIIIILAH1020 318T ST (G17) 223-01619801982FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG13 SH-6094 (G10) 956-615719812006 (G30) 824-609419812006FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG13 SHEAMA AVE (G20) 565-517196619792003FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG13 SHEAMA AVE (G20) 565-517196619792003FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG13 SHEAMA AVE (G20) 565-517196119792003FORT MEMORIAL HOSPITAL FOUNDATION INCWI <td>FIRST SEALORD SURETY INC</td> <td>PA</td> <td>PC</td> <td>P O BOX 900 VILLANOVA PA 19085</td> <td>1991</td> <td>2000</td>	FIRST SEALORD SURETY INC	PA	PC	P O BOX 900 VILLANOVA PA 19085	1991	2000
FLORISTS MUTUAL INS COILPCP O BOX 428 EDWARDSVILLE IL 62025 (618) 656-4240 (920) 324-257118871953FLYWAY MUTUAL INS COWITMP O BOX 308 WAUPUN WI 53963 (920) 324-257118741874FOCUS ON THE FAMILYCAGA8605 EXPLORER DR COLORADO SPRINCS CO 80920 (719) 548-572019771998FORD AUTO CLUB INCDEMCP O BOX 172 STE 204/MD7480 DEARBORN MI 48126 (313) 594-001919811987FORD MOTOR SERVICE COMIWPTHE AMERICAN RD19971998FOREMOST INS COMIPCP O BOX 2450 (G16) 956-847619521955FOREMOST PROPERTY & CASUALTY INS COMIPCP O BOX 2450 (G16) 942-300019821984FOREMOST SIGNATURE INS COMIPCP O BOX 2450 (G16) 942-300019821984FORETHOUGHT LIFE INS COIILAH300 NAPIDS MI 49501-2450 (G16) 942-300019801982FORT DEARBORN LIFE INS COIILAH1020 31S ST19661979FORT DEARBORN LIFE INS COIILAH1020 31S ST19661979FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA611 SHERMAN AVE FORT ATKINSON WI 53538 (920) 568-515719661979FORTUITY INS COIIPC613 SHERMAN AVE FORSEMONT IL 60018 (847) 384-006219972003FORTWESS INS COIIPC613 SHERMAN AVE FOR ATKINSON WI 53358 (920) 568-515719661979FORTUITY INS COIIPC613 SHER	FLAGSHIP CITY INS CO	PA	PC	144 E SIXTH ST ERIE PA 16530	1992	2000
FLYWAY MUTUAL INS COWITMP 0 BOX 308 WAUPUN WI 53963 (920) 324-2571 (920) 324-2571 	FLORISTS MUTUAL INS CO	IL	PC	P O BOX 428 EDWARDSVILLE IL 62025	1887	1953
FOCUS ON THE FAMILYCAGAGAS605 EXPLORED R COLORADO SPRINGS CO 8092019771998FORD AUTO CLUB INCDEMCP O BOX 1732 STE 2804/MD748019811987FORD MOTOR SERVICE COMIWWTHE AMERICAN RD19971998FORD MOTOR SERVICE COMIWWTHE AMERICAN RD19971998FOREMOST INS COMIPCP O BOX 245019521955FOREMOST PROPERTY & CASUALTY INS COMIPCP O BOX 245019841990FOREMOST SIGNATURE INS COMIPCP O BOX 245019841990FORETHOUGHT LIFE INS COINLAHAMEN RAPIDS MI 49501-245019841982FORT DEARBORN LIFE INS COINLAHA000 MERDIAN ST ST E 180019821984FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAANERD APIDS MI 4950119812006FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAGAND RAPIDS NI 5333819972003FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAFOR MUTUAL AVE19992003FORT MEMORIAL HOSPITAL FOUNDATION INCWIPCFORM MUTUAL AVE19992003FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA708-006219772003FORT MEMORIAL HOSPITAL FOUNDATION INCWIPCFORM MUTUAL AVE19992003FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA708-006219772003FORT MEMORIAL HOSPITAL FOUNDATION INCWI<	FLYWAY MUTUAL INS CO	WI	ТМ	P O BOX 308 WAUPUN WI 53963	1874	1874
FORD AUTO CLUB INCDEMCP 0 BOX 172 STE 2804/MD748019811987FORD MOTOR SERVICE COMIWFOREARBORN MI 4812019971998FOREMOST INS COMIWP CP 0 BOX 245019521955FOREMOST INS COMIP CP 0 BOX 245019521998FOREMOST PROPERTY & CASUALTY INS COMIP CP 0 BOX 245019841990GRAND RAPIDS MI 49501-2450GRAND RAPIDS MI 49501-2450198219841990FOREMOST SIGNATURE INS COMIP CP 0 BOX 245019821984FORTHOUGHT LIFE INS COINLAH300 N MERDIAN ST STE 180019801982FORT DEARBORN LIFE INS COIILAH300 N MERDIAN ST STE 180019801982FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG113 SHEMANA VE19812006FORT MEMORIAL HOSPITAL FOUNDATION INCWIGAG113 SHEWANA VE19972003FORT MEMORIAL HOSPITAL FOUNDATION INCWIP CG133 N RIVER RD STE 65019972003FORT MEMORIAL HOSPITAL FOUNDATION INCWIP CG133 N RIVER RD STE 65019972003FORT MEMORIAL HOSPITAL FOUNDATION INCWIP CFORE MANUFUNAL AVE19912003FORT MEMORIAL HOSPITAL FOUNDATION INCWIP CG133 N RIVER RD STE 65019972003FORT MEMORIAL HOSPITAL FOUNDATION INCWIP CFORE MUTULAL AVE19972003FORT MEMORIAL HOSPITAL FOUNDATIONWIP	FOCUS ON THE FAMILY	CA	GA	8605 EXPLORER DR COLORADO SPRINGS CO 80920	1977	1998
FORD MOTOR SERVICE COMIWIWITHE AMERICAN RD DEARBORN MI 48121 (312) 845-0676 (616) 956-847619971998FOREMOST INS COMIPCP O BOX 2450 (616) 956-847619521955FOREMOST PROPERTY & CASUALTY INS COMIPCP O BOX 2450 (616) 956-847619841990FOREMOST SIGNATURE INS COMIPCP O BOX 2450 (G16) 942-3000 	FORD AUTO CLUB INC	DE	MC	P O BOX 1732 STE 2804/MD7480 DEARBORN MI 48126	1981	1987
FOREMOST INS COMIPCP C ROBOX 2450 GRADN RAPIDS MI 49501-2450 (616) 956.847619521953FOREMOST PROPERTY & CASUALTY INS COMIPCP O BOX 2450 GRADN RAPIDS MI 49501-2450 	FORD MOTOR SERVICE CO	MI	W P	THE AMERICAN RD DEARBORN MI 48121	1997	1998
FOREMOST PROPERTY & CASUALTY INS COMIPCP O BOX 2450 (GRAND RAPIDS MI 49501-2450) (G16) 942-300019841990FOREMOST SIGNATURE INS COMIPCP O BOX 2450 (G16) 942-300019821984FORETHOUGHT LIFE INS COINLAH300 N MEDIAN ST STE 1800 	FOREMOST INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501-2450	1952	1955
FOREMOST SIGNATURE INS COMIPCP O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-300019821984FORETHOUGHT LIFE INS COINLAH300 M ERDIAN ST STE 1800 INDIANAPOLIS IN 46204 	FOREMOST PROPERTY & CASUALTY INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501-2450	1984	1990
FORETHOUGHT LIFE INS COINLAH300 N MERDIAN ST STE 1800 INDIANAPOLIS IN 46204 (317) 223-270019801982FORT DEARBORN LIFE INS COILLAH1020 31ST ST DOWNERS GROVE IL 60515-5501 	FOREMOST SIGNATURE INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501	1982	1984
FORT DEARBORN LIFE INS COIILAH1020 31ST ST DOWNERS GROVE IL 60515-5501 (630) 824-609419661979FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA611 SHERMAN AVE FORT ATKINSON WI 53538 	FORETHOUGHT LIFE INS CO	IN	LAH	300 N MERDIAN ST STE 1800 INDIANAPOLIS IN 46204	1980	1982
FORT MEMORIAL HOSPITAL FOUNDATION INCWIGA611 SHERMAN AVE FORT ATKINSON WI 53538 (920) 568-515719812006FORTRESS INS COILPC6133 N RIVER RD STE 650 ROSEMONT IL 60018 	FORT DEARBORN LIFE INS CO	IL	LAH	1020 31ST ST DOWNERS GROVE IL 60515-5501	1966	1979
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         FORWARD MUTUAL INS CO       WI       TM       P O BOX 326 (920) 261-6616       1875       1876         FOUNDATION FIGHTING BLINDNESS INC       MD       GA       7168 COLUMBIA GATEWAY DR STE 100       1971       2008         FOUNDERS INS CO       IL       PC       1645 E BIRCHWOOD AVE DES PLAINES IL 60018       1972       1994	FORT MEMORIAL HOSPITAL FOUNDATION INC	WI	GA	611 SHERMAN AVE FORT ATKINSON WI 53538	1981	2006
FORTUITY INS COMIPCONE MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-612119992003FORWARD MUTUAL INS COWITMP O BOX 326 IXONIA WI 53036-0326 (920) 261-661618751876FOUNDATION FIGHTING BLINDNESS INCMDGA7168 COLUMBIA GATEWAY DR STE 100 COLUMBIA MD 21046 (410) 423-060019712008FOUNDERS INS COILPC1645 E BIRCHWOOD AVE DES PLAINES IL 6001819721994	FORTRESS INS CO	IL	PC	6133 N RIVER RD STE 650 ROSEMONT IL 60018	1997	2003
FORWARD MUTUAL INS COWITMP O BOX 326 IXONIA WI 53036-0326 (920) 261-661618751876FOUNDATION FIGHTING BLINDNESS INCMDGA7168 COLUMBIA GATEWAY DR STE 100 COLUMBIA MD 21046 (410) 423-060019712008FOUNDERS INS COILPC1645 E BIRCHWOOD AVE DES PLAINES IL 6001819721994	FORTUITY INS CO	MI	PC	ONE MUTUAL AVE FRANKENMUTH MI 48787	1999	2003
FOUNDATION FIGHTING BLINDNESS INCMDGA7168 COLUMBIA GATEWAY DR STE 100 COLUMBIA MD 21046 (410) 423-060019712008FOUNDERS INS COILPC1645 E BIRCHWOOD AVE 	FORWARD MUTUAL INS CO	WI	ТМ	P O BOX 326 IXONIA WI 53036-0326	1875	1876
FOUNDERS INS COILPC1645 E BIRCHWOOD AVE DES PLAINES IL 6001819721994	FOUNDATION FIGHTING BLINDNESS INC	MD	GA	7168 COLUMBIA GATEWAY DR STE 100 COLUMBIA MD 21046	1971	2008
	FOUNDERS INS CO	IL	PC	1645 E BIRCHWOOD AVE DES PLAINES IL 60018	1972	1994

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
FOUNTAIN CITY MUTUAL INS CO	WI	TM	P O BOX 116 FOUNTAIN CITY WI 54629-0116 (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	ТМ	146 WEST JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FRED HUTCHINSON CANCER RESEARCH CTR	WA	GA	1100 FAIRVIEW AVE NORTH0 J6-30 SEATTLE WA 98109-1024 (206) 667-5279	1971	2010
FREMONT INS CO	MI	PC	933 E MAIN ST FREMONT MI 49412-9751 (231) 924-0300	1876	2010
FRIENDS FIDUCIARY CORP	PA	GA	1650 ARCH ST STE 1904 PHILADELPHIA PA 19103 (215) 242-7272	1975	2003
FROEDTERT HOSPITAL FOUNDATION INC	WI	GA	9200 W WISCONSIN AVE MILWAUKEE WI 53226-3596 (414) 805-2699	1982	2009
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	ОН	W P		2001	2006
GARDEN STATE LIFE INS CO	TX	LAH		1956	1964
GARRISON PROPERTY AND CAS INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1900	1913
GATEWAY INS CO	МО	PC	1401 S BRENTWOOD BLVD STE 1000 ST LOUIS MO 63144 (314) 373-3333	1986	1999
GEICO CASUALTY CO	MD	PC	(314) 5755555 1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1982	1996
GEICO GENERAL INS CO	MD	PC	(301) 986-2669	1978	1978
GEICO INDEMNITY CO	MD	PC	IGEICO PLZ WASHINGTON DC 20076-0001 (301) 986-2669	1961	1963
GENERAL AMERICAN LIFE INS CO	МО	LAH		1933	1968
GENERAL BOARD OF THE CHURCH OF THE NAZARENE	мо	GA	17001 PRAIRIE STAR PKY LENEXA KS 66220	1923	2002
GENERAL CASUALTY CO OF WI	WI	PC	(913) 397-7992 ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1925	1925

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
GENERAL CASUALTY INS CO	WI	PC	ONE GENERAL DR	1972	1991
GENERAL CASUALI I INS CO	W I	rc	SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL FEDERATION OF WOMENS CLUBS	DC	GA	1734 N STREET NW	1901	2007
			WASHINGTON DC 20036 (202) 347-3168		
GENERAL FIDELITY INS CO	SC	PC	250 COMMERCIAL ST STE 5000	1987	2006
			MANCHESTER NH 03101-1116		
GENERAL FIDELITY LIFE INS CO	SC	LAH	(603) 656-2233 201 N TRYON ST 19TH FL	1980	1982
			CHARLOTTE NC 28255		
GENERAL INS CO OF AMERICA	WA	PC	(980) 386-3640 175 BERKELEY ST	1923	1926
		10	BOSTON MA 02116-5066	1720	1,20
GENERAL RE LIFE CORP	СТ	LAH	(617) 357-9500 120 LONG RIDGE RD	1967	1987
GENERAL RE LIFE CORP			STAMFORD CT 06902	1907	1987
			(203) 352-3000		
GENERAL REINSURANCE CORP	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839	1970	1971
			(203) 328-5000		
GENERAL SECURITY NATIONAL INS CO	NY	PC	199 WATER ST STE 2100	1980	1985
			NEW YORK NY 10038 (212) 480-1900		
GENERAL STAR NATIONAL INS CO	OH	PC	120 LONG RIDGE RD	1864	1922
			STAMFORD CT 06902-1839 (203) 328-5700		
GENERALI UNITED STATES BRANCH	NY	PC	250 GREENWICH ST	1831	1984
			7 WORLD TRADE CTR 33RD FL		
			NEW YORK NY 10007 (212) 602-7600		
GENERALI USA LIFE REASSURANCE CO	MO	LAH	P O BOX 419076	1982	1984
			KANSAS CITY MO 64114 (913) 901-4600		
GENESIS INS CO	СТ	PC	120 LONG RIDGE RD	1976	1984
			STAMFORD CT 06902		
GENWORTH FINANCIAL ASSURANCE CORP	NC	PC	(203) 328-5000 8325 SIX FORKS RD	1992	1992
			RALEIGH NC 27615-2959		
GENWORTH HOME EQUITY INS CORP	NC	PC	(919) 846-4100 8325 SIX FORKS RD	1982	1984
SERVICE RECEIPTING COM	inc.	10	RALEIGH NC 27615-2959	1902	1704
CENWODTH LIFE & ANNULTY INC CO	374	1 4 11	(919) 846-4100	1071	1021
GENWORTH LIFE & ANNUITY INS CO	VA	LAH	6604 W BROAD ST RICHMOND VA 23230	1871	1981
			(804) 662-2400		
GENWORTH LIFE INS CO	DE	LAH	6604 W BROAD ST RICHMOND VA 23230	1956	1979
			(804) 662-2400		
GENWORTH MORTGAGE INS CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615	1980	1981
			(919) 846-4100		
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	8325 SIX FORKS RD	1961	1979
			RALEIGH NC 27615-2959 (919) 846-4100		
GENWORTH RESIDENTIAL MORTGAGE ASSUR CORP	NC	PC	8325 SIX FORKS RD	1969	1969
			RALEIGH NC 27615-2959 (919) 846-4100		
GENWORTH RESIDENTIAL MORTGAGE INS	NC	PC	8325 SIX FORKS RD	1972	1973
CORP OF NC			RALEIGH NC 27615-2959		
			(919) 846-4100		

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
GEOVERA INS CO	CA	PC	4820 BUSINESS CTR DR	1997	2005
GERBER LIFE INS CO	NY	LAH	STE 200 FAIRFIELD CA 94534 (707) 863-3700 1311 MAMARONECK AVE	1967	1971
		Lini	WHITE PLAINS NY 10605 (914) 272-4000	1907	1771
GERMANTOWN INS CO	PA	PC	210 S FOURTH ST PHILADELPHIA PA 19106 (215) 627-1752	1843	1961
GERMANTOWN MUTUAL INS CO	WI	PC	P O BOX 1020 GERMANTOWN WI 53022-8220 (262) 251-6680	1854	1854
GIDEONS INTERNATIONAL	IL	GA	P O BOX 140800 NASHVILLE TN 37214-0800 (615) 564-5000	1910	2010
GILLETTE CHILDRENS HOSPITAL FOUNDATION	MN	GA	200 UNIVERSITY AVE E ST PAUL MN 55101-2507 (651) 291-2848	1985	2010
GLOBAL AEROSPACE INC	NJ	RS	ONE SYLVAN WAY PARSSIPPANY NJ 07054 (973) 490-8500	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 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 CORP	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	1 GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-2669	1937	1947
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	ТХ	PC	5000 QUORUM DR STE 111 DALLAS TX 75254 (888) 202-0422	1979	2008
GRANGE INDEMNITY INS CO	ОН	PC	671 S HIGH ST COLUMBUS OH 43206 (614) 445-2900	1995	1996
GRANGE LIFE INS CO	ОН	LAH	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1968	1996

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
GRANGE MUTUAL CASUALTY CO	OH	PC	671 S HIGH ST COLUMBUS OH 43206 (614) 445-2900	1935	1996
GRANITE RE INC	ОК	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	ОН	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	ОН	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	ОН	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	ОН	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1959	1961
GREAT AMERICAN SECURITY INS CO	ОН	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1987	1991
GREAT AMERICAN SPIRIT INS CO	ОН	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	ТХ	PC	800 GESSNER RD STE 600 HOUSTON TX 77024-4538 (713) 935-7400	1985	1991
GREAT NORTHERN INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1952	1953
GREAT NORTHWEST INS CO	IN	PC	332 MINNESOTA ST STE W1800 ST PAUL MN 55101-1314 (651) 325-0060	1986	1989
GREAT SOUTHERN LIFE INS CO	ТХ	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	PC		1956	1972
GREAT WEST LIFE & ANNUITY INS CO	СО	LAH	(102) 197 2411 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	(303)         737-3000           P O BOX 3428         0GDEN UT 84409           (801)         689-1401	1983	1999

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
GREATER BENEFICIAL UNION OF PITTSBURGH	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227	1892	1935
GREATER MILWAUKEE FOUNDATION INC	WI	GA	(412) 884-5100 1020 N BROADWAY MILWAUKEE WI 53202	1989	1995
GREATER NEW YORK MUTUAL INS CO	NY	PC	(414) 272-5805 200 MADISON AVE NEW YORK NY 10016 (212) 682 6700	1927	1963
GREEK CATHOLIC UNION OF THE USA	PA	FR	(212) 683-9700 5400 TUSCARAWAS RD BEAVER PA 15009 (724) 405 2400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	ТМ	(724) 495-3400 1629 4TH AVE WEST MONROE WI 53566 (608) 325-3416	1873	1873
GREENPEACE FUND INC	CA	GA	702 H ST STE 300 WASHINGTON DC 20001-3876 (202) 319-2425	1978	2008
GREENWICH INS CO	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6073	1946	1973
GRINNELL ADVISORY CO	IA	RS	(203) 964-5200 GRINNELL MUTUAL REINS CO P O BOX 790 GRINNELL IA 50112 (42) 200 8000		2005
GRINNELL MUTUAL REINS CO	IA	PC	(642) 269-8000 P O BOX 790 GRINNELL IA 50112-0790 (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	нмо	P O BOX 3217 EAU CLAIRE WI 54702 (715) 552-4300	1972	1976
GROUP HEALTH COOP OF SOUTH CENTRAL WI	WI	нмо	P O BOX 44971 MADISON WI 53744 (608) 251-4156	1972	1975
GS ADMINISTRATORS INC	ТХ	W P	1345 ENCLAVE PKY 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	1990	1997
GUARANTEE INS CO	FL	PC	(248) 281-0281 401 E LAS OLAS BLVD STE 1640 FORT LAUDERDALE FL 33301 (954) 670-2900	1965	1979
GUARANTEE TRUST LIFE INS CO	IL	LAH	(934) 070-2900 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	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	(212) 598-8000 7 HANOVER SQ NEW YORK NY 10004 (212) 502 0000	1860	1920
GUGGENHEIM LIFE & ANNUITY CO	DE	LAH	(212) 598-8000 8425 WOODFIELD CROSSING BLVD STE 305 E INDIANAPOLIS IN 46240 (317) 396-9950	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	(317) 390-9930 1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1983

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
CUIDEONE ELITE INS CO	TA		1111 ACHWODTH DD	1092	1988
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	1974	1979
GUILDERLAND REINSURANCE CO	NY	PC	(845) 228-2220 P O BOX 686 VALLEY VIEW PA 17983	1969	1979
GUNDERSEN LUTHERAN HEALTH PLAN INC	WI	НМО	LA CROSSE WI 54601-5429	1995	1995
GUNDERSEN LUTHERAN MEDICAL FOUNDATION INC	WI	GA	(608) 782-7300 1836 SOUTH AVE LACROSSE WI 54601	1976	1994
HABERSHAM FUNDING LLC	GA	LSP	(608) 775-6748 3495 PIEDMONT RD NE STE 910 ATLANTA GA 30305	2001	2005
HABITAT FOR HUMANITY INTERNATIONAL INC	GA	GA	(404) 233-8275 121 HABITAT ST AMERICUS GA 31709	1977	2001
HALLMARK INS CO	AZ	PC	777 MAIN ST STE 1000 FORT WORTH TX 76102 (817) 348-1600	1988	2008
HAMILTON MUTUAL INS CO	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1858	2010
HANOVER INS CO THE	NH	PC	440 LINCOLN ST WORCESTER MA 01653	1972	1973
HARCO NATIONAL INS CO	IL	PC	(508) 853-7200 702 OBERLIN RD RALEIGH NC 27605-0800 (247) 201 4800	1954	1959
HARLEYSVILLE INS CO	PA	PC	(847) 321-4800 355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256 5000	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	PC	(215) 256-5000 355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LAH	355 MAPLE AVE HARLEYSVILLE PA 19438-2297	1960	2001
HARLEYSVILLE MUTUAL INS CO	PA	PC	(215) 256-5000 355 MAPLE AVE HARLEYSVILLE PA 19438	1917	1983
HARLEYSVILLE PREFERRED INS CO	PA	PC	(215) 256-5000 355 MAPLE AVE HARLEYSVILLE PA 19438-2297	1977	2006
HARLEYSVILLE WORCESTER INS CO	PA	PC	(215) 256-5000 355 MAPLE AVE HARLEYSVILLE PA 19438	1823	2007
HARTFORD ACCIDENT & INDEMNITY CO	СТ	PC	(215) 256-5000 1 HARTFORD PLZ HARTFORD CT 06155-0001	1913	1913
HARTFORD CASUALTY INS CO (NEW JERSEY)	IN	PC	(860) 547-5000 1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1987

		<b>C</b>			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
HARTFORD FIRE INS CO	СТ	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (260) 547 5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	(860) 547-5000 1 HARTFORD PLZ HARTFORD CT 06155-0001	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	СТ	LAH	HARTFORD CT 06115-0001	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	СТ	LAH	HARTFORD CT 06115-0001	1955	1956
HARTFORD LIFE INS CO	СТ	LAH	HARTFORD CT 06115-0001	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	СТ	PC	(860) 547-5000 P O BOX 299 HARTFORD CT 06141	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	СТ	PC	(860) 722-5057 P O BOX 5024 HARTFORD CT 06102	1866	1871
HARTFORD UNDERWRITERS INS CO	СТ	PC	(860) 722-1866 1 HARTFORD PLZ HARTFORD CT 06155-0001	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	(860) 547-5000 404 E WOODLAWN AVE HASTINGS MI 49058	1885	1984
HAWKEYE SECURITY INS CO	WI	PC	(800) 442-8277 175 BERKELEY ST BOSTON MA 02116	1979	1979
HCC LIFE INS CO	IN	LAH	(617) 357-9500 225 TOWN PARK DR NW STE 145 KENNESAW GA 30144	1981	1982
HCSC INS SERVICES CO	IL	LAH	(770) 973-9851 300 E RANDOLPH CHICAGO IL 60601	1958	1994
HDI - GERLING AMERICA INS CO	IL	PC	(312) 653-6000 150 N WACKER DR FL 29 CHICAGO IL 60606-1610	1981	1984
HEALTH CARE SERVICE CORP A MUT LEGA L RESERVE CO	IL	LAH	CHICAGO IL 60601	1936	2006
HEALTH INS RISK SHARING PLAN	WI	LAH	(312) 653-6000 P O BOX 8961 MADISON WI 53708	1979	1979
HEALTH NET LIFE INS CO	CA	LAH	WOODLAND HILLS CA 91367	1986	2004
HEALTH TRADITION HEALTH PLAN	WI	нмо	ONALASKA WI 54653	1986	1986
HEALTHMARKETS INS CO	ОК	LAH	N RICHLAND HILLS TX 76180	1981	1982
HEALTHPARTNERS INS CO	MN	PC	(817) 255-3100 8170 33RD AVE S MINNEAPOLIS MN 55440	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	ТХ	LAH	NASHVILLE TN 37228	2007	2008
HEIFER INTERNATIONAL FOUNDATION	AR	GA	(615) 291-7000 P O BOX 727 LITTLE ROCK AR 72203 (501) 907-4900	1990	2004

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
HELENVILLE MUTUAL INS CO	WI	ТМ	P O BOX 67 HELENVILLE WI 53137 (920) 674-5188	1876	1876
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	ТМ	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) 706-6805	1974	1982
HERITAGE FOUNDATION THE	DC	GA	214 MASSACHUSETTS AVE NE WASHINGTON DC 20002 (202) 546-4400	1973	2000
HERITAGE INDEMNITY CO	CA	PC	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-5500	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	7111 VALLEY GREEN RD FORT WASHINGTON PA 19034-2207 (215) 542-4590	1957	1967
HERITAGE UNION LIFE INS CO	AZ	LAH	115 S 15TH ST STE 500 RICHMOND VA 23219 (804) 212-2815	1963	1971
HIGHLANDS INS CO	ТХ	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
HISCOX INS CO INC	IL	PC	233 N MICHIGAN AVE STE 1840 CHICAGO IL 60601 (312) 380-5555	1952	1962
HM HEALTH INS CO	PA	LAH	120 FIFTH AVE 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
HOLLAND MUTUAL FIRE INS CO	WI	ТМ	(300) 520 5105 265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-8948	1870	1870
HOME MISSIONERS OF AMERICA THE	ОН	GA	P O BOX 465618 CINCINNATI OH 45246 (513) 874-8900	1940	1979
HOME SECURITY ASSOC INC	WI	W P	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY OF AM INC	IL	W P	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	СТ	PC	99 BEDFORD ST BOSTON MA 02111 (617) 832-1300	1985	1989
HOMESTEAD MUTUAL INS CO	WI	ТМ	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	W P	P O BOX 551540 FT LAUDERDALE FL 33325 (800) 327-9787	1978	1985

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
Name of Company, Society, of Association	Domicile	Type	Maning Address and Telephone	Organizeu	vv isconsin
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	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715	1965	1974
HOUSEHOLD LIFE INS CO	MI	LAH	JERSEY CITY NH 07310	1980	1988
HOUSING AUTHORITY PROP INS A MUT CO	VT	PC	(201) 388-7111 P O BOX 189 CHESHIRE CT 06410	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	(203) 272-8220 P O BOX 189 CHESHIRE CT 06410-0189	2000	2009
HOUSTON GENERAL INS CO	ТX	PC	(203) 272-8220 ONE BEACON LN CANTON MA 02021 (781) 332-7000	1980	1987
HSBC INS CO OF DE	DE	PC	545 WASHINGTON BVLD 11TH FL JERSEY CITY NJ 07310	1965	2006
HUDSON INS CO	DE	PC	(201) 386-7111 17 STATE ST 29TH FL NEW YORK NY 10004	1918	1999
HUMANA INS CO	WI	LAH	(212) 978-2800 P O BOX 740036 LOUISVILLE KY 40201	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	нмо	(920) 336-1100 P O BOX 740036 LOUISVILLE KY 40201	1985	1985
HUMANADENTAL INS CO	WI	LAH	(502) 580-1000 P O BOX 740036 LOUISVILLE KY 40201 (2020) 226 1100	1908	1908
IA AMERICAN LIFE INS CO	GA	LAH	(920) 336-1100 17550 N PERIMETER DR STE 210 SCOTTSDALE AZ 85255 (400) 472 5540	1980	1988
IAS WARRANTY INC	ТХ	VPP	LEANDER TX 78641	2003	2006
ICM INS CO	NY	PC	(800) 346-6469 100 COMMONS WAY STE 210 HOLMDEL NJ 07733 (720) 696 7000	1981	1992
IDEALIFE INS CO	СТ	LAH	(732) 706-7888 120 LONG RIDGE RD STAMFORD CT 06902 (202) 252 2000	1981	1988
IDS PROPERTY CASUALTY INS CO	WI	PC	(203) 352-3000 3500 PACKERLAND DR DEPERE WI 54115 (200) 220 5100	1972	1973
ILLINOIS FARMERS INS CO	IL	PC	(920) 330-5100 P O BOX 2094 AURORA IL 60507 (630) 907-0030	1968	1971
ILLINOIS MUTUAL LIFE INS CO	IL	LAH		1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976	1933	1979
IMPERIUM INS CO	DE	PC	(212) 770-7000 120 W 45TH ST 36TH FL NEW YORK NY 10036 (212) 702-3700	1977	1981

		G			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Type	Mailing Address and Telephone	Organized	Wisconsin
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	P O BOX 1000 PHILADELPHIA PA 19106	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	(215) 640-5259 485 MADISON AVE 14TH FL NEW YORK NY 10022	1973	2005
INDEPENDENCE LIFE & ANNUITY CO	RI	LAH	WELLESLEY HILLS MA 02481	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	нмо	MILWAUKEE WI 53212	2003	2003
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	(414) 223-4847 789 DON MILLS RD TORONTO M3C 1 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705-5147 (217) 241-6300	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	EXECUTIVE VICE-PRESIDENT 2600 S RIVER RD DES PLAINES IL 60018		2004
INDIANA INS CO	IN	PC	(847) 297-7800 175 BERKELEY ST BOSTON MA 02117 (417) 257 0500	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	(617) 357-9500 3600 WOODVIEW TRCE INDIANAPOLIS IN 46268	1897	1978
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	MO	LAH	PRAIRIE VILLAGE KS 66208-3509	1973	1980
INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL SERVICES INC	WA	LAH	SCOTTSDALE AZ 85255	1967	2007
INFINITY AUTO INS CO	ОН	PC	(480) 473-5540 P O BOX 830189 BIRMINGHAM AL 35283	1963	1979
INFINITY INS CO	IN	PC	(205) 870-4000 P O BOX 830189 BIRMINGHAM AL 35283	1978	1981
INFINITY PREMIER INS CO	IN	PC	(205) 870-4000 P O BOX 830189 BIRMINGHAM AL 35283	1989	1991
INFINITY SECURITY INS CO	IN	PC	(205) 870-4000 P O BOX 830189 BIRMINGHAM AL 35283	1980	1993
INFINITY SPECIALTY INS CO	ОН	PC	(205) 870-4000 P O BOX 830189 BIRMINGHAM AL 35283	1974	1974
INFINITY STANDARD INS CO	IN	PC	(205) 870-4000 P O BOX 830189 BIRMINGAM AL 35283	1987	1989
ING LIFE INS AND ANNUITY CO	СТ	LAH	(205) 870-4000 5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (770) 980-5100	1976	1976
ING USA ANNUITY & LIFE INS CO	IA	LAH	(770) 980-5100 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

		Com			Commenced Business
	State of	Com- pany		porated or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
INSURANCE CO OF IL	IL	PC	175 BERKLEY ST BOSTON MA 02117	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	PC	(617) 357-9500 P O BOX 1000	1794	1864
INSUKANCE CO OF NORTH AMERICA	FA	rc	PHILADELPHIA PA 19106 (215) 640-5259	1/94	1804
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	4140 E BASELINE RD STE 201 MESA AZ 85206 (877) 709-7690	1976	1980
INSURANCE CO OF THE WEST	CA	PC	P O BOX 85563 SAN DIEGO CA 92186	1972	1991
INSURANCE SERVICES OFFICE INC	NY	RS	(858) 350-2400 545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1971	1971
INSUREMAX INS CO	IN	PC	P O BOX 607 NEWBURGH IN 47629	1998	2004
INTEGON GENERAL INS CORP	NC	PC	(812) 858-4100 P O BOX 3199 WINSTON-SALEM NC 27102	1960	1996
INTEGON INDEMNITY CORP	NC	PC	(336) 770-2000 P O BOX 3199 WINSTON-SALEM NC 27102-3199	1946	1996
INTEGON NATIONAL INS CO	NC	PC	(336) 435-2000 P O BOX 3199 WINSTON-SALEM NC 27102-3199	1988	1988
INTEGRITY LIFE INS CO	ОН	LAH	CINCINNATI OH 45202	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	(513) 629-1800 P O BOX 539 APPLETON WI 54912-0539	1933	1933
INTEGRITY PROPERTY & CAS INS CO	WI	PC	(920) 734-4511 P O BOX 539 APPLETON WI 54912-0539	2007	2007
INTERCOLLEGIATE STUDIES INSTITUTE INC	DC	GA	(920) 734-4511 3901 CENTER RD WILMINGTON DE 19807-1938	1952	2009
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	(302) 652-4600 600 W HILLSBORO BLVD STE 250 DEERFIELD BEACH FL 33441	1991	1999
INTERNATIONAL FELLOWSHIP OF CHRISTIANS & JEWS INC	IL	GA	(954) 379-1629 30 N LA SALLE ST STE 2600 CHICAGO IL 60602-3356 (212) 641 8675	1983	2005
INTERNATIONAL FIDELITY INS CO	NJ	PC	(312) 641-8675 ONE NEWARK CTR NEWARK NJ 07102 (072) 634 7200	1904	1998
INTERNATIONAL LUTHERAN LAYMENS LEAGUE	мо	GA	(973) 624-7200 660 MASON RIDGE CTR DR ST LOUIS MO 63141 (314) 317-4125	1967	2004
INTERNATIONAL RESCUE COMMITTEE	NY	GA	122 E 42ND ST NEW YORK NY 10168-0002	1942	2009
INTERSTATE NATIONAL DEALER SERVICES INC	DE	W P	<ul> <li>(212) 551-3147</li> <li>6120 POWERS FERRY RD NE STE 200</li> <li>ATLANTA GA 30339</li> <li>(678) 894-3500</li> </ul>	1991	1997
INTERVARSITY CHRISTIAN FELLOWSHIP/USA	WI	GA	P O BOX 7895 MADISON WI 53707 (608) 443-3730	1941	2003

		Com-		Incor- porated	Commenced Business
Nome of Company Society or Association	State of Domicile	pany	Mailing Address and Telephone	or	in
Name of Company, Society, or Association				Organized	
INTREPID INS CO	MI	PC	36455 CORPORATE DR FARMINGTON HILLS MI 48331 (248) 991-6700	1999	2005
INVESTORS LIFE INS CO OF NORTH AMERICA	ТХ	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1963	1969
INVESTORS TITLE INS CO	NC	ΤI	P O DRAWER 2687 CHAPEL HILL NC 27514	1972	1997
IOWA MUTUAL INS CO	IA	PC	(919) 968-2200 P O BOX 290 DEWITT IA 52742	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	(563) 659-3231 P O BOX 3407 NEW YORK NY 10008 2407	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	NEW YORK NY 10008-3407 1979 MARCUS AVE LAKE SUCCESS NY 11042	1999	2003
ISMIE MUTUAL INS CO	IL	PC	(516) 326-7767 20 N MICHIGAN AVE CHICAGO IL 60602	1976	2003
ISO DATA INC	NY	RS	(312) 782-2749 545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1988	1988
JA WORLDWIDE	СО	GA	ONE EDUCATION WAY COLORADO SPRINGS CO 80906	1993	2006
JACKSON NATIONAL LIFE INS CO	MI	LAH	LANSING MI 48951	1961	1981
JAMESTOWN MUTUAL INS CO	WI	ТМ	(517) 381-5500 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		1937	1967
JEWELERS MUTUAL INS CO	WI	PC	P O BOX 468 NEENAH WI 54957	1913	1914
JEWISH FEDERATIONS OF NORTH AM INC	NY	GA	(920) 725-4326 25 BROADWAY NEW YORK NY 10004-1010 (212) 284-6639	1935	2006
JEWS FOR JESUS	CA	GA	60 HAIGHT ST SAN FRANCISCO CA 94102-5895 (415) 864-2600	1973	2010
JMIC LIFE INS CO	FL	LAH		1979	1991
JOHN ALDEN LIFE INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53203 (414) 271-3011	1973	1973
JOHN DEERE INS CO	IA	PC	(414) 271-3011 6400 NW 86TH ST JOHNSTON IA 50131-2945 (515) 267-3000	1979	1989
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	(313) 267-3000 P O BOX 717 BOSTON MA 02117 (617) 572-6000	1981	1982
Nome of Company, Society, or Association	State of	Com- pany	Mailing Address and Talankana	porated or	Commenced Business in Wisconsin
---	----------	--------------	---	---------------	--
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
JOHN HANCOCK LIFE INS CO USA	MI	LAH	P O BOX 111 BOSTON MA 02117 (617) 572-6000	1955	1979
JOHNS HOPKINS UNIVERSITY	MD	GA	3400 N CHARLES ST SAN MARTIN CTR 2ND FL BALTIMORE MD 21218	1867	2007
JUDICIAL WATCH INC	DC	GA	(410) 516-7954 425 3RD ST SW STE 800 WASHINGTON DC 20024-3232 (202) 646-5172	1994	2007
JUVENILE DIABETES FOUNDATION INTERNATIONAL	PA	GA	26 BROADWAY FL 14 NEW YORK NY 10004-1838 (212) 479-7551	1970	2001
JX ENTERPRISES INC	WI	W P	900 B SILVERNAIL RD PEWAUKEE WI 53072 (262) 513-5077	1984	2003
KANAWHA INS CO	SC	LAH	P O BOX 740036 LANCASTER SC 29720 (803) 283-5300	1958	1990
KANSAS BANKERS SURETY CO THE	KS	PC	P O BOX 1654 TOPEKA KS 66601 (785) 228-0000	1909	1981
KANSAS CITY LIFE INS CO	МО	LAH	P O BOX 219139 KANSAS CITY MO 64121 (816) 753-7000	1895	1922
KEMPER INDEPENDENCE INS CO	IL	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1998	1999
KENOSHA COMMUNITY FOUNDATION	WI	GA	600 52ND ST STE 110 KENOSHA WI 53140-3423 (262) 654-2412	1926	2010
KENOSHA COUNTY MUTUAL INS CO	WI	ТМ	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	СТ	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 CARE DISTRICT	WI	СМО	(765) 477-7411 N6650 ROLLING MEADOWS DR FOND DU LAC WI 54937-9471 (920) 906-5100		2009
LAKELAND COLLEGE	WI	GA	P O BOX 359 SHEBOYGAN WI 53082	1868	1983
LANCER INS CO	IL	PC	(920) 565-1327 P O BOX 9004 LONG BEACH NY 11561 (516) 421 4441	1945	1947
LAPRAIRIE MUTUAL INS CO	WI	ТМ	(516) 431-4441 460 S RANDALL AVE JANESVILLE WI 53545 (608) 752-2724	1873	1873
LAURIER INDEMNITY CO	IA	PC	10805 OLD MILL RD OMAHA NE 68154-2607 (402) 827-3424	1988	1995
LAWRENCE UNIVERSITY OF WI	WI	GA	P O BOX 599 APPLETON WI 54912-0599 (920) 832-6540	1847	1977

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
LE MARS INS CO	IA	PC	P O BOX 1608 LE MARS IA 51031 (712) 546-7847	1901	1996
LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INS	WI	PC	402 GAMMON PL STE 225 MADISON WI 53719 (608) 833-9595	2002	2002
LEBANON CLYMAN MUTUAL INS CO	WI	ТМ	P O BOX 86 LEBANON WI 53047 (920) 925-3755	1887	1887
LEGACY BENEFITS LLC	DE	LSP	350 5TH AVE STE 4320 NEW YORK NY 10118-4318 (212) 643-1190	2007	2010
LEHIGH UNIVERSITY	PA	GA	27 MEMORIAL DR W BETHLEHEM PA 18015 (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	ОК	LAH	DALLAS TX 75234 (469) 522-4400	1957	1998
LIBERTY INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1983	1984
LIBERTY LIFE ASSURANCE CO OF BOSTON	NH		100 LIBERTY WAY DOVER NH 03820 (603) 749-2600	1963	1966
LIBERTY LIFE INS CO	SC		P O BOX 1389 GREENVILLE SC 29602-1389 (864) 609-1000	1909	1916
LIBERTY MUTUAL FIRE INS CO	WI	TM	11524 KLUCKHOHN ST STITZER WI 53825 (608) 943-8333	1872	1872
	MA	PC PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500 175 BERKELEY ST	1908	1926
LIBERTY MUTUAL INS CO LIBERTY NATIONAL LIFE INS CO	NE	-	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500 P O BOX 2612	1912	1919
LIBERTY PERSONAL INS CO	NE	PC	BIRMINGHAM AL 35202-2612 (972) 569-4000 175 BERKELEY ST	1929	1982
LIBERTY UNIVERSITY INC	VA	GA	BOSTON MA 02117 (617) 357-9500 1971 UNIVERSITY BLVD	1971	2004
LIFE INS CO OF NORTH AMERICA	PA		LYNCHBURG VA 24502 (434) 592-6028 TWO LIBERTY PL TL14A	1956	1958
			1601 CHESTNUT ST PHILADELPHIA PA 19192 (215) 761-1000		
LIFE INS CO OF THE SOUTHWEST	ТХ	LAH	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	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

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
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		1963	1994
LINCOLN LIFE & ANNUITY CO OF NEW YORK	NY	LAH		1897	1959
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 S 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	1889	1889
LKQ SMART PARTS INC	DE	WP	(715) 748-6040 N4079 HIGHWAY E HUSTISFORD WI 53034	2000	2009
LM GENERAL INS CO	IL	PC	(920) 349-3236 175 BERKELEY ST BOSTON MA 02116	1978	1982
LM INS CORP	IL	PC	(617) 357-9500 175 BERKELEY ST BOSTON MA 02116-5066	1989	1990
LM PROPERTY & CAS INS CO	IN	PC	(617) 357-9500 175 BERKELEY ST BOSTON MA 02116	1975	1975
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	(617) 357-9500 7633 GANSER WAY STE 206 C/O ASU GROUP MADISON WI 53719	1882	1903
LONDON LIFE REINS CO	PA	LAH	(608) 821-1189 P O BOX 1120 BLUEBELL PA 19422	1969	1984
LONGEVITY INS CO	TX	LAH	(215) 542-7200 5801 SW 6TH ST TOPEKA KS 66636	1965	1967
LONGYEAR FOUNDATION	MA	GA	1125 BOYLSTON ST CHESTNUT HILL MA 02467 (617) 278-9000	1923	2004
LOWES HOME CENTERS INC	NC	WP	P O BOX 1000 (MC- NB3TA) MOORESVILLE NC 28115 (704) 758-1000	1958	2010
LOYAL AMERICAN LIFE INS CO	ОН	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	P O BOX 13005 ERIE PA 16514-1305	1890	1906
LUCK MUTUAL INS CO	WI	ТМ	LUCK WI 54853	1881	1881
LUMBERMENS CASUALTY INS CO	IL	PC	(715) 472-2861 1 CORPORATE DR STE 200 LAKE ZURICH IL 60047-8945	1970	1984
LUMBERMENS MUTUAL CASUALTY CO	IL	PC	(847) 320-2000 1 CORPORATE DR STE 200 LAKE ZURICH IL 60047-8945 (847) 320-2000	1912	1913

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
			· ·		
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	1957	1984
LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION	МО	GA	(414) 464-3880 1333 S KIRKWOOD RD ST LOUIS MO 63122-7226 (314) 965-9917	1958	1990
LUTHERAN COMMUNITY FOUNDATION	MN	GA	625 FOURTH AVE STE 1500 MINNEAPOLIS MN 55415 (612) 844-4107	1994	2005
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) 325-3125	1977	1993
LUTHERAN UNIVERSITY ASSOCIATION INC THE	IN	GA	1700 CHAPEL DR FINANCE OFC VALPARAISO IN 46383	1925	1998
LYNDON PROPERTY INS CO	МО	PC	(219) 464-5215 14755 N OUTER FORTY DR STE 400 ST LOUIS MO 63017	1978	1981
MADISON COMMUNITY FOUNDATION	WI	GA	(636) 536-5600 P O BOX 5010 MADISON WI 53705	1942	2003
MADISON NATIONAL LIFE INS CO INC	WI	LAH	(608) 232-1763 P O BOX 5008 MADISON WI 53705-0008	1961	1962
MAERP REINSURANCE ASSOC	IL	RS	(608) 830-2000 3158 S RIVER RD #103 DES PLAINES IL 60611	1973	1973
MAGNA LIFE SETTLEMENTS INC	FL	LSP	(847) 297-4749 8950 SW 74TH CT STE 2350 TOWN CENTER ONE MIAMI FL 33156 (305) 341-1288	1988	2010
MAIDEN REINSURANCE CO	MO	PC	6000 MIDATLANTIC DR STE 200 MOUNT LAUREL NJ 08054 (856) 359-2400	2000	2003
MANAGED HEALTH SERVICES INS CORP	WI	нмо		1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH		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 WEST ALLIS WI 53227 (414) 607-4153	1976	1993
MANUFACTURERS ALLIANCE INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422	1979	2006
MAPFRE INS CO	NJ	PC	(610) 397-5000 211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1985	1995

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
MAPLE VALLEY MUTUAL INS CO	WI	PC	P O BOX 59 LENA WI 54139	1891	1891
MARANATHA BAPTIST BIBLE COLLEGE	WI	GA	(920) 829-5525 745 W MAIN ST	1968	1998
			WATERTOWN WI 53094-7638	1900	1770
MARGELLON COURTLAND CODINGVALE	337.1		(920) 261-9300 D 0 D 0 V 290	1000	1000
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	P O BOX 280 PARDEEVILLE WI 53954-0280	1889	1889
			(608) 617-2829		
MARIAN UNIVERSITY	WI	GA	45 S NATIONAL AVE	1976	2008
			FOND DU LAC WI 54935 (920) 923-8089		
MARINE INNOVATIONS WARRANTY CORP	MN	W P	5125 COUNTY RD 101 STE 200	1995	1995
			MINNETONKA MN 55345		
MARKEL AMERICAN INS CO	VA	PC	(612) 473-0255 4521 HIGHWOODS PKY	1986	1995
		10	GLEN ALLEN VA 23060	1900	1775
			(804) 527-2700		
MARKEL INS CO	IL	PC	4521 HIGHWOODS PKY GLEN ALLEN VA 23060	1980	1984
			(847) 572-6000		
MARQUETTE NATIONAL LIFE INS CO	ТХ	LAH	P O BOX 958465	1967	1982
			LAKE MARY FL 32795 (407) 995-8000		
MARQUETTE UNIVERSITY	WI	GA	P O BOX 1881	1864	1978
			MILWAUKEE WI 53201		
MARQUETTE UNIVERSITY HIGH SCHOOL	WI	GA	(414) 288-7479 3401 W WISCONSIN AVE	1975	2002
MARQUEITE UNIVERSITT IIIOII SCHOOL	** 1	UA	MILWAUKEE WI 53208	1975	2002
			(414) 933-7220		
MARSHFIELD CLINIC	WI	GA	1000 N OAK AVE MARSHFIELD WI 54449	1916	1994
			(715) 389-3868		
MARYKNOLL SISTERS OF ST DOMINIC INC	NY	GA	P O BOX 310	1915	2006
			MARYKNOLL NY 10545 (914) 941-7575		
MARYLAND CASUALTY CO	MD	PC	1400 AMERICAN LN TOWER 1	1898	1898
			18TH FL		
			SCHAUMBURG IL 60196 (847) 605-6000		
MASSACHUSETTS BAY INS CO	NH	PC	440 LINCOLN ST	1956	1958
			WORCESTER MA 01653		
MASSACHUSETTS MUTUAL LIFE INS CO	MA	ТАН	(508) 853-7200 1295 STATE ST	1851	1916
	10171		SPRINGFIELD MA 01111	1051	1710
			(413) 788-8411		1010
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	WI	PC	P O BOX 585 Fond du lac wi 54936	1911	1912
			(414) 922-3569		
MAXIMUS FEDERAL SERVICES INC	VA	IRO	11419 SUNSET HILLS RD		2008
			RESTON VA 20190 (703) 251-8545		
MAXUM CASUALTY INS CO	DE	PC	3655 N POINT PKY STE 500	1996	2005
			ALPHARETTA GA 30005-2025		
MAYO FOUNDATION FOR MED EDU & RESEARCH	MN	GA	(678) 597-4500 200 FIRST ST SW	1984	2000
		0.1	ROCHESTER MN 55905	1901	2000
MELA INC CODE	N137	DC	(507) 284-5261	10/7	1086
MBIA INS CORP	NY	PC	113 KING ST ARMONK NY 10504	1967	1986
			(914) 273-4545		
MCMC LLC	DE	IRO	5272 RIVER RD STE 650	2002	2006
			BETHESDA MD 20816 (301) 652-1818		
	I	I		I	I

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
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 LEES 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	НМО	P O BOX 9310 MINNEAPOLIS MN 55440-9310 (952) 992-2900	1996	1996
MEDICA INS CO	MN	PC	P O BOX 9310 RT NO CP330 MINNEAPOLIS MN 55440 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	нмо	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
MEDICO INS CO	NE	LAH	OMAHA NE 68103 (402) 391-6900	1930	2003
MEDINA MUTUAL INS CO	WI	ТМ	500 PLAZA 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	1685 N OPDYKE RD AUBURN HILLS MI 48326-2656 (248) 373-5700	1949	2003
MEGA LIFE & HEALTH INS CO THE	ОК	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	(603) 250 FT STE 500 MANCHESTER NH 03104 (603) 314-0600	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
MENDOTA INS CO	MN	PC	P O BOX 64586 ST PAUL MN 55164 (952) 656-9820	1989	1992

		Com-		Incor- porated	Commenced Business
N 46 6 1 1 1	State of	pany		or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
MERASTAR INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	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	ТХ	WP	P O BOX 728847 OKLAHOMA CITY OK 73172	1983	1994
MERCYCARE HMO INC	WI	нмо	(405) 621-6585 P O BOX 2770 JANESVILLE WI 53547-2770	2004	2004
MERCYCARE INS CO	WI	LAH	(608) 752-3431 P O BOX 2770 JANESVILLE WI 53547-2770	1993	1993
MERIDIAN CITIZENS MUTUAL INS CO	IN	PC	(608) 752-3431 518 E BROAD ST COLUMBUS OH 43215	1914	1970
MERIDIAN SECURITY INS CO	IN	PC	(614) 464-5000 518 E BROAD ST COLUMBUS OH 43215	1967	1993
MERIT LIFE INS CO	IN	LAH	(614) 464-5000 P O BOX 39 EVANSVILLE IN 47701	1957	1980
MERITER FOUNDATION INC	WI	GA	(812) 424-8031 202 S PARK ST MADISON WI 53715	1970	1978
MERITPLAN INS CO	CA	PC	(608) 417-5300 P O BOX 19702 IRVINE CA 92623-9702	1952	1979
MERRIMAC LODI MUT INS CO	WI	ТМ	(949) 222-8000 431 WATER ST STE 115 PRAIRIE DU SAC WI 53578-2105	1873	1874
METHODIST MANOR INC	WI	СС	(608) 644-1900 3023 S 84TH ST MILWAUKEE WI 53227	1956	1984
METLIFE INS CO OF CT	СТ	LAH	(414) 541-2600 18210 CRANE NEST DR 3RD FL TAMPA FL 33647	1863	1965
METLIFE INVESTORS INS CO	мо	LAH	(813) 983-4100 18210 CRANE NEST DR 3RD FL TAMPA FL 33647	1981	1986
METLIFE INVESTORS USA INS CO	DE	LAH	(813) 983-4100 18210 CRANE NEST DR 3RD FL TAMPA FL 33647	1960	1986
METROPOLITAN CASUALTY INS CO	RI	PC	(813) 983-4100 P O BOX 350 WARWICK RI 02887	1981	1982
METROPOLITAN DIRECT PROPERTY & CASUALTY INS CO	RI	PC	(401) 827-2400 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	1980	1982
METROPOLITAN GROUP PROP & CASUALTY INS CO	RI	PC	(401) 827-2400 P O BOX 350 WARWICK RI 02887 (401) 827 2400	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	(401) 827-2400 18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (212) 579 2214	1866	1884
METROPOLITAN PROPERTY & CASUALTY INS CO	RI	PC	(212) 578-2211 P O BOX 350 WARWICK RI 02886 (401) 827-2400	1972	1973

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in
	Dominent	LAH		1982	1983
METROPOLITAN TOWER LIFE INS CO	DE	LAI	TAMPA FL 33647 (813) 983-4100	1982	1985
MGA INS CO INC	TX	PC	P O BOX 199023 DALLAS TX 75219	1981	1989
MGIC ASSURANCE CORP	WI	PC	(972) 629-4301 P O BOX 756	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1997	1997
MGIC INDEMNITY CORP	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1956	1957
MGIC MORTGAGE REINS CORP	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1996	1996
MGIC REINSURANCE CORP	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1985	1985
MGIC REINSURANCE CORP OF WI	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	PC	MILWAUKEE WI 53201 P O BOX 756	1996	1996
MHA INS CO	MI	PC	MILWAUKEE WI 53201 6215 W ST JOSEPH HWY	1976	1999
			LANSING MI 48917 (517) 703-8500		
MIC GENERAL INS CORP	MI	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199	1980	1981
MIC PROPERTY & CASUALTY INS CORP	MI	PC	(336) 435-2000 300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034	1980	1981
MIC REINSURANCE CORP	WI	PC	(248) 263-6900 P O BOX 756	2009	2010
			MILWAUKEE WI 53201-0756 (414) 347-2779		
MIC REINSURANCE CORP OF WI	WI	PC	P O BOX 756 MILWAUKEE WI 53201-0756	2009	2010
MICHIGAN COMMERCIAL INS MUT	MI	PC	(414) 347-2779 P O BOX 80440	1999	2006
			LANSING MI 48908 (517) 886-3900		
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	P O BOX 30060 LANSING MI 48909	1881	1900
MICHIGAN TECH FUND	MI	GA	(517) 482-6211 1400 TOWNSEND DR	1965	2004
			HOUGHTON MI 49931 (906) 487-1931		
MID AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02117	1980	1996
MID CENTURY INS CO	CA	PC	(617) 357-9500 P O BOX 2478	1949	1956
			TERMINAL ANNEX LOS ANGELES CA 90051		
MIDDLESEX INS CO	WI	PC	(323) 932-3200 1800 N POINT DR	1826	1994
			STEVENS POINT WI 54481-8020 (715) 346-6000		
MIDDLESEX MUTUAL ASSUR CO	СТ	PC	213 COURT ST MIDDLETOWN CT 06457-0891 (860) 347-4621	1836	2003
MIDDLETON GLEN INC	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562	1997	1998
MIDDLETON INS CO	WI	ТМ	(608) 836-7998 223 6924 UNIVERSITY AVE MIDDLETON WI 53562-2768 (608) 831-5642	1876	1877
			(000) 031 3072		

		Com			Commenced Business
	State of	Com- pany		porated or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
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 LN STE A DAYTON 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 55440-9425 (763) 951-7000	1891	1922
MIDWEST INS CO	IL	PC	300 S BRADFORDTON RD SPRINGFIELD IL 62711-9208 (217) 726-6811	1998	2008
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
MIDWEST WARRANTY CORP	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062-5202 (954) 784-9400	2009	2010
MIDWESTERN INDEMNITY CO THE	ОН	PC	175 BERKELEY ST BOSTON MA 02116 (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 ST 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
MILWAUKEE CASUALTY INS CO	WI	PC	P O BOX 650771 DALLAS TX 75265-0771 (262) 207-8500	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211 (414) 224-9700	1913	1984
MILWAUKEE COUNTY DEPARTMENT OF FAMILY CARE	WI	СМО	901 N 9TH ST STE 307A MILW COUNTY COURTHOUSE MILWAUKEE WI 53233 (414) 287-7600		2009
MILWAUKEE INS CO	WI	PC	N19 W24400 RIVERWOOD DR STE 340 WAUKESHA WI 53188 (262) 953-4620	1916	1917

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
MILWAUKEE JEWISH FEDERATION INC	WI	GA	1360 N PROSPECT AVE MILWAUKEE WI 53202	1938	2001
MILWAUKEE RESCUE MISSION	WI	GA	(414) 390-5711 830 N 19TH ST MILWAUKEE WI 53233	1893	2004
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	(414) 935-0216 6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MILWAUKEE SYMPHONY ORCHESTRA ENDOWMENT TRUST	WI	GA	700 N WATER ST STE 700 MILWAUKEE WI 53202-4239	1959	2009
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	W P	(414) 226-7802 8282 S MEMORIAL DR STE 202 TULSA OK 74133	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	(918) 307-1000 333 S 7TH ST STE 2200 MINNEAPOLIS MN 55402	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	(612) 341-4530 400 ROBERT ST N ST PAUL MN 55101	1880	1946
MISSION AMERICAN INS CO	CA	PC	(651) 665-3500 19100 SUSANA RD LONG BEACH CA 90805	1949	1955
MITSUI SUMITOMO INS CO OF AM	NY	PC	(310) 605-3300 P O BOX 4602 WARREN NJ 07059-0602	1893	1979
MITSUI SUMITOMO INS USA INC	NY	PC	(908) 604-2900 15 INDEPENDENCE BLVD P O BOX 4602	1988	1988
MMIC INS INC	MN	PC	WARREN NJ 07059-0602 (908) 604-2900 7701 FRANCE AVE S MINNEAPOLIS MN 55435-5288	1980	1996
MML BAY STATE LIFE INS CO	СТ	LAH	(952) 838-6700 1295 STATE ST SPRINGFIELD MA 01111	1935	1982
MODERN SERVICE INS CO	IL	PC	(413) 788-8411 P O BOX 2100 BLOOMINGTON IL 61701	1968	1968
MODERN WOODMEN OF AMERICA	IL	FR	(309) 821-3000 1701 FIRST AVE ROCK ISLAND IL 61201	1884	1895
MOLINA HEALTHCARE INS CO	ОН	LAH	LONG BEACH CA 90802	1948	1990
MOMENTUM INS PLANS INC	WI	LHSO	(562) 435-3666 2971 CHAPEL VALLEY RD FITCHBURG WI 53711-7420	2010	2010
MONARCH LIFE INS CO	MA	LAH	(608) 661-6400 330 WHITNEY AVE STE 500 HOLYOKE MA 01040	1901	1949
MONROE GUARANTY INS CO	IN	PC	(413) 784-2000 6300 UNIVERSITY PKY SARASOTA FL 34240	1974	1999
MONTAGE INC	MN	WP	(317) 571-3000 3050 CENTRE POINT DR STE 50 ROSEVILLE MN 55113 (651) 633-1955	1972	2010
MONUMENTAL LIFE INS CO	IA	LAH	4333 EDGEWOOD RD N E CEDAR RAPIDS IA 52499	1858	1979
MONY LIFE INS CO OF AMERICA	AZ	LAH	(319) 355-8511 1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1969	1982
	I	1	1	1	1

		Com-		Incor- porated	Commenced Business
	State of	pany		or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
MONY LIFE INS CO	NY	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1842	1915
MORTGAGE ASSURANCE CORP	WI	PC	1600 ASPEN COMMONS STE 950 MIDDLETON WI 53562-4770	2009	2009
MORTGAGE ASSURANCE REINS INC ONE	WI	PC	(608) 830-2500 1600 ASPEN COMMONS 9TH FL STE 950	2010	2010
MORTGAGE ASSURANCE REINS INC TWO	WI	PC	MIDDLETON WI 53562 (608) 830-2500 1600 ASPEN COMMONS 9TH FL STE 950	2010	2010
MORTGAGE GUARANTY INS CORP	WI	PC	MIDDLETON WI 53562 (608) 830-2500 P O BOX 756 MILWAUKEE WI 53201	1979	1979
MOSAIC INS CO	DE	PC	(800) 558-9900 17 STATE ST FL 38 NEW YORK NY 10004-1537	1971	1977
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	мс	(212) 493-9300 3200 W WILSHIRE BLVD OKLAHOMA CITY OK 73116	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	(800) 227-6459 P O BOX 546 CORONA DEL MAR CA 92625	1986	1992
MOTORISTS LIFE INS CO	ОН	LAH	COLUMBUS OH 43215	1965	1996
MOTORS INS CORP	MI	PC	(614) 225-8211 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	W P	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MPP CO INC	KS	VPP		1978	2007
MT PLEASANT-PERRY MUT INS CO	WI	ТМ	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	(715) 225-5541 1200 JORIE BLVD OAK BROOK IL 60523 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSURANCE 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	1917	1978
MUNICIPAL AND INFRASTRUCTURE ASSUR CORP	NY	PC	(609) 243-4200 125 W 55TH ST NEW YORK NY 10019 (212) (722 1826	2008	2009
MUSCO WARRANTY CO INC	IA	W P	(212) 672-1836 P O BOX 808 OSKALOOSA IA 52577 (641) 673-0411	2001	2003

Name of Company, Society, or Association	State of	Com- pany	Molling Address and Talankana	Incor- porated or Organized	Commenced Business in Wisconsin
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
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		1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175	1909	1939
N E W ADMINISTRATIVE SERVICES CO INC	DE	W P	STERLING VA 20166-9535	2008	2010
N E W CUSTOMER PROTECTION CO INC	DE	W P	(703) 318-7700 22660 EXECUTIVE DR STERLING VA 20166-9535	2008	2010
NAACP LEGAL DEFENSE & EDUCATIONAL FUND INC	NY	GA	<ul> <li>(703) 318-7700</li> <li>99 HUDSON ST STE 1600</li> <li>NEW YORK NY 10013-2897</li> <li>(212) 965-2205</li> </ul>	1940	2010
NATION MOTOR CLUB INC	FL	MC	800 YAMATO RD STE 100 BOCA RATON FL 33431	1978	2004
NATION MOTOR CLUB INC	FL	VPP	(561) 226-3600 209 800 YAMATO RD STE 100 BOCA RATON FL 33431 (954) 596-4880	1978	2005
NATIONAL ACADEMY OF SCIENCES	DC	GA	500 FIFTH ST NW WASHINGTON DC 20001	1863	1995
NATIONAL ADMINISTRATIVE SERVICE CO LLC	ОН	W P	(202) 334-3003 5747 PERIMETER ST STE 200 DUBLIN OH 43017 (114) 650 1500	2001	2003
NATIONAL AMERICAN INS CO	ОК	PC	(614) 358-1500 P O BOX 9 CHANDLER OK 74834	1919	1971
NATIONAL AMERICAN INS CO OF CA	CA	PC	(405) 258-0804 P O BOX 32039 LONG BEACH CA 90832	1966	1989
NATIONAL ARBOR DAY FOUNDATION	NE	GA	(562) 279-1300 211 N 12TH ST LINCOLN NE 68508	1971	2006
NATIONAL AUTO CARE CORP	ОН	W P	(402) 474-9559 575 WESTAR CROSSING WESTERVILLE OH 43082	1984	2001
NATIONAL AUTOMOTIVE PROTECTION PLAN INC	WI	W P	GREEN BAY WI 54304	2006	2008
NATIONAL BENEFIT LIFE INS CO	NY	LAH	(920) 429-6245 ONE COURT SQ 44TH FL LONG ISLAND CITY NY 11120-0001	1962	1968
NATIONAL CASUALTY CO	WI	PC	(718) 248-8000 ONE W NATIONWIDE BLVD 1-04-701	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	COLUMBUS OH 43215 (480) 365-4000 320 S SCHOOL ST MOUNT PROSPECT IL 60056-3334 (247) 242 4500	1894	1896
NATIONAL CHRISTIAN CHARITABLE FOUNDATION INC	GA	GA	(847) 342-4500 11625 RAINWATER DR STE 500 ALPHARETTA GA 30009 (004) 252 0100	1982	2004
NATIONAL COMMITTEE OF PROPERTY INS	MA	RS	(404) 252-0100 10 WINTHROP SQ BOSTON MA 02110	1983	1983
NATIONAL CONTINENTAL INS CO	NY	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1897	1920

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
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 PKY STE 600 OVERLAND PARK KS 66210 (913) 685-2767	1970	1970
NATIONAL ELECTRONICS WARRANTY LLC	DE	W P	22894 PACIFIC BLVD STERLING VA 20166-6722 (703) 375-8100	1983	2010
NATIONAL FARMERS UNION LIFE INS CO	ТХ	LAH		1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	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	мо	PC	P O BOX 39903 ST LOUIS MO 63139 (314) 832-1118	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	(312) 832-5000 333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1869	1925
NATIONAL FOUNDATION FOR CANCER RESEARCH INC	MA	GA	(312) 822-3000 4600 EAST-WEST HWY STE 525 BETHESDA MD 20814 (301) 961-9115	1974	2007
NATIONAL FOUNDATION INC	MD	GA	(301) 901-9113 2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904 (719) 447-4715	1983	2002
NATIONAL GENERAL ASSURANCE CO	мо	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1983	1995
NATIONAL GENERAL INS CO	мо	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	1966	1971
NATIONAL GEOGRAPHIC SOCIETY	DC	GA	(330) 435-2000 1145 17TH ST NW WASHINGTON DC 20036-4688 (202) 775-6597	1888	2008
NATIONAL GUARDIAN LIFE INS CO	WI	LAH		1909	1910
NATIONAL HEALTH INS CO	ТХ	LAH		1965	1986
NATIONAL INDEMNITY CO	NE	PC	3024 HARNEY ST OMAHA NE 68131-3580 (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	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	(617) 357-9500 250 S EXECUTIVE DR BROOKFIELD WI 53005 (362) 785 0005	1895	1895
NATIONAL INTERSTATE INS CO	ОН	PC	(262) 785-9995 3250 INTERSTATE DR RICHFIELD OH 44286 (330) 659-8900	1989	1996
NATIONAL INVESTORS TITLE INS CO	SC	ΤI	<ul> <li>(35) (35) (35)</li> <li>(121 N COLUMBIA ST</li> <li>CHAPEL HILL NC 27514-3502</li> <li>(919) 968-2200</li> </ul>	1973	2008

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
NATIONAL JEWISH HEALTH	СО	GA	1400 JACKSON ST M220 DENVER CO 80206-2761	1900	1999
NATIONAL KIDNEY FOUNDATION INC	NY	GA	(303) 398-1003 30 E 33RD ST NEW YORK NY 10016 (212) 889-2210	1950	1997
NATIONAL LIABILITY & FIRE INS CO	СТ	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1957	1979
NATIONAL LIFE INS CO	VT	LAH		1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	8 NESHAMINY INTERPLEX STE 207 TREVOSE PA 19053 (215) 352-7800 121	2009	2009
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	733 THIRD AVE NEW YORK NY 10017 (212) 476-0424	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	777 6TH ST NW STE 700 WASHINGTON DC 20001 (202) 223-6722	1919	2008
NATIONAL PRODUCT CARE CO	IL	WP		1984	1995
NATIONAL PROTECTION PLAN INC	WI	W P		2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	113 KING ST ARMONK NY 10504-1610	1959	1979
NATIONAL REINSURANCE CORP	DE	PC	(914) 765-3333 120 LONG RIDGE RD STAMFORD CT 06902	1806	1977
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	(203) 328-5000 351 VALLEY BROOK RD MCMURRAY PA 15317	1894	1918
NATIONAL SOCIETY DAUGHTERS OF AM REVOLUTION	DC	GA	(800) 488-1890 1776 D ST NW WASHINGTON DC 20006-5303 (202) 879-3343	1891	2009
NATIONAL SPECIALTY INS CO	ТХ	PC	1900 L DON DODSON DR BEDFORD TX 76021-8222 (817) 265-2000	1960	1980
NATIONAL SPIRITUAL ASSEMBLY OF THE BAHAIS OF THE U S	IL	GA	(317) 203-2000 1233 CENTRAL ST EVANSTON IL 60201 (847) 733-3400	1994	2004
NATIONAL SURETY CORP	IL	PC	777 SAN MARIN DR NOVATO CA 94998	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	(312) 346-6400 4949 KELLER SPRINGS RD ADDISON TX 75001 (972) 532-2100	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	ΤI	5 PETERS CANYON RD STE 350 IRVINE CA 92606 (877) 220-5441	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

Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
NATIONAL WESTERN LIFE INS CO	CO	LAH	850 E ANDERSON LN AUSTIN TX 78752 (512) 836-1010	1956	1966
NATIONAL WILDLIFE FEDERATION	DC	GA	(312) 830-1010 11100 WILDLIFE CTR DR RESTON VA 20190 (703) 438-6027	1939	1990
NATIONWIDE AFFINITY INS CO OF AMERICA	ОН	PC	ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	(614) 249-7111 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1973	1989
NATIONWIDE ASSURANCE CO	WI	PC	(614) 249-1545 ONE W NATIONWIDE BLVD COLUMBUS OH 43215	1942	1984
NATIONWIDE GENERAL INS CO	ОН	PC	(614) 249-7111 ONE W NATIONWIDE BLVD 1-04-701	1957	1998
NATIONWIDE INS CO OF AMER	WI	PC	COLUMBUS OH 43215 (614) 249-7111 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220	1960	1962
NATIONWIDE LIFE & ANNUITY INS CO	ОН	LAH	(614) 249-1545 1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (610) 407 1717	1981	1983
NATIONWIDE LIFE INS CO	ОН	LAH	(610) 407-1717 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	ОН	PC	(800) 882-2822 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1933	1966
NATIONWIDE MUTUAL INS CO	ОН	PC	(614) 249-7111 ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	ОН	PC	(614) 249-7111 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1979	1984
NATURAL RESOURCES FOUNDATION OF WI INC	WI	GA	(614) 249-7111 P O BOX 2317 MADISON WI 53701	2004	2004
NATURE CONSERVANCY THE	DC	GA	(608) 266-3138 4245 N FAIRFAX DR STE 100 ARLINGTON VA 22203 (720) 041 4070	1951	2001
NAU COUNTRY INS CO	MN	PC	(703) 841-4859 7333 SUNWOOD DR NW RAMSEY MN 55303-5119 (752) 427 2770	1985	1987
NAVIGATORS INS CO	NY	PC	(763) 427-3770 6 INTERNATIONAL DR RYE BROOK NY 10573 (014) 034 8000	1981	1986
NCMIC INS CO	IA	PC	(914) 934-8999 P O BOX 9118 DES MOINES IA 50306-9118 (515) 212 4500	1946	1967
NETHERLANDS INS CO THE	NH	PC	(515) 313-4500 175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1979	1979

Name of Company, Solity, or Auscident         Number of Company, Solity, So			Com-		Incor- porated	Commenced Business
NETWORK HEALTH INS CORP         WI         LAH         P.O. BOX 120         2001         2001           NETWORK HEALTH PLAN         WI         HAD         P.O. BOX 120         1986         1986           NETWORK HEALTH PLAN         WI         HAD         P.O. BOX 120         1986         1986           NEUMA INC         IL         ISP         0.007.107.85.00710C PLZ         1991         2002           NEW ENGLAND INS CO         CT         FC         100 HIGH ST         1054         1969           NEW ENGLAND LIFE INS CO         MA         LAH         1236.5500         1037.526.5500         1981           NEW ENGLAND LIFE INS CO         MA         LAH         1236.5700         1980         1981           NEW HAPS MUTUAL INS CO         PA         PC         137.573.2000         1960         1971           NEW HOPE MUTUAL INS CO         PA         PC         175.WIRE ST IL 18         1869         1877           NEW YORK LIFE INS & ANNUTY CORP         DE         LAH         S1.MADISON AVE         1980         1981           NEW YORK LIFE INS CO         PY         PC         175.WIRE ST IL 18         1841         1851           NEW YORK LIFE INS CO         PY         PC         197.000.100.1212 (356.7			pany		or	in
MEINASHLA WI 54952 (200) 720-1200         New (200) 720-1200         New (200) 720-1200	Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
NETWORK HEALTH PLANWIWIPUPO ROX 120 MENSAIA WI 54952 (20) 720-1200 (20) 720-1200 (20) 720-1200 (20) 720-1200 (20) 720-120019861986NEUMA INCILLSPCONCURSE OFFICE PLZ TOWER 2 SKOKER II. 60076 (647) 674-1165 (167) 526-530019541969NEW ENGLAND INS COMALAH18210 CRANK NEST DR 3RD FI. TAMPA FL 3364719601981NEW ENGLAND LIFE INS COMALAH18210 CRANK NEST DR 3RD FI. TAMPA FL 3364719601971NEW ENGLAND LIFE INS CO OF THE MIDWESTTXLAH1720 KATY FWY STE 1700 (17) 538-200019601971NEW HAMPSHIRE INS COPAPC175 WATER STFL 18 (13) 58-720018691877 (20) 58-72000NEW HOPE MUTUAL INS COWITMMIL311 CTY HWY P (13) 637-2000 (36) 63-5200018871887NEW YORK LIFE INS & ANNUITY CORPDE LAHLAH51 MADISON AWE NEW YORK NI 10010 (212) 576-700018411851NEW YORK LIFE INS CONYLAH51 MADISON AWE NEW YORK NN 10010 (212) 576-700018411851NEW YORK MARINE & GENERAL INS CONYPC LOH MADISON AWE NEW YORK NN 10010 (212) 576-700018411851NEW YORK MARINE & GENERAL INS CONYPC LOH MADISON AWE NEW YORK NN 10010 (212) 576-700018721986NEW YORK MUTUAL INS COWITM LOG MADISON AWE NEW YORK NN 100102 (212) 576-700018721972NEW ANG MERNER & GENERAL INS COFL PL PL PLPL PL PL PL PL <b< td=""><td>NETWORK HEALTH INS CORP</td><td>WI</td><td>LAH</td><td>MENASHA WI 54952</td><td>2001</td><td>2001</td></b<>	NETWORK HEALTH INS CORP	WI	LAH	MENASHA WI 54952	2001	2001
NEUMA INCILLSPCONCOURSE OFFICE PLZ TOWER 2 SKOKIE IL 60076 (347) 674-1165 (617) 526-850019912002NEW ENGLAND INS COCTPC100 HICH ST (617) 526-8500 (617) 526-850019541969NEW ENGLAND LIFE INS COMALAHLAH11/20 CANPE NEST DR 3RD FL (317) 578-2000 (281) 386-720019601971 (197) 578-2000 (281) 386-7200NEW ERA LIFE INS CO OF THE MIDWESTTXLAHLAH11/20 KATY FWY STE 1700 (281) 386-720019601971 (197) 578-2000 (281) 386-7200NEW HOPE MUTUAL INS COPAPCPCTX NEW YORK NY 10038 (175) 677-383319821987 (197) (281) 386-7200NEW YORK LIFE INS & ANNUITY CORPDELAHST MADISON AVE NEW YORK NY 10010 (212) 576-7000 (212) 576-700019801981 (1980) (212) 576-7000 (212) 576-7000NEW YORK MARINE & GENERAL INS CONYLAHST MADISON AVE NEW YORK NY 10010 (212) 576-700019721986 (212) 576-7000 (212) 576-7000 (212) 576-700019721972NEW YORK MARINE & GENERAL INS CONYGAG3 58 3805 NT (200) WI S030-207 (243) 387-880019792007 (243) 387-880019792007 (243) 387-8800NEW YORK MUTUAL INS COFHFMTM1026 AD1700 (212) 776-7000 (212) 776-7000 (212) 776-7000 (212) 776-700019721972NEW YORK PROVINCE OF THE SOCIETY OF JESUSNYGAGA35 83805 NTNEW YORK MUTUAL INS COFHFM19741974NEW ADRING NO RD	NETWORK HEALTH PLAN	WI	нмо	P O BOX 120 MENASHA WI 54952	1986	1986
NEW ENGLAND INS CO         CT         PC         100 HIGH ST         1954         1969           NEW ENGLAND LIFE INS CO         MA         LAH         18210 CRAVE NEST DR 3RD FL         1980         1981           NEW ERA LIFE INS CO OF THE MIDWEST         TX         LAH         11720 KATY FWY STE 1700         1960         1971           NEW HAMPSHIRE INS CO         PA         PC         175 WATER STPL 18         1869         1877           NEW HAMPSHIRE INS CO         PA         PC         175 WATER STPL 18         1869         1877           NEW HOPE MUTUAL INS CO         WI         TM         N11311 CTY HWY P         1887         1887           NEW YORK LIFE INS & ANNUITY CORP         DE         LAH         51 MADISON AVE         1980         1981           NEW YORK LIFE INS CO         NY         LAH         51 MADISON AVE         1980         1981           NEW YORK LIFE INS CO         NY         LAH         51 MADISON AVE         1980         1981           NEW YORK MARINE & GENERAL INS CO         NY         LAH         51 MADISON AVE         1972         1986           NEW YORK MARINE & GENERAL INS CO         NY         GA         39 E 3870 ST         1979         2007           NEW YORK MARINE & GENERAL INS CO	NEUMA INC	IL	LSP	CONCOURSE OFFICE PLZ TOWER 2	1991	2002
NEW ENGLAND LIFE INS CO         MA         LAH         18210 CRANE NEST DR 3RD FL TAMPA FL 38647 (617) 578-2000         1980         1981           NEW ERA LIFE INS CO OF THE MIDWEST         TX         LAH         1170 KATY EWY STE 1700 HOUSTON TX 77079 (281) 364-7200         1960         1971           NEW HAMPSHIRE INS CO         PA         PC         175 WATER ST FL 18 NEW YORK V10038 (212) 770-7000         1869         1877           NEW HOPE MUTUAL INS CO         WI         TM         N1131 I CTY WY PT 101A W1 54945 (715) 677-3833         1887         1887           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 LIFE INS CO         NY         LAH         51 MADISON AVE NEW YORK NY 10010 (212) 576-7000         1972         1986           NEW YORK MARINE & GENERAL INS CO         NY         FC         919 THIRD AVE 10TH FL NEW YORK NY 10028 (212) 575-7000         1871         1972         1986           NEW YORK PROVINCE OF THE SOCIETY OF JESUS         NY         GA 98 583D ST NEW YORK NY 10028 (212) 774-5543         1874         1874           NEWAGR MUTUAL INS CO         WI         TM         <	NEW ENGLAND INS CO	СТ	PC	100 HIGH ST BOSTON MA 02110-2301	1954	1969
NEW ERA LIFE INS CO OF THE MIDWEST         TX         LAH         I1/20 KATY FWY STE 1700 HOUSTON TX 77079 (28) 368-7200 (28) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 368-7200 (21) 370-7000 (21) 770-7000 (21) 770-7000 (21) 770-7000 (21) 770-73833 (212) 770-7000 (212) 376-7000         1869         1877           NEW YORK LIFE INS & ANNUITY CORP         DE         LAH         NI MAISON AVE NEW YORK NY 10010 (212) 376-7000         1952         1997           NEW YORK LIFE INS & ANNUITY CORP         DE         LAH         SI MADISON AVE NEW YORK NY 10010 (212) 376-7000         1980         1981           NEW YORK LIFE INS CO         NY         FC         P O BOX 3199 WINSTON-SALEM NC 27102 (36) 435-2000         1980         1981           NEW YORK LIFE INS CO         NY         LAH         SI MADISON AVE NEW YORK NY 10010         1980         1981           NEW YORK MARINE & GENERAL INS CO         NY         PC         919 THIRD AVE 1071 FL NEW YORK NY 10028         1972         1986           NEW YORK PROVINCE OF THE SOCIETY OF JESUS         NY         GA         39 E 384D ST         1979         2007           NEWARK MUTUAL INS CO         WI         TM         1205 MADISON RD         1874         1874           NEWARK MUTUAL INS CO         FL         PC         1206 NADISON RD         1874         1874	NEW ENGLAND LIFE INS CO	MA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647	1980	1981
NEW HAMPSHIRE INS COPAPCI75 WATER ST PL 18 NEW YORK NY 10038 (212) 770-700018671867NEW HOPE MUTUAL INS COWITMNI1311 CTY HWY P IOLA WI 54945 (715) 677-383318871887NEW SOUTH INS CONCPCP O BOX 3199 (336) 435-200019521997NEW YORK LIFE INS & ANNUITY CORPDELAH51 MADISON AVE NEW YORK NY 10010 (212) 576-700019801981NEW YORK LIFE INS CONYLAH51 MADISON AVE NEW YORK NY 10010 (212) 576-700018411851NEW YORK MARINE & GENERAL INS CONYLAH51 MADISON AVE NEW YORK NY 10028 (212) 576-700019721986NEW YORK PROVINCE OF THE SOCIETY OF JESUSNYGA39 E 33RD ST NEW YORK NY 10028 (212) 576-700019792007NEW YORK PROVINCE OF THE SOCIETY OF JESUSNYGA39 E 33RD ST (202) 747-554319792007NEW YORK STLE PL INCWITM1205 MADISON RD MEQUON WI 53092 (202) 174-554318741874NEW CASTLE PL INCWICC1206 MADISON RD MEQUON WI 53092 (201) 2011 (262) 387-880019231937NICOR ENERGY SERVICES CODEWP NAPERTYLLE IL L60563 (630) 718-277419221980NIPPON LIFE INS CO OF AMERICAIALALALA1212 FTH H AVE NEW YORK NY 10005 (212) 409-986119231937NIPPON LIFE INS CO OF AMERICAIALALALA1421 FTH FL NEW YORK NY 10005 (212) 409-86119241980NIPPON LI	NEW ERA LIFE INS CO OF THE MIDWEST	ТХ	LAH	11720 KATY FWY STE 1700 HOUSTON TX 77079	1960	1971
NEW SOUTH INS CO         NC         PC         IOLA WI 54945 (715) 677-3833 (715) 677-382 (715) 767-000         1950         1971         1981           NEW YORK LIFE INS CO         NY         LAH         51 MADISON AVE NEW YORK NY 10010 (712) 576-7000         1841         1851           NEW YORK MARINE & GENERAL INS CO         NY         GA         39 E 387D ST NEW YORK NY 10028 (712) 51-0600 (712) 551-0600         1972         2007           NEWARK MUTUAL INS CO         WI         TM         1205 MADISON RD BELOIT WI 5301 (608) 822-3173         1874         1874           NEWARK MUTUAL INS CO         WI         TM         1205 MADISON RD BELOIT WI 53092 (202) 387-8800         1874         1874           NEWARK MUTUAL INS CO         FL         PC         12600 N PORT WASHINGTON RD MEQUON WI 53092 (202) 387-8800         1992         2001           NGM INS CO         FL         PC         1200 N PORT WASHINGTON RD MEQUON WI 53092 (202) 387-8800 <td>NEW HAMPSHIRE INS CO</td> <td>PA</td> <td>PC</td> <td>175 WATER ST FL 18 NEW YORK NY 10038</td> <td>1869</td> <td>1877</td>	NEW HAMPSHIRE INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038	1869	1877
NEW YORK LIFE INS & ANNUITY CORP       DE       LAH       MINSTON-SALEM NC 27102 (336) 435-2000       1980       1981         NEW YORK LIFE INS CO       NY       LAH       MADISON AVE NEW YORK NY 10010 (212) 576-7000       1981       1851         NEW YORK MARINE & GENERAL INS CO       NY       LAH       S1 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) 551-7000       1972       1986         NEW YORK PROVINCE OF THE SOCIETY OF JESUS       NY       GA       32 8 38D ST NEW YORK NY 10028 (212) 774-5543       1979       2007         NEWARK MUTUAL INS CO       WI       TM       1205 MADISON RD HEUOT WI 53511 (608) 362-3173       1874       1874       1874         NEWCASTLE PL INC       WI       CC       12600 N PORT WASHINGTON RD MEQUON WI 53092 (262) 387-8800       2001       2001         NGM INS CO       FL       PC       5       SWEST ST KEENE NH 03431 (904) 380-7282       1923       1937         NICOR ENERGY SERVICES CO       DE       WP       2019 CORPORATE LN STE 159 (904) 380-7282       1992       2006         NIPPON LIFE INS CO OF AMERICA       IA       LAH       521 FIFTH AVE NEW YORK NY 10175 (212) 909-9861       1942       1980	NEW HOPE MUTUAL INS CO	WI	ТМ	IOLA WI 54945	1887	1887
NEW YORK LIFE INS CO         NY         LAH         NEW YORK NY 10010 (212) 576-7000         ISA1         1851           NEW YORK MARINE & GENERAL INS CO         NY         LAH         SI 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 (212) 774-5543         1979         2007           NEWARK MUTUAL INS CO         WI         TM         1205 MADISON RD BELIOTI WI 53511 (608) 362-3173         1874         1874           NEWCASTLE PL INC         WI         CC         12600 N PORT WASHINGTON RD UC(202) 387-8800         2001         2001           NGM INS CO         FL         PC         55 WEST ST KEENE H 03431 (904) 380-7282         1923         1937           NICOR ENERGY SERVICES CO         DE         WP         2019 CORPORATE LN STE 159 NAPERVILLE IL 60563 (630) 718-2774         1922         2006           NIPPON LIFE INS CO OF AMERICA         IA         LAH         521 FITH AVE NEW YORK NY 10075 (212) 909-9861         1944         1984           NIPPONKOA INS CO LIMITED (U.S BRANCH)         NY         PC         14 WALL ST 8TH FL NEW YORK NY 10005 (212) 405-1650	NEW SOUTH INS CO	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102	1952	1997
NEW YORK MARINE & GENERAL INS CO         NY         PC         NEW YORK NY 10010 (212) 576-7000 NEW YORK NY 10022         1972         1986           NEW YORK PROVINCE OF THE SOCIETY OF JESUS         NY         GA         39 E 83RD ST NEW YORK NY 10028         1979         2007           NEWARK MUTUAL INS CO         WI         TM         1205 MADISON RD         1874         1874           NEWCASTLE PL INC         WI         TM         1205 MADISON RD         1874         1874           NGM INS CO         FL         PC         2600 N PORT WASHINGTON RD         2001         2017           NICOR ENERGY SERVICES CO         PE         PE         PC         57 WEST ST KEENE NH 03431         1923         1937           NIPPON LIFE INS CO OF AMERICA         PA         LAH         212 PORORATE LN STE 159 NIPPONKOA INS CO LIMITED (U.S BRANCH)         PA         LAH         1941         1941           NIPPONKOA INS CO LIMITED (U.S BRANCH)         PA         PC         121 PITH AVE NEW YORK NY 10005         1941         1984           NISSAN EXTENDED SERVICES NO AM G P         PA         PC         1405 ST 8517 FL         1944         1984           NISSAN NORTH AMERICA INC         PA         PA         PA         1405 ST 8516         1944         1984           NISSAN	NEW YORK LIFE INS & ANNUITY CORP	DE	LAH	NEW YORK NY 10010	1980	1981
NEW YORK MARINE & GENERAL INS CO       NY       PC       919 THIRD AVE 10TH FL       1972       1986         NEW YORK PROVINCE OF THE SOCIETY OF JESUS       NY       GA       39 E 83RD ST       1979       2007         NEW YORK NY 10028       (212) 5751-0600       39 E 83RD ST       1979       2007         NEW YORK NY 10028       (212) 774-5543       1874       1874         NEWARK MUTUAL INS CO       WI       TM       1205 MADISON RD       1874       1874         NEWCASTLE PL INC       WI       CC       12600 N PORT WASHINGTON RD       2001       2001         MGM INS CO       FL       PC       55 WEST ST       1923       1937         NICOR ENERGY SERVICES CO       DE       WP       2019 CORPORATE LN STE 159       1992       2006         NIPPON LIFE INS CO OF AMERICA       IA       LAH       521 FIFTH AVE       1972       1980         NIPPONKOA INS CO LIMITED (U.S BRANCH)       NY       PC       14 WALL ST STH FL       1944       1984         NISSAN EXTENDED SERVICES NO AM G P       DE       WP       P O BOX 085004 (A-4-F)       2005       2015         NISSAN NORTH AMERICA INC       CA       WP       P O BOX 08101       1960       2001	NEW YORK LIFE INS CO	NY	LAH	NEW YORK NY 10010	1841	1851
NEW YORK PROVINCE OF THE SOCIETY OF JESUS       NY       GA       39 E 83RD ST       1979       2007         NEW YORK NY 10028       NEW YORK NY 10028       NEW YORK NY 10028       12774-5543       1874       1874         NEWCASTLE PL INC       WI       TM       1205 MADISON RD       1874       1874       2001       2001       2001         NEWCASTLE PL INC       WI       CC       12600 N PORT WASHINGTON RD       2001       2001       2001         NGM INS CO       FL       PC       CC       12600 N PORT WASHINGTON RD       1923       1937         NICOR ENERGY SERVICES CO       DE       WP       PC       Stexes ST       1922       2006         NIPPON LIFE INS CO OF AMERICA       IA       LA       521 FIFTH AVE       1972       1980         NIPPONKOA INS CO LIMITED (U.S BRANCH)       NY       PC       I4 WALL ST 8TH FL       1944       1984         NISSAN EXTENDED SERVICES NO AM G P       DE       WP       P OBX 685004 (A-4-F)       2005       2005         NISSAN NORTH AMERICA INC       CA       WP       P O BOX 191       1960       2001	NEW YORK MARINE & GENERAL INS CO	NY	PC	919 THIRD AVE 10TH FL NEW YORK NY 10022	1972	1986
NEWARK MUTUAL INS CO       WI       TM       1205 MADISON RD       1874       1874         NEWCASTLE PL INC       WI       CC       12600 N PORT WASHINGTON RD       2001       2001         NGM INS CO       FL       PC       55 WEST ST       1923       1937         NICOR ENERGY SERVICES CO       DE       WP       2019 CORPORATE LN STE 159       1992       2006         NIPPON LIFE INS CO OF AMERICA       IA       LA       LAH       14       14       1972       1980         NIPPON KOA INS CO LIMITED (U.S BRANCH)       NY       PC       14 WALL ST 8TH FL       1972       1980         NISSAN EXTENDED SERVICES NO AM G P       DE       WP       P O BOX 685004 (A-4-F)       2005       2005         NISSAN NORTH AMERICA INC       CA       WP       P O BOX 191       1960       2001	NEW YORK PROVINCE OF THE SOCIETY OF JESUS	NY	GA	39 E 83RD ST NEW YORK NY 10028	1979	2007
NEWCASTLE PL 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 LN 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       1960       2001	NEWARK MUTUAL INS CO	WI	ТМ	1205 MADISON RD BELOIT WI 53511	1874	1874
NGM INS CO       FL       PC       55 WEST ST KEENE NH 03431 (904) 380-7282       1923       1937         NICOR ENERGY SERVICES CO       DE       W P       2019 CORPORATE LN 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       W P       P O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-0894       2005       2005         NISSAN NORTH AMERICA INC       CA       W P       P O BOX 191 GARDENA CA 90248       1960       2001	NEWCASTLE PL INC	WI	CC	12600 N PORT WASHINGTON RD MEQUON WI 53092	2001	2001
NICOR ENERGY SERVICES CODEW P2019 CORPORATE LN STE 159 NAPERVILLE IL 60563 (630) 718-277419922006NIPPON LIFE INS CO OF AMERICAIALALAH521 FIFTH AVE NEW YORK NY 10175 (212) 909-986119721980NIPPONKOA INS CO LIMITED (U.S BRANCH)NYPC14 WALL ST 8TH FL NEW YORK NY 10005 (212) 405-165019441984NISSAN EXTENDED SERVICES NO AM G PDEWPP O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-089420052005NISSAN NORTH AMERICA INCCAWPP O BOX 191 GARDENA CA 9024819602001	NGM INS CO	FL	PC	55 WEST ST KEENE NH 03431	1923	1937
NIPPON LIFE INS CO OF AMERICAIALAH521 FIFTH AVE NEW YORK NY 10175 (212) 909-986119721980NIPPONKOA INS CO LIMITED (U.S BRANCH)NYPC14 WALL ST 8TH FL NEW YORK NY 10005 (212) 405-165019441984NISSAN EXTENDED SERVICES NO AM G PDEWPP O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-089420052005NISSAN NORTH AMERICA INCCAWPP O BOX 191 GARDENA CA 9024819602001	NICOR ENERGY SERVICES CO	DE	W P	2019 CORPORATE LN STE 159 NAPERVILLE IL 60563	1992	2006
NIPPONKOA INS CO LIMITED (U.S BRANCH)NYPC14 WALL ST 8TH FL19441984NISSAN EXTENDED SERVICES NO AM G PDEWPP O BOX 685004 (A-4-F)20052005NISSAN NORTH AMERICA INCCAWPP O BOX 19119602001	NIPPON LIFE INS CO OF AMERICA	IA	LAH	521 FIFTH AVE NEW YORK NY 10175	1972	1980
NISSAN EXTENDED SERVICES NO AM G P       DE       WP       P O BOX 685004 (A-4-F)       2005       2005         NISSAN NORTH AMERICA INC       CA       WP       P O BOX 191       1960       2001	NIPPONKOA INS CO LIMITED (U.S BRANCH)	NY	PC	14 WALL ST 8TH FL NEW YORK NY 10005	1944	1984
NISSAN NORTH AMERICA INCCAWPP O BOX 191 GARDENA CA 9024819602001	NISSAN EXTENDED SERVICES NO AM G P	DE	WP	P O BOX 685004 (A-4-F) FRANKLIN TN 37068	2005	2005
	NISSAN NORTH AMERICA INC	CA	WP	P O BOX 191 GARDENA CA 90248	1960	2001

Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
NLC MUTUAL INS CO	VT	PC	1301 PENNSYLVANIA AVE NW	1986	2001
NEC MOTOAL INS CO	V I	rc	STE 550 WASHINGTON DC 20004 (202) 626-3110	1980	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 18703 (570) 825-9900	1987	2001
NORTH AMERICAN BAPTISTS INC	IL	GA	(370) 823-9900 1 S 210 SUMMIT AVE OAKBROOK TERRACE IL 60181 (630) 495-2000 218	1947	1998
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193 (605) 373-2371	1886	1892
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 03101-2596 (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	PA	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	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
NORTHBROOK INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062	1978	1980
NORTHEASTERN MUTUAL INS CO	WI	ТМ	(847) 402-5000 P O BOX 96 ALGOMA WI 54201	1874	1875
NORTHERN ASSURANCE CO OF AMER THE	MA	PC	(920) 487-5954 ONE BEACON LN CANTON MA 02021	1954	1955
NORTHERN BRIDGES	WI	СМО	HAYWARD WI 54843		2009
NORTHERN FINNISH MUTUAL INS CO	WI	ТМ	MARENGO WI 54855	1914	1915
NORTHERN INS CO OF NY	NY	PC	(715) 278-3944 1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196	1897	1906
NORTHLAND CASUALTY CO	СТ	PC	(847) 605-6000 1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1959	1959
NORTHLAND INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-7001	1948	1950

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
NORTHLAND MISSION INC	WI	GA	W10085 PIKE PLAINS RD	1958	2007
			DUNBAR WI 54119	1750	2007
NORTHWESTERN LONG TERM CARE INS CO	WI	тлц	(715) 324-6999 720 E WISCONSIN AVE	1953	1966
NORTHWESTERN LONG TERM CARE INS CO	** 1	LAII	MILWAUKEE WI 53202	1955	1900
			(414) 661-2510		
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202	1857	1858
			(414) 271-1444		
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	9277 CENTRE POINTE DR STE 140	1869	1869
MILWAUKEE WI			WEST CHESTER OH 45069-4844		
			(513) 425-5899		
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI (SEG ACCT)	WI	PC	9277 CENTRE POINTE DR STE 140	2003	2003
MILWICKEL WI (SEC NECT)			WEST CHESTER OH 45069-4844		
NODTIWECTEDN UNIVEDCITY	11	CA	(513) 425-5899 2020 PIDCE AVE 2PD EI	1951	2010
NORTHWESTERN UNIVERSITY	IL	GA	2020 RIDGE AVE 3RD FL EVANSTON IL 60208-1109	1851	2010
			(847) 467-5409		
NOVA CASUALTY CO	NY	PC	726 EXCHANGE ST STE 1020 BUFFALO NY 14210	1979	2006
			(716) 856-3722		
NRA FOUNDATION INC THE	DC	GA	11250 WAPLES MILL RD	1990	2005
			FAIRFAX VA 22030 (703) 267-1664		
NYLIFE INS CO OF AZ	AZ	LAH		1987	1989
			NEW YORK NY 10010 (212) 576-7000		
OAK SERVICES INC	IL	VPP		1975	2008
			ELMHURST IL 60126		
OAKWOOD FOUNDATION INC	WI	GA	(630) 833-9770 6201 MINERAL POINT RD	1982	1994
			MADISON WI 53705		
OAKWOOD VILLAGE APARTMENTS INC	WI	CC	(608) 230-4356 6165 MINERAL POINT RD	1974	1998
			MADISON WI 53705		1770
OAKWOOD VILLAGE EAST APARTMENT HOMES INC	WI	сс	(608) 230-4699 6165 MINERAL POINT RD	1999	1999
OARWOOD VILLAGE EAST ALARIMENT HOMES INC	** 1		MADISON WI 53705	1999	1999
ACCEPTING FIRE & CARLANTY CO OF NO	NG	DC	(608) 230-4000 D 0 D 0 V 10000	10.01	10.64
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	PC	P O BOX 10800 702 OBERLIN RD	1961	1964
			RALEIGH NC 27605-0800		
OCCIDENTAL LIFE INS CO OF NC	ТХ	ТАН	(919) 833-1600 P O BOX 2595	1906	1966
	1 24		WACO TX 76702	1700	1900
OCOMA INDUSTRIES INC	DE	мс	(254) 297-2775 51 W HIGGINS RD STE R1C-CC17	1965	1967
OCOMA INDUSTRIES INC	DE	MC	S BARRINGTON IL 60010	1903	1907
		70	(847) 551-2920	1000	1000
ODEN INS SERVICES INC	OK	RS	7645 E 63RD ST STE 200 TULSA OK 74133	1998	1998
			(918) 610-9990		
OHIC INS CO	OH	PC	155 E BROAD ST COLUMBUS OH 43215	1978	1991
			(614) 221-7777		
OHIO CASUALTY INS CO THE	OH	PC	175 BERKELEY ST	1919	1929
			BOSTON MA 02116 (617) 357-9500		
OHIO FARMERS INS CO	OH	PC	P O BOX 5001	1848	1913
			WESTFIELD CTR OH 44251 (330) 887-0101		
			(330) 007 0101		

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
OHIO INDEMNITY CO	ОН	PC	250 E BROAD ST 7TH FL COLUMBUS OH 43215 (614) 228-2800	1956	1989
OHIO MUTUAL INS CO	ОН	PC	1725 HOPLEY AVE BUCYRUS OH 44820	1901	2007
OHIO NATIONAL LIFE ASSURANCE CORP	ОН	LAH	(419) 562-3011 P O BOX 237 CINCINNATI OH 45201	1979	1985
OHIO NATIONAL LIFE INS CO	ОН	LAH	(513) 794-6100 P O BOX 237 CINCINNATI OH 45201	1909	1985
OHIO SECURITY INS CO	ОН	PC	(513) 794-6100 175 BERKELEY ST BOSTON MA 02116	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	(617) 357-9500 P O BOX 410288 KANSAS CITY MO 64141	1906	1982
OLD AMERICAN INS CO	мо	LAH	(816) 391-2000 P O BOX 218573 KANSAS CITY MO 64141	1939	1968
OLD REPUBLIC GENERAL INS CORP	IL	PC	(816) 753-7000 307 N MICHIGAN AVE CHICAGO IL 60601	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	W P	(312) 346-8100 2 ANNABEL LN #112 SAN RAMON CA 94583	1982	2002
OLD REPUBLIC INS CO	PA	PC	(925) 866-1500 P O BOX 789 GREENSBURG PA 15601	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	CHICAGO IL 60601	1931	1939
OLD REPUBLIC MERCANTILE INS CO	IL	PC	(312) 346-8100 307 N MICHIGAN AVE CHICAGO IL 60601	1985	1995
OLD REPUBLIC NATIONAL TITLE INS CO	MN	ΤI	(312) 346-8100 400 2ND AVE S MINNEAPOLIS MN 55401	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	AZ	PC	(612) 371-1111 307 N MICHIGAN AVE CHICAGO IL 60601-5311	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	(312) 346-8100 P O BOX 1635 MILWAUKEE WI 53201	1981	1981
OLD UNITED CASUALTY CO	KS	PC	(262) 797-2640 P O BOX 795 SHAWNEE MISSION KS 66201	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	(913) 895-0200 P O BOX 795 SHAWNEE MISSION KS 66201	1963	1995
OM FINANCIAL LIFE INS CO	MD	LAH	(913) 895-0200 P O BOX 1137 BALTIMORE MD 21203-1137	1959	1960
OMAHA INDEMNITY CO THE	WI	PC	(410) 895-0100 MUTUAL OF OMAHA PLZ OMAHA NE 68175 (400) 251 54(8)	1956	1967
OMNI INS CO	IL	PC	(402) 351-5468 1862 CHARTER LN STE 102 LANCASTER PA 17601-5858	1980	1995
ONEBEACON AMERICA INS CO	MA	PC	(717) 735-7740 ONE BEACON LN CANTON MA 02021 (781) 332-7000	1971	1971

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
ONEBEACON INS CO	PA	PC	ONE BEACON LN	1956	1956
UNEBEACON INS CO		ic	CANTON MA 02021 (781) 332-7000	1950	1950
ONEBEACON MIDWEST INS CO	WI	PC	ONE BEACON LN	1991	1991
			CANTON MA 02021-1030		
ONECIS INS CO	IL	PC	(781) 332-7000 1601 SAWGRASS CORPORATE PKY	1972	2010
		10	STE 400	1772	2010
			FT LAUDERDALE FL 33323		
ONENATION INS CO	IN	TAT	(954) 236-8100 120 MONUMENT CIR	1974	1982
ONENATION INS CO	IN	LAI	INDIANAPOLIS IN 46204	1974	1982
			(317) 488-6000		
OPEN DOORS WITH BROTHER ANDREW INC	CA	GA	P O BOX 27001	1973	2010
			SANTA ANA CA 92799 (949) 752-6600		
OPTIMUM RE INS CO	ТХ	LAH	P O BOX 660010	1978	1991
			DALLAS TX 75266		
	OV	<b>C</b> •	(214) 528-2020	10.02	1070
ORAL ROBERTS UNIV	OK	GA	7777 S LEWIS AVE TULSA OK 74171	1963	1978
			(918) 493-8706		
ORCHARD FOUNDATION	CO	GA	P O BOX 35660	1998	2010
			COLORADO SPRINGS		
			CO 80935-3566 (719) 268-7200		
ORDER OF UNITED COMMERCIAL TRAVELERS	OH	FR	1801 WATERMARK DR STE 100	1890	1904
OF AMERICA			COLUMBUS OH 43215		
OSHKOSH AREA COMMUNITY FOUNDATION THE	WI	GA	(614) 487-9680 230 OHIO ST STE 100	1928	2004
USINGSII AREA COMMONITI FOUNDATION THE	** 1	UA	OSHKOSH WI 54902	1920	2004
			(920) 426-3993		
OWNERS INS CO	OH	PC	P O BOX 30660	1975	1984
			LANSING MI 48909 (517) 323-1200		
OXFORD LIFE INS CO	AZ	LAH	2721 N CENTRAL AVE	1965	1995
			PHOENIX AZ 85004		
OZARK NATIONAL LIFE INS CO	мо	тли	(602) 263-6666 P O BOX 15688	1964	1992
OLARK NATIONAL LITE INS CO	MO		KANSAS CITY MO 64106-0688	1704	1772
			(816) 842-6300		
PABLO CREEK SERVICES INC	IL	VPP		2008	2010
			LIFE DR JACKSONVILLE FL 32224-6687		
PABLO CREEK SERVICES INC	IL	WP	1776 AMERICAN HERITAGE	2008	2009
			LIFE DR		
			NORTHBROOK IL 60062 (904) 992-3009		
PACIFIC EMPLOYERS INS CO	PA	PC	436 WALNUT ST	1923	1951
			P O BOX 1000		
			PHILADELPHIA PA 19106 (215) 640-1000		
PACIFIC INDEMNITY CO	WI	PC	15 MOUNTAIN VIEW RD	1926	1950
			WARREN NJ 07059-6711		
RACIFIC LIFE & ANNUTY CO		T A TT	(908) 903-2000	1002	1000
PACIFIC LIFE & ANNUITY CO	AZ		700 NEWPORT CTR DR NEWPORT BEACH CA 92660	1982	1990
			(949) 219-7081		
PACIFIC LIFE INS CO	NE	LAH	700 NEWPORT CTR DR	1868	1936
			NEWPORT BEACH CA 92660 (949) 219-3011		
PACIFIC SPECIALTY INS CO	CA	PC	(949) 219-3011 3601 HAVEN AVE	1988	1997
		-	MENLO PARK CA 94025		
			(650) 780-4800		

		Com-		Incor- porated	Commenced Business
	State of	pany	Malling Addition of Malankana	or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
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	1967	2005
PACO ASSURANCE CO INC	IL	PC	(714) 226-3361 3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900	1994	2009
PALLOTTINE FATHERS & BROTHERS INC	WI	GA	(615) 371-8776 5424 W BLUEMOUND RD MILWAUKEE WI 53208-3011	1978	1988
PAN AMERICAN ASSURANCE CO	LA	LAH	(414) 259-0688 P O BOX 53372 NEW ORLEANS LA 70153	1981	1994
PAN AMERICAN LIFE INS CO	LA	LAH	(504) 566-1300 P O BOX 60219 NEW ORLEANS LA 70160	1911	1992
PARIS MUTUAL FIRE INS CO	WI	ТМ	(504) 566-1300 3401 169TH AVE KENOSHA WI 53144	1873	1873
PARIS RE AMERICA INS CO	DE	PC	(262) 859-2018 801 BRICKELL AVE STE 850 MIAMI FL 33131	1919	1981
PARK AVENUE LIFE INS CO	DE	LAH	(305) 377-1292 7 HANOVER SQ NEW YORK NY 10004	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	(212) 598-8829 1800 N POINT DR STEVENS POINT WI 54481	1973	1988
PARTNERRE INS CO OF NY	NY	PC	(715) 346-6000 ONE GREENWICH PLZ GREENWICH CT 06830	1875	1986
PARTNERS MUTUAL INS CO	WI	PC	(203) 485-4200 P O BOX 2003 MILWAUKEE WI 53201	1931	1932
PARTNERSHIP HEALTH PLAN INC	WI	нмо	(262) 798-5050 2240 EASTRIDGE CTR EAU CLAIRE WI 54701	2005	2005
PATHFINDER INS CO	СО	PC	(715) 838-2900 76 ST PAUL ST STE 500 BURLINGTON VT 05401	1986	1986
PATRIOT GENERAL INS CO	WI	PC	(802) 264-4709 1800 N POINT RD STEVENS POINT WI 54481	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	(715) 346-6000 1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LAH	(423) 294-1011 1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1965	1966
PEAK PROPERTY & CASUALTY INS CORP	WI	PC	(423) 294-1011 1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02117	2002	2002
PEERLESS INS CO	NH	PC	(617) 357-9500 175 BERKELEY ST BOSTON MA 02116 ((17) 257 0500	1901	1946
PEKIN INS CO	IL	PC	(617) 357-9500 2505 COURT ST PEKIN IL 61558 (309) 346-1161	1961	1983

Name of Company, Society, or Association     State of Domicile       PEKIN LIFE INS CO     IL	Com- pany Type LAH	Mailing Address and Telephone	porated or Organized	Business in
		Maning Address and Telephone		
PEKIN LIFE INS CO	LAH			
		2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO WI	ТМ	W11261 HWY D MARION WI 54950	1876	1877
PENN AMERICA INS CO PA	PC	<ul> <li>(715) 754-5039</li> <li>3 BALA PLZ E STE 300E</li> <li>BALA CYNWYD PA 19004</li> <li>(610) 664-1500</li> </ul>	1975	1996
PENN INS & ANNUITY CO DE	LAH		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		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	1955	1957
PENNSYLVANIA LIFE INS CO PA	LAH	(781) 332-7000 P O BOX 958465 LAKE MARY FL 32795	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO PA	PC	(407) 995-8000 2005 MARKET ST STE 1200 PHILADELPHIA PA 19103-7008	1895	1981
PENNSYLVANIA MANUFACTURERS ASSN INS CO PA	PC	(267) 825-9206 P O BOX 3031 BLUE BELL PA 19422	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO PA	PC	(610) 397-5000 P O BOX 3031 BLUE BELL PA 19422	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO PA	PC	(610) 397-5000 P O BOX 2361 HARRISBURG PA 17105	1919	1962
PEOPLE FOR THE ETHICAL TREATMENT VA OF ANIMALS INC	GA	(717) 234-4941 501 FRONT ST NORFOLK VA 23510	1998	2001
PERICO LIFE INS CO DE	LAH	KENNESAW GA 30144	1975	1978
PERMANENT GENERAL ASSURANCE CORP OH	PC	(770) 973-9851 P O BOX 305054 NASHVILLE TN 37230-5054	1978	1982
PERMANENT GENERAL ASSURANCE CORP OF OH OH	PC	(615) 242-1961 P O BOX 305054 NASHVILLE TN 37230-5054 (615) 242-1961	1991	2010
PERMEDION INC OH	IRO	350 WORTHINGTON RD STE H WESTERVILLE OH 43082 (614) 895-9900	2000	2002
PETROLEUM CASUALTY CO TX	PC	CORP-BH4-1169B P O BOX 3342 HOUSTON TX 77253 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE IA	LAH	(1.1) 000 370 ALGONA IA 50511 (515) 295-2461	1979	1997
PHARMACISTS MUTUAL INS CO	PC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	11720 KATY FWY STE 1700 HOUSTON TX 77079 (281) 368-7200	1978	1978
PHILADELPHIA FINANCIAL LIFE ASSURANCE CO	PA	LAH	1650 MARKET ST FL 54 PHILADELPHIA PA 19103-7309 (484) 530-4800	1960	1994
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	СТ	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	W P	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992
PHOENIX INS CO THE	СТ	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1850	1872
PHOENIX LIFE & ANNUITY CO	СТ	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		1909	1959
PHYSICIANS COMMITTEE FOR RESPONSIBLE MEDICINE INC	DE	GA	(312) 782-2749 5100 WISCONSIN AVE NW STE 400 WASHINGTON DC 20016-4131 (202) 686-2210	1985	2009
PHYSICIANS LIFE INS CO	NE	LAH		1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131	1902	1963
PHYSICIANS PLUS INS CORP	WI	НМО	(402) 633-1000 22 E MIFFLIN ST STE 200 MADISON WI 53703 (608) 282-8900	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	(003) 232-3500 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) 921-5350	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	ОН	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1986	2006
PLATTE RIVER INS CO	NE	PC	(630) 472-7700 P O BOX 5900 MADISON WI 53705 (608) 829-4200	1972	1996

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
PLAZA INS CO	MO	PC	700 W 47TH ST STE 350 KANSAS CITY MO 64112	1972	1988
PMI INS CO	AZ	PC	(816) 412-1800 3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1994	1996
PMI MORTGAGE ASSURANCE CO	AZ	PC	(925) 658-7878 3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1966	1966
PMI MORTGAGE INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1972	1975
PODIATRY INS CO OF AM	IL	PC	3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900 (615) 371-8776	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	5315 WALL ST STE STE 205 MADISON WI 53718 (608) 246-2552	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	381 MANSFIELD AVE PITTSBURGH PA 15220 (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 60642	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	(773) 782-2600 6643 N NORTHWEST HWY CHICAGO IL 60631 (772) 258 2050	1902	1932
PRAETORIAN INS CO	PA	PC	(773) 358-3050 88 PINE ST 4TH FL WALL STREET PLZ NEW YORK NY 10005	1979	1983
PRE PAID LEGAL CASUALTY INC	ОК	PC	(212) 805-9700 P O BOX 145 ADA OK 74821	1979	1988
PREFERRED PROFESSIONAL INS CO	NE	PC	(580) 436-1234 P O BOX 540658 OMAHA NE 68154 (402) 392-1566	1976	1990
PREMIER DEALER SERVICES INC	IL	VPP		1998	2005
PRESBYTERIAN CHURCH USA FOUNDATION	PA	GA	200 E 12TH ST JEFFERSONVILLE IN 47130 (502) 569-5911	1799	1977
PRESERVER INS CO	NJ	PC	120 BROADWAY 31ST FL NEW YORK NY 10271-3199 (212) 655-2000	1992	2010
PRESIDENTIAL LIFE INS CO	NY	LAH	69 LYDECKER ST NYACK NY 10960	1965	1985
PREST & ASSOCIATES INC	NV	IRO	(845) 358-2300 2712 MARSHALL CT STE 1 MADISON WI 53705 (608) 232-9919	1992	2003
PRICE COUNTY TOWN MUTUAL INS CO	WI	ТМ		1901	1901
PRIESTS OF THE SACRED HEART	WI	GA	P O BOX 289 HALES CORNERS WI 53130 (414) 425-6910	1956	1977
PRIMERICA LIFE INS CO	MA	LAH		1927	1948

		<b>C</b>			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Type	Mailing Address and Telephone	Organized	Wisconsin
PRINCIPAL LIFE INS CO	IA	LAH	DES MOINES IA 50392	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	DES MOINES IA 50392	1967	1979
PRIZM ADMINISTRATIVE SERVICES OF WI INC	GA	WP	(515) 247-5111 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017	2004	2006
PROASSURANCE CASUALTY CO	MI	PC	(636) 536-5600 100 BROOKWOOD PL BIRMINGHAM AL 35209	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	(205) 877-4400 P O BOX 590009 BIRMINGHAM AL 35259	1976	1995
PROASSURANCE WISCONSIN INS CO	WI	PC	(205) 877-4400 P O BOX 590009 BIRMINGHAM AL 35259-0009	1986	1986
PROCENTURY INS CO	ТХ	PC	(205) 877-4400 465 CLEVELAND AVE WESTERVILLE OH 43082 (614) 895-2000	1962	2007
PRODUCERS AGRICULTURE INS CO	ТХ	PC	P O BOX 229 AMARILLO TX 79105-0229 (806) 372-6785	1977	2004
PROFESSIONAL INS CO	ТХ	LAH		1936	1995
PROFESSIONAL LIABILITY INS CO OF AMERICA	NY	PC	123 WILLIAM ST NEW YORK NY 10038-3804 (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	1987	2003
PROGRESSIVE ADVANCED INS CO	ОН	PC	(616) 456-8899 P O BOX 89490 CLEVELAND OH 44101-6490	1930	2007
PROGRESSIVE CASUALTY INS CO	ОН	PC	(440) 461-5000 P O BOX 89490 CLEVELAND OH 44101-6490	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	(440) 461-5000 P O BOX 89490 CLEVELAND OH 44101-6490	1983	1983
PROGRESSIVE DIRECT INS CO	ОН	PC	(440) 461-5000 P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1986	1999
PROGRESSIVE MAX INS CO	ОН	PC	(440) 461-5000 P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	(440) 461-5000 P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	ОН	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1982	1999
PROGRESSIVE SPECIALTY INS CO	ОН	PC	P O BOX 89490 CLEVELAND OH 44143 (440) 461-5000	1975	1979

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
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 LN MILLWOOD VA 22646 (540) 837-2100	1958	2006
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (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	МО	W P	ONE CHESTERFIELD PL 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017	1995	1996
PROTECTIVE INS CO	IN	PC	(636) 536-5600 P O BOX 7099 INDIANAPOLIS IN 46207 (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	ОН	LAH		1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	ΤN	LAH		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		1971	1982
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	СТ	LAH		1969	1977
PRUDENTIAL INS CO OF AMERICA THE	NJ	LAH		1873	1887
PRUDENTIAL RETIREMENT INS AND ANNUITY CO	СТ	LAH		1981	1989
PUBLIC SERVICE MUTUAL INS CO	NY	PC	ONE PARK AVE NEW YORK NY 10016 (212) 591-9500	1925	1964
PUTNAM REINSURANCE CO	NY	PC	80 PINE ST NEW YORK NY 10005 (212) 770-2200	1977	1980
PXRE REINSURANCE CO	СТ	PC	TWO LOGAN SQ STE 600 PHILADELPHIA PA 19103 (877) 514-3542	1987	1987
PYRAMID LIFE INS CO THE	KS	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1913	1970

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
Q CAPITAL STRATEGIES LLC	DE	LSP	950 THIRD AVE 23RD FL NEW YORK NY 10022 (212) 418-3270	2008	2010
QBE INS CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005	1980	1984
QBE REINSURANCE CORP	PA	PC	(212) 422-1212 WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005	1964	1979
QUANTA INDEMNITY CO	СО	PC	(212) 422-1212 48 WALL ST 14TH FL NEW YORK NY 10005 (212) 272 1800	1968	1968
QUIET HOUR INC	MI	GA	(212) 373-1800 630 BROOKSIDE AVE REDLANDS CA 92373	1954	2006
R&Q REINSURANCE CO	РА	PC	(909) 793-2588 101 SUMMER ST 5TH FL BOSTON MA 02110 (57) 200 4127	1971	1972
R V I AMERICA INS CO	СТ	PC	(857) 300-4127 177 BROAD ST 9TH FL STAMFORD CT 06901 (203) 975-2100	1994	2009
RACINE COUNTY MUTUAL INS CO	WI	ТМ	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) 531-2511	1965	2001
REASSURE AMERICA LIFE INS CO	IN	LAH	175 KING ST ARMONK NY 10504-1606 (972) 364-4003	1956	1959
REEDSBURG WESTFIELD MUTUAL INS CO	WI	ТМ	P O BOX 548 REEDSBURG WI 53959-0548 (608) 524-3405	1876	1876
REGENT INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1963	1963
RELIABLE LIFE INS CO THE	МО	LAH	12115 LACKLAND RD ST LOUIS MO 63146-4003 (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	(770) 980-5100 5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (770) 980-5100	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AM	IN		P O BOX 30381 LANSING MI 48909	1953	1957
REPUBLIC FRANKLIN INS CO	OH	PC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1949	1997

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
REPUBLIC INDEMNITY CO OF AMERICA	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 21702	1972	1991
REPUBLIC MORTGAGE INS CO OF FL	FL	PC	(336) 661-0015 P O BOX 2514 WINSTON SALEM NC 27102-2514	1974	2003
REPUBLIC MORTGAGE INS CO OF NC	NC	PC	(336) 661-0015 P O BOX 2514 WINSTON SALEM NC 27102	1973	2003
REPWEST INS CO	AZ	PC	(336) 661-0015 2721 N CENTRAL AVE PHOENIX AZ 85004	1973	1980
REQUIA LIFE INS CORP	WI	LAH	(602) 263-6755 22 E MIFFLIN ST STE 1010 MADISON WI 53703-4247	2009	2009
RESERVE NATIONAL INS CO	ок	LAH	(508) 257-1757 601 E BRITTON RD OKLAHOMA CITY OK 73114-7710 (405) 848 7021	1956	2010
RESOURCE LIFE INS CO	IL	LAH	(405) 848-7931 175 W JACKSON BLVD 11TH FL CHICAGO IL 60604	1963	1975
RESPONSE INS CO	IL	PC	(312) 356-2563 1 E WACKER DR STE 3700 CHICAGO IL 60601-1817	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	(312) 661-4700 1 E WACKER DR STE 3700 CHICAGO IL 60601-1817	1961	1986
RESPONSE WORLDWIDE INS CO	IL	PC	(312) 661-4700 1 E WACKER DR STE 3700 CHICAGO IL 60601-1817	1979	1979
RGA REINSURANCE CO	мо	LAH	(312) 661-4700 1370 TIMBERLAKE MANOR PKY CHESTERFIELD MO 63017	1981	1983
RICHLAND HOSPITAL FOUNDATION INC	WI	GA	(636) 736-7000 333 E 2ND ST RICHLAND CENTER	1986	2009
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	WI 53581-1914 (608) 647-6321 2090 RIDGEWAY DR REEDSBURG WI 53959	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP II	WI	СС	(608) 524-9088 2090 RIDGEVIEW DR REEDSBURG WI 53959	1996	2006
RIPON COLLEGE	WI	GA	(608) 524-6487 P O BOX 248 RIPON WI 54971	1855	1977
RIVER FALLS MUTUAL INS CO	WI	ТМ	(920) 748-8310 218 N MAIN ST RIVER FALLS WI 54022	1876	1876
RIVERPORT INS CO	MN	PC	(715) 425-5292 P O BOX 948 MINNEAPOLIS MN 55440	1989	1995
RIVERSOURCE LIFE INS CO	MN	LAH	(612) 766-3000 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
	I	1		1	T

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
RLI INS CO	IL	PC	9025 N LINDBERG DR PEORIA IL 61615 (309) 692-1000	1959	1972
ROCHDALE INS CO	NY	PC	59 MAIDEN LN 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	ТМ	P O BOX 3 ROSENDALE WI 54974 (920) 872-2016	1874	1874
ROYAL ADMINISTRATION SERVICES INC	FL	W P	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	СТ	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	1995	1997
SAFE DRIVER MOTOR CLUB INC	DE	MC	(212) 356-0300 333 CITY BLVD WEST 17TH FL ORANGE CA 92868 (714) 937-2058	1966	1980
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	W P	(714) 937-2038 3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2008
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	(404) 816-3221 3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2005
SAFECO INS CO OF AMERICA	WA	PC	(404) 810-3221 175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1953	1955
SAFECO INS CO OF IL	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1976	1979
SAFECO NATIONAL INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	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	(349) 423-4300 1832 SCHUETZ RD ST LOUIS MO 63146-3540 (314) 995-5300	2001	2005
	I			1	

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
SAFETY NATIONAL CASUALTY CORP	MO	PC	1832 SCHUETZ RD ST LOUIS MO 63146-3540 (314) 995-5300	1942	1989
SAFEWAY INS CO	IL	PC	790 PASQUINELLI DR WESTMONT IL 60559-1254 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	PC	P O BOX 7099 INDIANAPOLIS IN 46207-7099 (317) 636-9800	1981	1989
SAGICOR LIFE INS CO	ТХ	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 REINSURANCE CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1956	1981
SAVE THE CHILDREN FEDERATION INC	СТ	GA	54 WILTON RD WESTPORT CT 06880 (203) 221-4020	1962	1998
SAVINGS BANK LIFE INS CO OF MA	MA	LAH		1991	2008
SCHOOL SISTERS OF NOTRE DAME MILW PROV INC	WI	GA	(131) 5350 13105 WATERTOWN PLANK RD ELM GROVE WI 53122 (262) 787-1005	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	ТХ	LAH	3900 DALLAS PKY PLANO TX 75093	1977	1985
SCOR GLOBAL LIFE REINSURANCE CO OF AM	DE	LAH	(469) 246-9500 1 SEAPORT PLZ 199 WATER ST STE 2100 NEW YORK NY 10038-3526 (212) 480-1900	1957	1974
SCOR GLOBAL LIFE U S RE INS CO	ТХ	LAH		1945	1963
SCOR REINSURANCE CO	NY	PC	(10) 240 500 199 WATER ST STE 2100 NEW YORK NY 10038 (212) 480-1900	1984	1998
SCOTTSDALE INDEMNITY CO	ОН	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215	1984	1994
SEABRIGHT INS CO	IL	PC	(614) 249-1545 P O BOX 91100 SEATTLE WA 98111 (206) 269-8500	1962	1989
SEARS LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (800) 316-5607	1956	1992
SEARS PROTECTION CO	IL	W P		2001	2004
SEATON INS CO	RI	PC	(847) 280-3213 200 METRO CENTER BLVD STE 8 WARWICK RI 02886 (401) 921-5234	1901	1913

		Com-		Incor- porated	Commenced Business
	State of	pany		or	in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
SEAWORTHY INS CO	MD	PC	880 S PICKETT ST ALEXANDRIA VA 22304-4606 (703) 823-9550	1989	2005
SECURA INS A MUTUAL CO	WI	PC	P O BOX 819	1900	1900
			APPLETON WI 54912-0819 (920) 739-3161		
SECURA SUPREME INS CO	WI	PC	P O BOX 819	1995	1995
			APPLETON WI 54912 (920) 739-3161		
SECURIAN CASUALTY CO	MN	PC	2960 RIVERSIDE DR	1994	1996
			MACON GA 31204 (651) 665-3500		
SECURIAN LIFE INS CO	MN	LAH		1981	1993
			ST PAUL MN 55101-2098		
SECURITY BENEFIT LIFE INS CO	KS	LAH	(651) 665-3500 ONE SECURITY BENEFIT PL	1892	1963
SECONT I DENEMI ENE INS CO	100		TOPEKA KS 66636	1072	1705
CECUDITY HEALTH DIAN OF MILING	3377	IIII	(785) 438-3000 D O DOX 2000	1000	1006
SECURITY HEALTH PLAN OF WI INC	WI	нмо	P O BOX 8000 MARSHFIELD WI 54449	1986	1986
			(715) 221-9555		
SECURITY LIFE INS CO OF AMER	MN	LAH	10901 RED CIRCLE DR MINNETONKA MN 55343-9137	1956	1961
			(952) 544-2121		
SECURITY LIFE OF DENVER INS CO	CO	LAH		1949	1969
			ATLANTA GA 30327 (303) 860-1290		
SECURITY MUTUAL LIFE INS CO OF NY	NY	LAH	P O BOX 1625	1886	1895
			BINGHAMTON NY 13902		
SECURITY NATIONAL INS CO	ТХ	PC	(607) 723-3551 P O BOX 650771	1924	1993
		_	DALLAS TX 75265-0771		
SECURITY NATIONAL LIFE INS CO	UT	ТАН	(214) 360-8000 P O BOX 57220	1967	1967
SECORI I NATIONAL LIFE INS CO	01	LAII	SALT LAKE CITY UT 84157	1907	1907
			(801) 264-1060	1076	1051
SEECHANGE HEALTH INS CO	OH	LAH	10159 WAYZATA BLVD STE 200 MINNEAPOLIS MN 55305	1956	1971
			(763) 582-1260		
SELECT INS CO	ΤX	PC	ONE TOWER SQ HARTFORD CT 06183	1955	1970
			(860) 277-0111		
SELECTIVE INS CO OF AMERICA	NJ	PC	40 WANTAGE AVE	1925	1997
			BRANCHVILLE NJ 07890 (973) 948-3000		
SELECTIVE INS CO OF SC	IN	PC	40 WANTAGE AVE	1951	1995
			BRANCHVILLE NJ 07890		
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	(973) 948-3000 40 WANTAGE AVE	1980	1995
			BRANCHVILLE NJ 07890		
SENECA INS CO INC	NY	PC	(973) 948-3000 160 WATER ST	1978	1978
		10	NEW YORK NY 10038	1970	1970
SENECA SICEL MUTUAL INS CO.	37.1	TM	(212) 344-3000 P O BOX 27	1901	1901
SENECA SIGEL MUTUAL INS CO	WI	TM	VESPER WI 54489	1891	1891
			(715) 569-4775		
SENIOR HEALTH INS CO OF PA	PA	LAH	1289 W CITY CTR DR STE 200 CARMEL IN 46032	1887	1992
			(317) 566-7563		
SENIOR HOUSING OF MIDDLETON	WI	CC	3111 PHEASANT BRANCH RD	1999	2000
			MIDDLETON WI 53562 (608) 836-7998 223		

Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
SENIORDENT DENTAL PLAN INC	WI	LHSO	8725 W HIGGINS RD STE 485 CHICAGO IL 60631 (773) 329-4450	2008	2008
SENTINEL INS CO LTD	СТ	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	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	(715) 346-6000 1800 N POINT DR STEVENS POINT WI 54481	1913	1914
SENTRY LIFE INS CO	WI	LAH	(715) 346-6000 1800 N POINT DR STEVENS POINT WI 54481	1958	1958
SENTRY SELECT INS CO	WI	PC	(715) 346-6000 1800 N POINT DR STEVENS POINT WI 54481	1981	1982
SEQUOIA INS CO	CA	PC	(715) 346-6000 P O BOX 1510 MONTEREY CA 93942	1946	2007
SERVICE INS CO	FL	PC	(831) 333-9880 P O BOX 9729 BRADENTON FL 34206-9729	1977	2009
SERVICE NET WARRANTY LLC	DE	W P	(800) 780-8423 650 MISSOURI AVE JEFFERSONVILLE IN 47130	2009	2010
SERVICE SAVER INCORPORATED	FL	W P	(812) 258-4700 175 W JACKSON BLVD CHICAGO IL 60604	1987	2002
SERVICEPLAN INC	IL	W P	(800) 209-6206 175 W JACKSON BLVD CHICAGO IL 60604	1933	1995
SERVICEPLAN OF FLORIDA INC	FL	W P	(847) 953-1000 175 W JACKSON BLVD CHICAGO IL 60604	1989	2002
SETTLERS LIFE INS CO	WI	LAH	(800) 209-6206 P O BOX 1191 MADISON WI 53701-1191	1982	1997
SEVENTH DAY BAPTIST MEMORIAL FUND INC	WI	GA	(608) 257-5611 P O BOX 1678 JANESVILLE WI 53547-1678	1985	1996
SFM MUTUAL INS CO	MN	PC	(608) 752-5055 P O BOX 9416 MINNEAPOLIS MN 55440-9416	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	(952) 838-4200 511 WATER ST SHEBOYGAN FALLS	1899	1899
SHENANDOAH LIFE INS CO	VA	LAH	WI 53085-1454 (920) 467-4613 P O BOX 12847 ROANOKE VA 24029	1914	2001
SHEPHERDS BAPTIST MINISTRIES INC	WI	GA	(540) 985-4400 1805 15TH AVE UNION GROVE WI 53182	1958	1984
SHRINERS HOSP FOR CHILDREN	СО	GA	(262) 878-5620 P O BOX 31356 TAMPA FL 33631	1925	1991
SIDECARS INC	MO	WP	(813) 281-7149 1919 E 20TH ST STE C	2008	2010
SIGNATURE MOTOR CLUB INC	DE	MC	JOPLIN MO 64804-1013 51 W HIGGINS RD STE R1C SOUTH BARRINGTON IL 60010	1973	1974
			(847) 551-2920		

Name of Commons, Society on Association	State of Domicile	Com- pany	Mailing Address and Talankana	Incor- porated or Organized	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organizeu	wisconsin
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	51 W HIGGINS RD STE R1C-CC17 SOUTH BARRINGTON IL 60010 (847) 551-2920	1984	1984
SIGNIFICA INS GROUP INC	PA	LAH	19 N MAIN ST	1901	1973
			WILKES-BARR PA 18711		
SILVERSCRIPT INS CO	TN	тлц	(570) 200-4440 445 GREAT CIRCLE RD	2005	2007
SILVERSCRIFT INS CO	1 10	LAII	NASHVILLE TN 37228-1403	2005	2007
			(615) 743-6600		
SINSINAWA DOMINICANS INC	WI	GA	585 COUNTY RD Z	1868	1992
			SINSINAWA WI 53824 (608) 748-4411		
SISTERS OF ST FRANCIS OF ASSISI THE	WI	GA	3221 S LAKE DR	1898	1990
			ST FRANCIS WI 53235		
			(414) 744-1160	1000	1015
SLOVAK CATHOLIC SOKOL	NJ	FR	P O BOX 899 PASSAIC NJ 07055	1898	1947
			(973) 777-2605		
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	NJ	FR	P O BOX 189	1912	1939
			EAST ORANGE NJ 07019		
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	(973) 676-0280 247 W ALLEGHENY RD	1907	1917
SEOVENE NATIONAL BENEFIT SOCIETT	FA	ITK	IMPERIAL PA 15126	1907	1917
			(724) 695-1100		
SOCIETY INS A MUTUAL CO	WI	PC	P O BOX 1029	1915	1915
			FOND DU LAC WI 54936 (920) 922-1220		
SOCIETY OF THE DIVINE SAVIOR INC	WI	GA	(920) 922-1220 1735 N HI-MOUNT BLVD	1899	2006
			MILWAUKEE WI 53208		
			(920) 898-4201		
SOMP O JAPAN INS CO OF AMERICA	NY	PC	2 WORLD FINANCIAL CTR 225 LIBERTY ST FL 43	1962	1981
			NEW YORK NY 10281		
			(212) 416-1200		
SONS OF NORWAY	MN	FR	1455 W LAKE ST	1898	1903
			MINNEAPOLIS MN 55408 (612) 827-3611		
SONSIO INTERNATIONAL OF WI INC	СО	WP	5630 WARD RD	2005	2006
			ARVADA CO 80002		
SOUTH CENTRAL MUTUAL INS CO	3371	TM	(303) 736-1159 D O DOX 176	1074	1974
SOUTH CENTRAL MUTUAL INS CO	WI	ТМ	P O BOX 176 Friesland WI 53935	1874	1874
			(920) 348-5163		
SOUTHEAST MUTUAL INS CO	WI	ТМ	26530 WASHINGTON AVE	1968	1968
			WATERFORD WI 53185 (262) 534-4300		
SOUTHERN FIRE & CAS CO	WI	PC	ONE GENERAL DR	1953	2005
			SUN PRAIRIE WI 53596		
			(608) 837-4440		
SOUTHERN GENERAL INS CO	GA	PC	P O BOX 28155 Atlanta ga 30358	1979	1988
			(770) 952-0080		
SOUTHERN GUARANTY INS CO	WI	PC	ONE GENERAL DR	1963	2005
			SUN PRAIRIE WI 53596		
SOUTHERN INS CO	ТХ	PC	(608) 837-4440 P O BOX 809076	1947	2005
Soo merina co	1 /	10	DALLAS TX 75380	1)47	2005
			(972) 788-6000		
SOUTHERN LIFE & HEALTH INS CO	WI	LAH		1890	1995
			STE 300 BIRMINGHAM AL 35209		
			(205) 414-3000		

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
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) 956-8367	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
SOUTHWEST FAMILY CARE ALLIANCE	WI	СМО	LONE ROCK WI 53556-5114 (608) 647-4729 510		2009
SOUTHWEST MARINE & GENERAL INS CO	AZ	PC	919 3RD AVE NEW YORK NY 10022-3902 (212) 551-0600	2005	2009
SPARTA INS CO	СТ	PC	185 ASYLUM ST CITY PL II HARTFORD CT 06103 (860) 275-6500	1923	1924
SPRING GROVE MUTUAL INS CO	WI	ТМ	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 CENTER INC	WI	GA	750 W VIRGINIA ST MILWAUKEE WI 53215 (414) 299-1784	1935	1993
ST MICHAELS PRIEST FUND OF THE ARCHD OF MILW	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3334	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 FIRE & MARINE INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-7001	1925	1925
ST PAUL MEDICAL LIABILITY INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1982	1984
ST PAUL MERCURY INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1964	1967
ST PAUL PROTECTIVE INS CO	IL	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1931	1936

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
ST PAUL GUARDIAN INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183-0001	1970	1971
STANDARD FIRE INS CO THE	СТ	PC	(860) 277-0111 ONE TOWER SQ	1905	1910
		10	HARTFORD CT 06183	1705	1910
			(860) 277-0111		
STANDARD GUARANTY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339	1983	1987
			(770) 763-1000		
STANDARD INS CO	OR	LAH	P O BOX 711	1906	1987
			PORTLAND OR 97207		
STANDARD LIFE AND ACCIDENT INS CO	ТХ	ТАН	(971) 321-7000 1 MOODY PLZ	1976	2006
STANDARD EITE AND ACCIDENT INS CO			GALVESTON TX 77550-7947	1770	2000
			(409) 763-4661		
STANDARD LIFE INS CO OF IN	IN	LAH		1934	1963
			NOBLE ADMINISTRATORS INC INDIANAPOLIS IN 46240-2685		
			(317) 471-8800		
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	485 MADISON AVE 14TH FL	1957	1980
			NEW YORK NY 10022		
STANDARD TRANE WARRANTY CO	ТХ	WP	(212) 355-4141 P O BOX 9035	2000	2004
			TYLER TX 75711	2000	2001
			(800) 554-8005		
STAR INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034	1985	1987
			(248) 358-1100		
STARMOUNT LIFE INS CO	LA	LAH	P O BOX 98100	1983	2003
			BATON ROUGE LA 70898		
STARNET INS CO	DE	PC	(225) 926-2888 475 STEAMBOAT RD	1998	2000
		10	GREENWICH CT 06830-7144	1770	2000
			(203) 542-3800		
STARR INDEMNITY & LIABILITY CO	TX	PC	399 PARK AVE FL 8 NEW YORK NY 10022-4617	1979	1980
			(646) 227-6400		
STATE AUTO INS CO OF WISCONSIN	WI	PC	518 É BROAD ST	1974	1974
			COLUMBUS OH 43215		
STATE AUTO PROPERTY & CASUALTY INS CO	IA	PC	(614) 464-5000 518 E BROAD ST	1950	1988
		10	COLUMBUS OH 43215	1950	1900
			(614) 464-5000		
STATE AUTOMOBILE MUTUAL INS CO	ОН	PC	518 E BROAD ST COLUMBUS OH 43215-3976	1921	1988
			(614) 464-5000		
STATE FARM FIRE & CASUALTY CO	IL	PC	1 STATE FARM PLZ	1935	1950
			BLOOMINGTON IL 61710		
STATE FARM GENERAL INS CO	IL	PC	(309) 766-2311 1 STATE FARM PLZ	1962	1962
	12	10	BLOOMINGTON IL 61710	1902	1902
			(309) 766-2311		
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LAH	1 STATE FARM PLZ BLOOMINGTON IL 61710	1960	1961
			(309) 766-2311		
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	1 STATE FARM PLZ	1922	1939
			BLOOMINGTON IL 61710		
STATE LIFE INS CO THE	IN	LAH	(309) 766-2311 P O BOX 368	1894	1981
			INDIANAPOLIS IN 46206-0368		
			(317) 285-2300		
STATE LIFE INS FUND	WI	LAH	P O BOX 7873 Madison WI 53707-7873	1911	1913
			(608) 266-0107		
	I	I		I	1

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or	in Wisconsin
· · · · · ·					
STATE MUTUAL INS CO	GA	LAH	P O BOX 153 ROME GA 30162 (706) 291-1054	1894	1992
STATE NATIONAL INS CO INC	ТХ	PC	1900 L DON DODSON DR BEDFORD TX 76021-8222	1984	1991
STATESMAN INS CO	IN	PC	(817) 265-2000 275 PHILLIPS BLVD TRENTON NJ 08618	1956	1992
STERLING JEWELERS INC	DE	W P	(609) 896-1921 375 GHENT RD AKRON OH 44333-4600	1972	2009
STERLING LIFE INS CO	IL	LAH	BELLINGTON WA 98226	1958	2007
STEWART TITLE GUARANTY CO	ТХ	ΤI	(360) 647-9080 P O BOX 2029 HOUSTON TX 77252	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WI	ТМ	(713) 625-8040 P O BOX 632 STOCKHOLM WI 54769	1872	1872
STONEBRIDGE CASUALTY INS CO	ОН	PC	(715) 442-4364 4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499	1961	1973
STONEBRIDGE LIFE INS CO	VT	LAH	CEDAR RAPIDS IA 52499	1900	1965
STONEWALL INS CO	NE	PC	(319) 355-8511 3024 HARNEY ST OMAHA NE 68131-3535	1866	1970
STONINGTON INS CO	ТХ	PC	(402) 916-3000 5801 TENNYSON PKY STE 600 PLANO TX 75024-6113	1938	1989
STOUT UNIVERSITY FOUNDATION INC	WI	GA	(972) 664-7000 320 S BROADWAY MENOMONIE WI 54751	1962	1996
STRATFORD INS CO	NH	PC	(715) 232-1151 400 PARSONS POND DR FRANKLIN LAKES NJ 07417	1981	1991
STUDENT CONSERVATION ASSN INC THE	NY	GA	(201) 847-8600 689 RIVER RD CHARLESTOWN NH 03603	1964	2003
SU INS CO	WI	PC	(603) 504-3260 9667 S 20TH ST OAK CREEK WI 53154-4931	2005	2005
SUBARU OF AMERICA INC	NJ	W P	CHERRY HILL NJ 08034	1977	2001
SUDAN INTERIOR MISSION INC	NJ	GA	(856) 488-8591 14830 CHOATE CIRCLE CHARLOTTE NC 28273	1926	1979
SUGAR CREEK MUTUAL INS CO	WI	ТМ	ELKHORN WI 53121-0863	1873	1873
SUN LIFE AND HEALTH INS CO (U.S.)	СТ	LAH	(262) 723-3244 1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (701) 446 1479	1973	1976
SUN LIFE ASSURANCE CO OF CANADA	MI	LAH	(781) 446-1523 1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (701) 2027 (2021)	1865	1962
SUN LIFE ASSURANCE CO OF CANADA U S	DE	LAH	(781) 237-6030 1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 237-6030	1970	1973
	State of	Com- pany		porated or	Commenced Business in
--	----------	--------------	--	---------------	-----------------------------
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
SUNAMERICA ANNUITY & LIFE ASSUR CO	AZ	LAH	21650 OXNARD ST MS 6-13 WOODLAND HILLS CA 91367-4901 (310) 772-6000	1965	1969
SUNAMERICA LIFE INS CO	AZ	LAH		1897	1962
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	61 BATTERYMARCH ST BOSTON MA 02110 (617) 426-4135	1877	1895
SURETEC INS CO	ТХ	PC	952 ECHO LN STE 450 HOUSTON TX 77024-2815 (713) 812-0800	1998	2009
SURETY ASSOC OF AMERICA THE	NJ	RS	1101 CONNECTICUT AVE NW STE 800 WASHINGTON DC 20036	1970	1970
SURETY LIFE INS CO	NE	LAH	(202) 778-3626 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	СТ	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	825 8TH AVE FL 24 NEW YORK NY 10019-7570 (212) 478-3400	1991	1992
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LAH		1918	1972
TEACHERS INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TEXAS LIFE INS CO	ТХ	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	ТМ		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 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 844-7000	1902	1902
THRIVENT LIFE INS CO	MN	LAH	625 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 844-7000	1982	1984

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or	in Wisconsin
,			Mailing Address and Telephone		
TIAA-CREF LIFE INS CO	NY	LAH	730 THIRD AVE NEW YORK NY 10017 (212) 490-9000	1996	1997
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	ТХ	PC	ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (614) 249-1545	1984	1989
TITLE INS CO OF OREGON	OR	ΤI	222 SW COLUMBIA ST PORTLAND OR 97201-6600 (503) 222-3651	1937	1997
TITLE RESOURCES GUARANTY CO	TX	ΤI	8111 LBJ FREEWAY STE 1200 DALLAS TX 75251 (972) 644-6500	1984	2009
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
TORUS NATIONAL INS CO	DE	PC	HARBORSIDE FINANCIAL CTR PLZ 5 STE 2900 JERSEY CITY NJ 07311 (201) 743-7700	1944	1954
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) 468-4019	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	(310) 468-8102	1986	1993
TRADE LAKE MUTUAL INS CO	WI	ТМ		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
TRANS WORLD RADIO	NJ	GA	(050) 348-2500 300 GREGSON DR CARY NC 27511 (919) 460-3700	1960	2004

	54-4 F	Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
TRANSAMERICA ADVISORS LIFE INS CO	AR	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8549	1986	1988
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	440 MAMARONECK AVE HARRISON NY 10528-2418 (914) 627-3630	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) 365-2200	1952	1980
TRANSGUARD INS CO OF AMERICA INC	IL	PC	702 OBERLIN RD RALEIGH NC 27605-1102 (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	ОН	PC	101 SUMMER ST 5TH FL BOSTON MA 02110 (857) 300-4127	1976	1977
TRANSPORTATION INS CO	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1938	1938
TRAVCO INS CO	СТ	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1974	1975
TRAVELERS CASUALTY CO OF CT	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS CASUALTY INS CO OF AM	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1971	1974
TRAVELERS COMMERCIAL CASUALTY CO	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1981	1988
TRAVELERS COMMERCIAL INS CO	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS HOME AND MARINE INS CO THE	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO THE	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS MOTOR CLUB INC	ОК	MC	P O BOX 54799 OKLAHOMA CITY OK 73154 (405) 848-1711	1965	1982
TRAVELERS PERSONAL INS CO	СТ	PC	(405) 848-1711 ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or	in Wisconsin
TRAVELERS PERSONAL SECURITY INS CO	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009
TRAVELERS PROPERTY CAS CO OF AM	СТ	PC	ONE TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1972	1972
TRAVELERS PROPERTY CASUALTY INS CO	СТ	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	3755 LINDELL BLVD ST LOUIS MO 63108 (314) 371-0533	1890	1896
TRENWICK AMERICA REINS CORP	СТ	PC	1499 POST RD 2ND FL FAIRFIELD CT 06824 (203) 418-4100	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	ТМ	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	ОК	PC	P O BOX 1189 ENID OK 73702 (580) 237-4276	1992	2005
TRILOGY HEALTH INS INC	WI	LAH		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	(847) 317-7003 12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1926	1993
TRITON INS CO	ТХ	PC	P O BOX 2548 FORT WORTH TX 76113-2548 (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	СТ	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1986	1996
TRUSTEES OF THE HAMLINE UNIVERSITY OF MN	MN	GA	1536 HEWITT AVE MS-C1940 ST PAUL MN 55104 (651) 523-2565	1854	2005
TRUSTEES OF THE UNIVERSITY OF PA	PA	GA	(3535 MARKET ST STE 500 PHILADELPHIA PA 19104-3344 (215) 898-6171	1785	2008
TRUSTEES OF TUFTS COLLEGE	MA	GA	80 GEORGE ST 3RD FL MEDFORD MA 02155	1852	2006
TRUSTGARD INS CO	ОН	PC	(617) 627-3876 650 S FRONT ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LAH		1913	1913

		<b>C</b>			Commenced
	State of	Com- pany		porated or	Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
TRUSTMARK LIFE INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045	1925	1985
			(847) 615-1500		
TUDOR OAKS RETIREMENT CENTER	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	1996	1996
			CHICAGO IL 60604 (847) 953-1000		
TWG INNOVATIVE SOLUTIONS INC	МО	WP	175 W JACKSON BLVD	1985	1992
			CHICAGO IL 60604 (847) 953-1000		
TWIN CITY FIRE INS CO	IN	PC	1 HARTFORD PLZ	1987	1987
			HARTFORD CT 06155-0001		
UBS LIFE INS CO USA	CA	LAH	(860) 547-5000 P O BOX 1795	1956	1961
			ERIE PA 16507-0795		
UCARE WISCONSIN INC	WI	T A TT	(800) 986-0088 C/O UCARE MINNESOTA	2007	2007
UCARE WISCONSIN INC	W I	LAH	P O BOX 52	2007	2007
			MINNEAPOLIS MN 55440		
	DE	PC	(612) 676-6500	1979	1987
ULLICO CASUALTY CO	DE	PC	1625 EYE ST NW WASHINGTON DC 20006	1979	1987
			(202) 682-6925		
ULLICO LIFE INS CO	ΤX	LAH		1976	1976
			WASHINGTON DC 20006 (202) 682-0900		
UNDERWRITER FOR THE PROFESSIONS INS CO	СО	PC	P O BOX 2900	1989	2004
			NAPA CA 94558		
UNICARE LIFE & HEALTH INS CO	IN	LAH	(707) 226-0100 233 S WACKER DR STE 3900	1971	1981
			CHICAGO IL 60606	17/1	1701
			(877) 864-2273		2007
UNIFIED LIFE INS CO	TX	LAH	P O BOX 25326 OVERLAND PARK KS 66225-5326	2001	2005
			(913) 685-2233	1000	
UNIMERICA INS CO	WI	LAH	3900 MCCARTY LN STE 220 LAFAYETTE IN 47905-8701	1990	2002
			(952) 936-1300		
UNION BANKERS INS CO	ΤX	LAH		1953	1974
			LAKE MARY FL 32795 (407) 995-8000		
UNION CENTRAL LIFE INS CO THE	NE	LAH	P O BOX 40888	1867	1956
			CINCINNATI OH 45240		
UNION FIDELITY LIFE INS CO	IL	LAH	(513) 595-2200 500 VIRGINIA DR	1925	1951
	12		FORT WASHINGTON PA 19034	1725	1751
			(215) 542-4590	10.00	
UNION INS CO OF PROVIDENCE	IA	PC	P O BOX 712 DES MOINES IA 50306-0712	1863	2010
			(515) 280-2511		
UNION INS CO	IA	PC	P O BOX 1594	1973	2005
			DES MOINES IA 50306 (515) 473-3000		
UNION LABOR LIFE INS CO THE	MD	LAH		1925	1932
			WASHINGTON DC 20006		
UNION OF CONCERNED SCIENTISTS INC	DC	GA	(202) 682-0900 TWO BRATTLE SQ	1973	2009
error of concerned beleving inc			CAMBRIDGE MA 02138	1775	2007
			(617) 301-8086		
UNION SECURITY INS CO	KS	LAH	P O BOX 419052 KANSAS CITY MO 64141	1962	1963
			(816) 474-2345		
	T		1 -	(	1

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
UNIONE ITALIANA REINS CO OF AMER INC	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1978	1984
UNITED AMERICAN INS CO	NE	LAH	P O BOX 8080 MCKINNEY TX 75070	1947	1965
UNITED AMERICAS INS CO	NY	PC	(972) 529-5085 110 E 55TH ST FL 12 NEW YORK NY 10022-4550 (212) 486 0700	1978	1983
UNITED CAR CARE INC	СО	W P	(212) 486-0700 P O BOX 3988 GREENWOOD VILLAGE CO 80155 (202) 20( 0502)	1995	2000
UNITED CHURCH FUNDS INC	СТ	GA	(303) 306-0502 475 RIVERSIDE DR RM 1020 NEW YORK NY 10115 ((17) 742 0210	1909	2006
UNITED CONCORDIA INS CO	AZ	LAH	(617) 742-9310 4401 DEER PATH RD HARRISBURG PA 17110 (717) 260 2001	1975	2003
UNITED EQUITABLE INS CO	IL	PC	(717) 260-7081 5700 OLD ORCHARD RD SKOKIE IL 60077	1959	1960
UNITED FIDELITY LIFE INS CO	ТХ	LAH	KANSAS CITY MO 64141-0288	1977	1979
UNITED FINANCIAL CASUALTY CO	ОН	PC	(816) 391-2000 P O BOX 89490 CLEVELAND OH 44101	1984	1986
UNITED FIRE & CASUALTY CO	IA	PC	(440) 461-5000 P O BOX 73909 CEDAR RAPIDS IA 52407	1946	1956
UNITED FIRE & INDEMNITY CO	ТХ	PC	(319) 399-5700 P O BOX 73909 CEDAR RAPIDS IA 52407	1936	1963
UNITED GENERAL TITLE INS CO	CA	TI	(319) 399-5700 7887 E BELLEVIEW AVE STE 900 ENGLEWOOD CO 80111-6018	1983	2000
UNITED GUARANTY CREDIT INS CO	NC	PC	(303) 305-1300 P O BOX 20597 GREENSBORO NC 27420	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	(336) 373-0232 P O BOX 20597 GREENSBORO NC 27420	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	(336) 373-0232 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 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	1948	2005
UNITED INS CO OF AMERICA	IL	LAH	(317) 692-7979 12115 LACKLAND RD ST LOUIS MO 63146 (214) 819 4200	1927	1957
UNITED INVESTORS LIFE INS CO	NE	LAH	(314) 819-4300 P O BOX 2606 BIRMINGHAM AL 35202	1981	1982
UNITED LIFE INS CO	IA	LAH	(205) 268-1000 P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or	in Wisconsin
UNITED NATIONAL CAS INS CO	IN	PC	3 BALA PLZ E STE 300E	2001	2003
UNITED NATIONAL CAS INS CO		10	BALA CYNWYD PA 19004	2001	2005
UNITED NATIONAL SPECIALTY INS CO.	337.1	DC	(610) 664-1500 2 DALA DIZ E STE 200	1092	1092
UNITED NATIONAL SPECIALTY INS CO	WI	PC	3 BALA PLZ E STE 300 BALA CYNWYD PA 19004-3406	1982	1982
			(610) 664-1500		
UNITED NEGRO COLLEGE FUND INC	NY	GA	8260 WILLOW OAKS CORP DR FAIRFAX VA 22031	1944	2008
			(703) 205-3400		
UNITED OF OMAHA LIFE INS CO	NE	LAH		1926	1932
			OMAHA NE 68175 (402) 342-7600		
UNITED OHIO INS CO	ОН	PC	1725 HOPLEY AVE	1966	2007
			BUCYRUS OH 44820 (419) 562-3011		
UNITED PROSPERITY LIFE INS CO	AZ	LAH	515 CONGRESS AVE STE 2220	1972	1990
			AUSTIN TX 78701-3560		
UNITED SECURITY ASSUR CO OF PA	PA	LAH	(512) 450-5000 P O BOX 64477	1982	2010
	111		SOUDERTON PA 18964-0477	1702	2010
UNITED SECURITY INS CO.	60	PC	(215) 723-3044	1046	1040
UNITED SECURITY INS CO	CO	PC	5619 DTC PARKWAY STE 300 GREENWOOD VILLAGE CO 80111	1946	1949
			(303) 337-5500		
UNITED SERVICE PROTECTION CORP	DE	WP	P O BOX 159 SAND HILL MS 39161	1999	2000
			(601) 829-0405		
UNITED SERVICES AUTOMOBILE ASSN	ТХ	PC	9800 FREDERICKSBURG RD	1922	1960
			SAN ANTONIO TX 78288 (210) 498-2211		
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460	1968	1970
			DALLAS TX 75266 (214) 576-9970		
UNITED STATES AVIATION UNDERWRITERS	IL	RS	ONE SEAPORT PLZ	1988	1988
			199 WATER ST		
			NEW YORK NY 10038 (212) 952-0100		
UNITED STATES FIDELITY & GUARANTY CO	СТ	PC	1 TOWER SQ	1896	1896
			HARTFORD CT 06183-6014		
UNITED STATES FIRE INS CO	DE	PC	(860) 277-0111 305 MADISON AVE	2003	2003
			MORRISTOWN NJ 07962		
UNITED STATES LETTER CARRIERS MUT	TN	FR	(973) 490-6600 100 INDIANA AVE NW	1892	1968
BENEFIT ASSN			WASHINGTON DC 20001	1072	1900
UNITED STATES LIABILITY INS CO	PA	PC	(202) 638-4318 P O BOX 6700	1867	1980
UNITED STATES EIABILITT INS CO	FA	rC	WAYNE PA 19087	1807	1980
			(800) 523-5545	1050	1050
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LAH	2727 A ALLEN PKY HOUSTON TX 77019	1850	1953
			(713) 522-1111		
UNITED STATES WARRANTY CORP	FL	WP	22 NE 22ND AVE POMPANO BEACH FL 33062	1970	2001
			(800) 432-4566		
UNITED STATES WARRANTY ESP CORP	OH	W P	6140 PARKLAND BLVD STE 230	2005	2005
			MAYFIELD HEIGHTS OH 44124-6106		
UNITED TEACHER ASSOCIATES INS CO	ТХ	LAH	P O BOX 26580	1958	1996
			AUSTIN TX 78755		
UNITED WAY WORLDWIDE	NY	GA	(512) 451-2224 701 N FAIRFAX ST	1932	2002
			ALEXANDRIA VA 22314		
			(703) 836-7100 533		

Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	porated or	Commenced Business in Wisconsin
UNITED WISCONSIN INS CO	WI	PC	P O BOX 3026 MILWAUKEE WI 53201	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	(262) 787-7700 MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1970	1970
UNITEDHEALTHCARE INS CO	СТ	LAH	185 ASYLUM ST HARTFORD CT 06103-3408	1972	1972
UNITEDHEALTHCARE OF WISCONSIN INC	WI	НМО	(877) 832-7734 P O BOX 26649 WAUWATOSA WI 53226-0649	1986	1986
UNITRIN AUTO & HOME INS CO	NY	PC	(414) 443-4070 12926 GRAN BAY PKY W JACKSONVILLE FL 32258	1996	1998
UNITRIN DIRECT INS CO	IL	PC	(904) 245-5600 1 E WACKER DR STE 3700 CHICAGO IL 60601	1995	2009
UNITRIN DIRECT PROP & CAS CO	IL	PC	(312) 661-4700 1 E WACKER DR STE 3700 CHICAGO IL 60601-1817	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	(312) 661-4700 12926 GRAN BAY PKY W JACKSONVILLE FL 32258	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	(904) 245-5600 12926 GRAN BAY PKY W JACKSONVILLE FL 32258-4469	1982	1982
UNITY FINANCIAL LIFE INS CO	PA	LAH	(904) 245-5600 4675 CORNELL RD STE 160 CINCINNATI OH 45241-2498	1964	2000
UNITY HEALTH PLANS INS CORP	WI	НМО	(513) 247-0711 840 CAROLINA ST SAUK CITY WI 53583	1983	1983
UNITY MUTUAL LIFE INS CO	NY	LAH	(608) 643-2491 P O BOX 5000 SYRACUSE NY 13250	1903	1990
UNIVERSAL GUARANTY LIFE INS CO	ОН	LAH	(315) 448-7000 P O BOX 5147 SPRINGFIELD IL 62705	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	W P	(217) 241-6300 1289 DEMING WAY STE 201 MADISON WI 53717	1999	2003
UNIVERSAL SURETY CO	NE	PC	(608) 831-0285 P O BOX 80468 LINCOLN NE 68501-0468	1947	1971
UNIVERSAL SURETY OF AMERICA	SD	PC	(402) 435-4302 P O BOX 5077 SIOUX FALLS SD 57117	1984	1996
UNIVERSAL UNDERWRITERS INS CO	KS	PC	(605) 336-0850 1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196	1982	1983
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LAH	(847) 413-5048 7045 COLLEGE BLVD OVERLAND PARK KS 66211	1964	1973
UNIVERSAL UNDERWRITERS OF TX INS CO	TX	PC	(913) 339-1000 1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196-1056	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	МО	WP	(847) 413-5048 7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1982	2005
UNIVERSAL WARRANTY CORP	MI	W P	11819 MIAMI ST STE 101 OMHA NE 68164 (402) 691-5428	2000	2000
UNIVERSITY LAKE SCHOOL	WI	GA	P O BOX 290 HARTLAND WI 53029 (262) 367-6502	1956	2001
UNIVERSITY OF CT FOUNDATION INC THE	СТ	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) 458-1169	1963	2003
UNIVERSITY OF ST THOMAS	MN	GA	2115 SUMMIT AVE ST PAUL MN 55105 (651) 962-6899	1894	2000
UNIVERSITY OF WI FOUNDATION	WI	GA	1848 UNIVERSITY AVE MADISON WI 53726 (608) 263-4545	1945	1990
UNIVERSITY OF WI RIVER FALLS FOUNDATION INC	WI	GA	410 S THIRD ST RIVER FALLS WI 54022 (715) 425-3505	1948	1990
UNIVERSITY OF WIS 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		1966	1971
US FINANCIAL LIFE INS CO	ОН	LAH		1974	1988
US SPECIALTY INS CO	ТХ	PC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 462-1000	1986	1988
USAA CASUALTY INS CO	ТХ	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	ТХ	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1972	1989
USAA LIFE INS CO	ТХ	LAH		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	(301) 373-7200 7163 FLORIDA BLVD BATON ROUGE LA 70806 (225) 928-9000	1989	1996
USPLATE GLASS INS CO	IL	PC	1 WESTBROOK CORPORATE CTR STE 320 WESTCHESTER IL 60154	1991	2007
			(708) 449-6060		

	State of	Com- pany		Incor- porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
UTICA MUTUAL INS CO	NY	PC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1914	1924
UW WHITEWATER FOUNDATION INC	WI	GA	ALUMNI CTR 800 W MAIN ST WHITEWATER WI 53190 (262) 472-1105	1962	1992
UWM FOUNDATION INC THE	WI	GA	(202) 472-1103 1440 E NORTH AVE MILWAUKEE WI 53202 (414) 906-4645	1974	2001
VALIANT INS CO	DE	PC	26600 TELEGRAPH RD SOUTHFIELD MI 48033 (248) 358-4010	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	4263 COMMERCIAL ST SE STE 400 SALEM OR 97302-3998 (904) 245-5600	1996	2006
VALSPAR CORP	DE	W P	4999 36TH ST SE GRAND RAPIDS MI 49512-2005 (616) 940-2900	1970	2010
VANLINER INS CO	MO	PC	1 PREMIER DR ST LOUIS MO 63026 (636) 343-9889	1953	1987
VANTIS LIFE INS CO	СТ	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 A6-20 HOUSTON TX 77253 (888) 889-0910	1968	1969
VEHICLE PROTECTION INC	MO	W P	250 NE MULBERRY LEES SUMMIT MO 64086 (816) 347-0900	2002	2010
VEHICLE PROTECTION PLUS LLC	TN	WP	268 CHRISTIAN CHURCH RD STE JOHNSON CITY TN 37615 (423) 282-4883	1995	1996
VERLAN FIRE INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1970	2006
VESTA INS CORP	IL	PC	300 RIVERHILLS BUSINESS PARK BIRMINGHAM AL 35242 (205) 970-7051	1983	1989
VETERANS OF FOREIGN WARS NATL HOME FOR CHILDREN	MI	GA	3573 S WAVERLY RD EATON RAPIDS MI 48827 (517) 663-1521	1925	2005
VIASOURCE FUNDING GROUP LLC	NJ	LSP	106 ALLEN RD BERNARDS TOWNSHIP NJ 07920 (908) 394-7778	1999	2010
VICTORIA AUTOMOBILE INS CO	IN	PC	ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1994	1997
VICTORIA FIRE & CASUALTY CO	ОН	PC	(614) 249-1545 ONE W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215	1983	1989
VIGILANT INS CO	NY	PC	(216) 896-7866 15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1939	1954
VIKING INS CO OF WI	WI	PC	(908) 903-2000 1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1971	1971

	State of	Com- pany		porated or	Commenced Business in
Name of Company, Society, or Association	Domicile	Туре	Mailing Address and Telephone	Organized	Wisconsin
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	1982	1982
VISION CARE NETWORK INS CORP	WI	LHSO	(312) 356-3000 1421 WASHINGTON AVE RACINE W 53403	1989	1989
VISION INS PLAN OF AMER INC	WI	LHSO	(262) 637-7494 P O BOX 44077 WEST ALLIS WI 53214	1992	1992
VISION SERVICE PLAN INS CO	СТ	PC	(414) 475-1875 3333 QUALITY DR RANCHO CORDOVA CA 95670	1987	1992
VISTA LIFE INS CO	MI	LAH	(916) 851-5000 ONE AMERICAN RD MD 7600 DEARBORN MI 48126-2701	1974	1982
VOICE OF PROPHECY THE	CA	GA	(313) 337-1102 P O BOX 2525 NEWBURY PARK CA 91319	1965	2004
WACHOVIA ADMINISTRATIVE SERVICES INC	FL	W P	(805) 955-7624 7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235-2305	1993	2001
WACHOVIA MANAGEMENT CORP	CA	WP	(303) 987-5500 7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235	1980	1991
WACHOVIA WARRANTY CORP	CA	W P	(303) 987-4154 7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235	1992	1992
WADENA INS CO	IA	PC	(303) 987-5500 P O BOX 1336 WEST DES MOINES IA 50306	2005	2007
WARNER INS CO	IL	PC	(515) 327-2777 1 E WACKER DR STE 3700 CHICAGO IL 60601-1817	1985	1986
WARRANTECH AUTOMOTIVE INC	СТ	W P	(312) 661-4700 2200 HWY 121 STE 100 BEDFORD TX 76201	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	СТ	WP	(817) 685-6601 2200 HWY 121 STE 100 BEDFORD TX 76021	1990	1992
WARRANTY ACCEPTANCE CORP	FL	WP	(817) 785-5588 4400 GOVERNMENT BLVD MOBILE AL 36693	1997	1997
WARRANTY BUSINESS SERVICES CORP	МО	W P	(251) 660-1901 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017	1978	2001
WASHINGTON INTERNATIONAL INS CO	NH	PC	(636) 536-5600 475 N MARTINGALE RD STE 850 SCHAUMBURG IL 60173-2276	1976	1993
WASHINGTON NATIONAL INS CO	IN	LAH	(847) 273-1210 11825 N PENNSYLVANIA ST CARMEL IN 46032-9913 (217) 817 6100	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	ТМ	(317) 817-6100 1246 MAIN RD WASHINGTON ISLAND WI 54246 (920) 847-2041	1889	1890
WATCHTOWER BIBLE & TRACT SOC OF FL INC	FL	GA	(920) 847-2041 25 COLUMBIA HEIGHTS BROOKLYN NY 11201 (718) 560-5000	1986	2009
WATCHTOWER BIBLE AND TRACT SOCIETY OF NEW YORK INC	NY	GA	(718) 560-5000 25 COLUMBIA HEIGHTS BROOKLYN NY 11201 (718) 560-5000	1909	2001

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
WAUKESHA MEMORIAL HOSP FOUNDATION INC	WI	GA	725 AMERICAN AVE WAUKESHA WI 53188-5099	1978	1993
WAUSAU BUSINESS INS CO	WI	PC	(262) 928-2453 175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1907	1989
WAUSAU GENERAL INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1979	1979
WAYLAND ACADEMY	WI	GA	101 N UNIVERSITY AVE BEAVER DAM WI 53916-2253 (920) 885-3373	1939	1988
WE THE PEOPLE INC OF THE US	MA	GA	2636 MITCHAM DR TALLAHASSEE FL 32308 (850) 907-0600	1987	2009
WEA INS CORP	WI	LAH	P O BOX 7338 MADISON WI 53707-7338 (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) 243-2974	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	P O BOX 31391 TAMPA FL 33631-3391 (813) 206-6400	2005	2007
WELLINGTON LIFE INS CO	AZ	LAH		1975	1986
WELS FOUNDATION INC	WI	GA	2929 N MAYFAIR RD MILWAUKEE WI 53222-4392 (414) 256-6499	1965	1977
WESCO INS CO	DE	PC	(414) 230-647) 59 MAIDEN LN 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	(617) 537-5500 1900 S 18TH AVE WEST BEND WI 53095 (262) 334-5571	1894	1894
WEST CENTRAL MUTUAL INS CO	WI	ТМ	P O BOX 646 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 SPECIALTY INS SERVICES INC	NV	WP	510 WALNUT ST PHILADELPHIA PA 19106 (215) 640-4876	1908	1999
WESTCOR LAND TITLE INS CO	CA	ΤI	201 N NEW YORK AVE STE 200 WINTER PARK FL 32789-3163 (407) 629-5842	1993	2010
WESTERN & SOUTHERN LIFE INS CO THE	ОН	LAH	(407) 029-3842 400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN ADVENTIST FOUNDATION	CA	GA	(313) 629-1800 1225 W WASHINGTON ST STE 120 TEMPE AZ 85281-1237 (602) 220-0042	1997	2010

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany	Mailing Address and Telephone	or Organized	in
WESTERN AGRICULTURAL INS CO	IA	PC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266-5997 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	(313) 223-3400 510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 IST AVE NE CEDAR RAPIDS IA 52402 (319) 363-2653	1897	1900
WESTERN GENERAL WARRANTY CORP	CA	W P	5230 LAS VIRGENES RD STE 100 CALABASAS CA 91302 (636) 536-5695	1992	1995
WESTERN INS CO	NV	PC	675 W MOANA LN STE 200 RENO NV 89509 (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 LIFE INS CO	ТХ	LAH	P O BOX 3206 A6-20 HOUSTON TX 77253 (806) 345-7400	1944	1973
WESTERN NATIONAL MUTUAL INS CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OH	ОН	LAH	P O BOX 5068 CLEARWATER FL 33758 (727) 299-1800	1957	1967
WESTERN SERVICE CONTRACT CORP	CA	W P	3601 HAVEN AVE MENLO PARK CA 94025-1064 (800) 828-3003	1985	2009
WESTERN SOUTHERN LIFE ASSURANCE CO	ОН	LAH		1980	1981
WESTERN SURETY CO	SD	PC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1900	1942
WESTERN WISCONSIN CARES	WI	СМО			2009
WESTFIELD INS CO	ОН	PC	P O BOX 5001 WESTFIELD CENTER OH 44251	1929	1946
WESTFIELD NATIONAL INS CO	ОН	PC	(330) 887-0101 P O BOX 5001 WESTFIELD CENTER OH 44251 (330) 887-0101	1968	1982
WESTPORT INS CORP	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
WG&R EXTENDED SERVICE LLC	WI	W P		2008	2009
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 18TH FL NEW YORK NY 10006 (212) 312-2500	1979	1983

		Com-		porated	Commenced Business
Name of Company, Society, or Association	State of Domicile	pany Type	Mailing Address and Telephone	or Organized	in Wisconsin
WILDERNESS SOCIETY THE	DC	GA	1615 M ST NW WASHINGTON DC 20036 (202) 429-2613	1937	2006
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233 (412) 231-2979	1886	1953
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	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) 509-5553	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 54936-1438 (920) 923-9680	1898	1898
WISCONSIN ASSOCIATION OF MUTUAL INS COS	WI	RS	5315 WALL ST STE 205 MADISON WI 53718 (608) 246-2552	1995	1995
WISCONSIN AUTO AND TRUCK DEALERS INS CORP	WI	LAH	P O BOX 5345 MADISON WI 53705-0345 (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 HISTORICAL FOUNDATION INC	WI	GA	816 STATE ST MADISON WI 53706-1482 (608) 261-9364	1954	2010
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 INC WI GA 8800 W BLUEMOUND RD 1972 19   WISCONSIN MASONIC FOUNDATION WI GA 36275 SUNSET DR 1925 20   WISCONSIN MUNICIPAL MUTUAL INS CO WI GA 36275 SUNSET DR 1925 20   WISCONSIN MUNICIPAL MUTUAL INS CO WI PC 4785 HAYES RD 1987 19   WISCONSIN MUTUAL INS CO WI PC P 0 BOX 974 1903 19   WISCONSIN PHYSICIANS SERVICE INS CORP WI LAH 1717 WI BROADWAY 1977 19   WISCONSIN PROVINCE OF THE SOCIETY OF JESUS WI GA 3400 W WISCONSIN AVE 1954 1955 1952 1954 1954 1955 1954 1954 1955 1954 1955 1954 1955 1954 1955 1954 1955 1954 1956 1957 19 MADISON WI 53707-7988	d Business in	Inc por o	Com- pany	State of	
WISCONSIN MASONIC FOUNDATION WI GA GA GC(2) GA GA<	ed Wisconsin	Mailing Address and Telephone Orga	Туре	Domicile	Name of Company, Society, or Association
WISCONSIN MASONIC FOUNDATIONWIGA36275 SUNSET DR DOUSMAN WI 53118 (262) 965-2200192520WISCONSIN MUNICIPAL MUTUAL INS COWIPC4785 HAYES RD (608) 246-3336198719WISCONSIN MUTUAL INS COWIPC4785 HAYES RD (608) 246-3336190319WISCONSIN MUTUAL INS COWIPCP 0 BOX 974 (608) 826-4663190319WISCONSIN PHYSICIANS SERVICE INS CORPWILAH1717 W BROADWAY (408) 221-4711197719WISCONSIN PROVINCE OF THE SOCIETY OF JESUSWIGA3400 W WISCONSIN AVE (414) 727-5232195419WISCONSIN REINSURANCE CORPWIPCP 0 BOX 7988 (608) 242-4500197219WISCONSIN VISION SERVICE PLAN INCWIGA750 WINDSOR ST STE 305 (608) 824-4500189419WISCONSIN VISION SERVICE PLAN INCWILAH3333 QUALITY DR (608) 827-9582195719WOLVERINE MUTUAL INS COMIPCI WOLVERINE WAY M62E (26) 782-3451191720WOODMEN OF THE WORLD LIFE INS SOCIETYMIFR700 EARMAN ST (26) 782-3451189718WOODMEN OF THE WORLD LIFE INS SOCIETYNEFR1700 FARMAN ST 	2 1999	MILWAUKEE WI 53226	N	WI	WISCONSIN LUTHERAN COLLEGE INC
WISCONSIN MUNICIPAL MUTUAL INS CO WI PC 4785 HAYES RD 1987 19   MADISON WI 53704 (608) 246-3336 1903 19   WISCONSIN MUTUAL INS CO WI PC P O BOX 974 1903 19   MADISON WI 53701 (608) 246-3336 1903 19   WISCONSIN PHYSICIANS SERVICE INS CORP WI LAH 1717 W BROADWAY 1977 19   WISCONSIN PROVINCE OF THE SOCIETY OF JESUS WI GA 3400 W WISCONSIN AVE 1954 19   WISCONSIN REINSURANCE CORP WI PC P O BOX 7988 1972 19   WISCONSIN UNITED METHODIST FOUNDATION INC WI GA 750 WINDSOR ST STE 305 1894 19   WISCONSIN VISION SERVICE PLAN INC WI LAH 1441 750 WINDSOR ST STE 305 1897 19   WOLVERINE MUTUAL INS CO MI PC 1 WOLVERINE WAY M62E 1917 20   WOMANS LIFE INS SOCIETY MI FR P O BOX 5020 1897 18   WOODMEN OF THE WORLD LIFE INS SOCIETY NE FR 1700 FARAMA ST 1891 18   WOODMEN OF THE WORLD LIFE	5 2002	36275 SUNSET DR 19 DOUSMAN WI 53118	GA 3	WI	WISCONSIN MASONIC FOUNDATION
WISCONSIN MUTUAL INS COWIPCP O BOX 974 MADISON WI 53701 (608) 836-4663190319WISCONSIN PHYSICIANS SERVICE INS CORPWILAH1717 W BROADWAY MADISON WI 53713 	7 1987	4785 HAYES RD 19 MADISON WI 53704	PC 4	WI	WISCONSIN MUNICIPAL MUTUAL INS CO
WISCONSIN PHYSICIANS SERVICE INS CORPWILAH1717 W BROADWAY MADISON WI 53713 (608) 221-4711197719 MADISON WI 53713 	3 1903	P O BOX 974 19	PC F	WI	WISCONSIN MUTUAL INS CO
WISCONSIN PROVINCE OF THE SOCIETY OF JESUSWIGA3400 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 727-5232195419WISCONSIN REINSURANCE CORPWIPCP O BOX 7988 MADISON WI 53707-7988 (608) 242-4500197219WISCONSIN UNITED METHODIST FOUNDATION INCWIGA750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582189419WISCONSIN VISION SERVICE PLAN INCWILAH3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000195719WOLVERINE MUTUAL INS COMIPCWOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451191720WOODMEN OF THE WORLD LIFE INS SOCIETYMIFRP O BOX 5020 PORT HURON MI 48061-5020 (810) 985-5191189718WORK FIRST CASUALTY CODEPC3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710194920WORKMENS AUTO INS COCAPCP O BOX 54845 (213) 747-6492194920	7 1977	1717 W BROADWAY 19	LAH 1	WI	WISCONSIN PHYSICIANS SERVICE INS CORP
WISCONSIN REINSURANCE CORPWIPCP O BOX 7988 MADISON WI 53707-7988 (608) 242-4500197219WISCONSIN UNITED METHODIST FOUNDATION INCWIGA750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582189419WISCONSIN VISION SERVICE PLAN INCWILAH3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000195719WOLVERINE MUTUAL INS COMIPC1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451191720WOODMEN OF THE WORLD LIFE INS SOCIETYMIFRP O BOX 5020 (810) 985-5191189718WORK FIRST CASUALTY CODEPC3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710193620WORKMENS AUTO INS COCAPCP O BOX 54845 (213) 747-6492194920	4 1979	3400 W WISCONSIN AVE 19	GA 3	WI	WISCONSIN PROVINCE OF THE SOCIETY OF JESUS
WISCONSIN UNITED METHODIST FOUNDATION INCWIGA(608) 242-4500 750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582189419WISCONSIN VISION SERVICE PLAN INCWILAH3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000195719WOLVERINE MUTUAL INS COMIPC1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451191720WOMANS LIFE INS SOCIETYMIFRP O BOX 5020 (810) 985-5191189718WOODMEN OF THE WORLD LIFE INS SOCIETYNEFR1700 FARNAM ST OMAHA NE 68102 (402) 342-1890189118WORK FIRST CASUALTY CODEPC3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710194920WORKMENS AUTO INS COCAPCP O BOX 54845 (213) 747-6492194920	2 1972	P O BOX 7988 19	PC F	WI	WISCONSIN REINSURANCE CORP
WISCONSIN VISION SERVICE PLAN INC WI LAH 3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000 1957 19   WOLVERINE MUTUAL INS CO MI PC 1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451 1917 20   WOMANS LIFE INS SOCIETY MI FR P O BOX 5020 (810) 985-5191 1897 18   WOODMEN OF THE WORLD LIFE INS SOCIETY NE FR 1700 FARNAM ST OMAHA NE 68102 (402) 342-1890 1891 18   WORK FIRST CASUALTY CO DE PC 3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710 1936 20   WORKMENS AUTO INS CO CA PC P O BOX 54845 (213) 747-6492 1949 20	4 1994	(608) 242-4500 750 WINDSOR ST STE 305	GA (	WI	WISCONSIN UNITED METHODIST FOUNDATION INC
WOLVERINE MUTUAL INS CO MI PC I WOLVERINE WAY M62E 1917 20   WOMANS LIFE INS SOCIETY MI FR P O BOX 5020 1897 18   WOODMEN OF THE WORLD LIFE INS SOCIETY MI FR 1700 FARNAM ST 1897 18   WORK FIRST CASUALTY CO DE PC 3411 SILVERSIDE RD 1936 20   WORKMENS AUTO INS CO CA PC PO BOX 54845 1949 20   LOS ANGELES CA 90054-0845 1949 20	7 1968	3333 QUALITY DR 19 RANCHO CORDOVA CA 95670	LAH 3 F	WI	WISCONSIN VISION SERVICE PLAN INC
WOMANS LIFE INS SOCIETY MI FR P O BOX 5020 1897 18   WOODMEN OF THE WORLD LIFE INS SOCIETY NE FR 1700 FARNAM ST 1891 18   WORK FIRST CASUALTY CO DE PC 3411 SILVERSIDE RD 1936 20   WORKMENS AUTO INS CO CA PC PO BOX 54845 1949 20   LOS ANGELES CA 90054-0845 1949 20	7 2004	1 WOLVERINE WAY M62E19DOWAGIAC MI 49047-053019	PC 1	MI	WOLVERINE MUTUAL INS CO
WOODMEN OF THE WORLD LIFE INS SOCIETYNEFR1700 FARNAM ST189118WORK FIRST CASUALTY CODEPC3411 SILVERSIDE RD193620WORKMENS AUTO INS COCAPCPC3411 SILVERSIDE RD193620WORKMENS AUTO INS COCAPCPO BOX 54845194920LOS ANGELES CA 90054-0845(213) 747-6492194920	7 1897	P O BOX 5020 18	FR F	MI	WOMANS LIFE INS SOCIETY
WORK FIRST CASUALTY CODEPC3411 SILVERSIDE RD193620BAYNARD BLDG STE 101WILMINGTON DE 19810(302) 477-1710194920WORKMENS AUTO INS COCAPCP O BOX 54845194920LOS ANGELES CA 90054-0845(213) 747-6492194920	1 1893	1700 FARNAM ST 18	FR 1	NE	WOODMEN OF THE WORLD LIFE INS SOCIETY
WORKMENS AUTO INS CO CA PC (302) 477-1710 P O BOX 54845 LOS ANGELES CA 90054-0845 (213) 747-6492 1949 20	6 2008	3411 SILVERSIDE RD 19 BAYNARD BLDG STE 101	PC 3	DE	WORK FIRST CASUALTY CO
	9 2000	P O BOX 54845 LOS ANGELES CA 90054-0845	PC F	CA	WORKMENS AUTO INS CO
FARMINGDALE NY 11735	9 1944	399 CONKLIN ST STE 31018FARMINGDALE NY 11735	FR 3 F	NY	WORKMENS BENEFIT FUND OF THE USA
DES MOINES IA 50306	0 2007	P O BOX 14546 19 DES MOINES IA 50306	LAH F	NE	WORLD CORP INS CO
WORLD INS CO   NE   LAH   P O BOX 14556 DES MOINES IA 50306-3556   1903   19	3 1971	P O BOX 14556 19	LAH F	NE	WORLD INS CO
WORLD LITERATURE CRUSADECAGA(515) 245-2393 P O BOX 64000 COLORADO SPRINGS CO 80962195420	4 2003	P O BOX 64000 19	GA F	CA	WORLD LITERATURE CRUSADE
WORLD VISION INC   CA   GA   (719) 260-8888 8394   1950   19     FEDERAL WAY WA 98063   (253) 815-2336   (253) 815-2336   19	0 1978	P O BOX 9716 19 FEDERAL WAY WA 98063	GA F	CA	WORLD VISION INC
	0 2000	1250 24TH ST NW 19 WASHINGTON DC 20037	GA 1	DE	WORLD WILDLIFE FUND INC
	5 2005	P O BOX 14540 20 MADISON WI 53708	HMO F	WI	WPS HEALTH PLAN INC

		Com-		Incor- porated	Commenced Business
Name of Company, Society, or Association	State of Domicile		Mailing Address and Telephone	or Organized	in Wisconsin
WRM AMERICA INDEMNITY CO INC	NY	PC	333 EARLE OVINGTON BLVD UNIONDALE NY 11553-3610 (516) 750-9412	1991	1992
WYCLIFFE BIBLE TRANSLATORS INC	CA	GA	P O BOX 620486 ORLANDO FL 32862-8200 (407) 852-3649	1942	2003
WYNNS 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	70 SEAVIEW AVE SEAVIEW HOUSE STAMFORD CT 06902 (203) 964-5200	1945	1959
XL INS CO OF NEW YORK INC	NY	PC	70 SEAVIEW AVE SEAVIEW HOUSE STAMFORD CT 06902	1994	1984
XL LIFE INS & ANNUITY CO	IL	LAH	SCHAUMBURG IL 60173	1978	1980
XL REINSURANCE AMERICA INC	NY	PC	(847) 517-2990 70 SEAVIEW AVE SEAVIEW HOUSE STAMFORD CT 06902	1929	1938
XL SPECIALTY INS CO	DE	PC	(203) 964-5200 70 SEAVIEW AVE SEAVIEW HOSUE STAMFORD CT 06902	1979	1988
YORK INS CO	RI	PC	(203) 964-5200 1275 WAMPANOAG TR EAST PROVIDENCE RI 02915	1955	1973
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	ТМ	(401) 453-7000 P O BOX 35 UNION GROVE WI 53182	1874	1874
YOSEMITE INS CO	IN	PC	(262) 878-5300 P O BOX 159 EVANSVILLE IN 47701-0159	1964	1974
YOUNG AMERICAS FOUNDATION	ΤN	GA	(812) 424-8031 110 ELDEN ST HERNDON VA 20170	1969	2006
YOUNG MENS CHRISTIAN ASSOCIATION OF METROPOLITAN MILWAUKEE INC THE	WI	GA	(703) 318-9608 161 W WISCONSIN AVE STE 4000 MILWAUKEE WI 53203	1882	1999
ZALE INDEMNITY CO	ТХ	PC	(414) 274-0719 P O BOX 152762 MS 5 A-9	1973	2007
ZALE LIFE INS CO	AZ	LAH	IRVING TX 75015-2762 (972) 580-4039 P O BOX 152762 IRVING TX 75015-2762 (722) 580-4400	1964	2007
ZENITH INS CO	CA	PC	(972) 580-4499 21255 CALIFA ST WOODLAND HILLS CA 91367 (10) 712 1000	1949	1996
ZURICH AMERICAN INS CO	NY	PC	(818) 713-1000 1400 AMERICAN LN TOWER 1 SCHAUMBURG IL 60196-0001	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	(847) 605-6000 1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1973	1985
					I

	State of	Com- pany		porated or	Commenced Business in
Name of Company, Society, or Association ZURICH AMERICAN LIFE INS CO	Domicile IL	Type LAH	Mailing Address and Telephone	Organized	Wisconsin 1981
			HARBORSIDE FINANCIAL CTR JERSEY CITY NJ 07311 (425) 577-5100		

# **VIII. Directory of Insurance Commissioners**

# Insurance Commissioners Listing as of May 2011

Honorable Jim L. Ridling Commissioner of Insurance Alabama Department of Insurance 201 Monroe St., Ste. 502 Montgomery, AL 36104 334-269-3550

Honorable Linda Hall Director of Insurance Alaska Department of Commerce, Community & Economic Development 550 W. 7th Ave., Ste. 1560 Anchorage, AK 99501-3567 907-269-7900

Honorable Aoomalo Manupo Commissioner of Insurance Office of the Governor American Samoa Government Pago Pago, American Samoa 96799 684-633-4116

Honorable Christina Urias Director of Insurance Arizona Department of Insurance 2910 N. 44th St., Ste. 210 Phoenix, AZ 85018-7269 602-364-3471

Honorable Jay Bradford Commissioner of Insurance Arkansas Department of Insurance 1200 W. Third St. Little Rock, AR 72201-1904 501-371-2600

Honorable Dave Jones Commissioner of Insurance California Department of Insurance 300 Capitol Mall, Ste. 1700 Sacramento, CA 95814 916-492-3500

Honorable John Postolowski Interim Commissioner of Insurance Colorado Department of Regulatory Agencies 1560 Broadway, Ste. 850 Denver, CO 80202 303-894-7499 Honorable Thomas Leonardi Commissioner of Insurance Connecticut Department of Insurance 153 Market St., 7th Floor Hartford, CT 06103 860-297-3800

Honorable Karen Weldin Stewart Commissioner of Insurance Delaware Insurance Department 841 Silver Lake Blvd. Dover, DE 19904 302-674-7300

Honorable William P. White Commissioner of Insurance Department of Insurance, Securities & Banking Govt. of the District of Columbia 810 First St. NE, Ste. 701 Washington, DC 20002 202-727-8000

Honorable Kevin McCarty Commissioner of Insurance Office of Insurance Regulation The Larson Bldg. 200 E. Gaines St. Tallahassee, FL 32399-0305 850-413-2850

Honorable Ralph T. Hudgens Commissioner of Insurance Georgia Office of Insurance & Safety Fire Commissioner Two Martin Luther King Jr. Dr. West Tower, Ste. 704 Atlanta, GA 30334 404-656-2070

Honorable John Camacho Acting Banking Insurance Commissioner Department of Revenue & Taxation Government of Guam P.O. Box 23607 GMF Barrigada, Guam 96921 671-635-1817

Honorable Gordon I. Ito Commissioner of Insurance Hawaii Insurance Division Department of Commerce & Consumer Affairs P.O. Box 3614 Honolulu, HI 96811-3614 808-586-2790 Honorable William Deal Director of Insurance Idaho Department of Insurance 700 W. State St., 3rd Fl. Boise, ID 83720-0043 208-334-4250

Honorable Michael McRaith Director of Insurance Illinois Department of Insurance 320 W. Washington St. Springfield, IL 62767-0001 217-782-4515

Honorable Stephen Robertson Commissioner of Insurance Indiana Department of Insurance 311 W. Washington St., Ste. 300 Indianapolis, IN 46204-2787 317-232-2385

Honorable Susan Voss Commissioner of Insurance Iowa Insurance Division 330 Maple St. Des Moines, IA 50319-0065 515-281-5705

Honorable Sandy Praeger Commissioner of Insurance Kansas Insurance Department 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 Department of Insurance P.O. Box 94214 Baton Rouge, LA 70804-9214 225-342-5900

Honorable Mila Kofman Superintendent of Insurance Maine Bureau of Insurance Department of Professional & Financial Regulation 34 State House Station Augusta, ME 04333-0034 207-624-8475 Honorable Elizabeth Sammis Acting Commissioner of Insurance Maryland Insurance Administration 200 Saint Paul Pl., Ste. 2700 Baltimore, MD 21202 410-468-2090

Honorable Joseph G. Murphy Commissioner of Insurance Office of Consumer Affairs & Business Regulation Massachusetts Division of Insurance 1000 Washington St., 8th Fl. Boston, MA 02118-6200 617-521-7794

Honorable R. Kevin Clinton Commissioner of Insurance Office of Financial & Insurance Regulation P.O. Box 30220 Lansing, MI 48909-7720 517-373-0220

Honorable Mike Rothman Commissioner of Insurance Minnesota Department of Commerce 85 7th Place E., Ste. 500 St. Paul, MN 55101 651-296-4026

Honorable Mike Chaney Commissioner of Insurance Mississippi Insurance Department P.O. Box 79 Jackson, MS 39205-0079 601-359-3569

Honorable John M. Huff Director of Insurance Missouri Department of Insurance 301 W. High St., Ste. 530 Jefferson City, MO 65101 573-751-4126

Honorable Monica Lindeen Commissioner of Securities and Insurance Montana Office of the Commissioner of Securities and Insurance 840 Helena Ave. Helena, MT 59601 406-444-2040 Honorable Bruce Ramge Director of Insurance Nebraska Department of Insurance 941 O St., Ste. 400 Lincoln, NE 68501-2089 402-471-2201

Honorable Brett Barratt Commissioner of Insurance Nevada Division of Insurance 1818 E. College Pkwy., Ste. 103 Carson City, NV 89706 775-687-0700

Honorable Roger A. Sevigny Commissioner of Insurance New Hampshire Insurance Department 21 S. Fruit St., Ste. 14 Concord, NH 03301 603-271-2261

Honorable Thomas B. Considine Commissioner of Insurance New Jersey Department of Banking & Insurance 20 W. State St. P.O. Box 325 Trenton, NJ 08625-0325 609-292-7272

Honorable John Franchini Superintendent of Insurance New Mexico Division of Insurance P.O. Box 1269 Santa Fe, NM 87504-1269 505-827-4601

Honorable James J. Wrynn Superintendent of Insurance New York State Insurance Department 25 Beaver St. New York, NY 10004 212-480-2301

Honorable Wayne Goodwin Commissioner of Insurance North Carolina Department of Insurance 1201 Mail Service Center Raleigh, NC 27699-1201 919-733-3058

Honorable Adam Hamm Commissioner of Insurance North Dakota Insurance Department 600 E. Boulevard Ave. Bismarck, ND 58505-0320 701-328-2440 Honorable Sixto K. Igisomar Acting Insurance Commissioner Commonwealth of the N. Mariana Islands Department of Commerce Office of the Insurance Commissioner Caller Box 10007 Saipan, MP 96950 670-664-3064

Honorable Mary Taylor Lt. Governor/Director Ohio Department of Insurance 50 W. Town St., Ste. 300 Columbus, OH 43215 614-644-2658

Honorable John Doak Commissioner of Insurance Oklahoma Insurance Department Five Corporate Plaza 3625 NW 56th St., Ste. 100 Oklahoma City, OK 73112 405-521-2828

Honorable Teresa Miller Insurance Administrator Oregon Insurance Division P.O. Box 14480 Salem, OR 97309-0405 503-947-7980

Honorable Michael Consedine Commissioner of Insurance Pennsylvania Insurance Department 1326 Strawberry Sq. Harrisburg, PA 17120 717-783-0442

Honorable Ramón Cruz-Colón Commissioner of Insurance Puerto Rico Office of the Commissioner of Insurance B5 Calle Tabonuco Ste. 216 PMB356 Guaynabo, PR 00968-3029 787-304-8686

Honorable Joseph Torti III Superintendent of Insurance Rhode Island Insurance Division Department of Business Regulation 1511 Pontiac Ave., Bldg 69-2 Cranston, RI 02920 401-462-9520 Honorable David Black Director of Insurance South Carolina Department of Insurance P.O. Box 100105 Columbia, SC 29202-3105 803-737-6160

Honorable Merle Scheiber Director of Insurance South Dakota Division of Insurance Department of Revenue & Regulation 445 E. Capitol Ave.. Pierre, SD 57501-3185 605-773-3563

Honorable Julie Mix McPeak Commissioner of Insurance Tennessee Department of Commerce and Insurance Davy Crockett Tower 500 James Robertson Pky. Nashville, TN 37243-0565 615-741-2176

Honorable Mike Geeslin Commissioner of Insurance Texas Department of Insurance P.O. Box 149104 Austin, TX 78714-9104 512-463-6169

Honorable Neal Gooch Commissioner of Insurance Utah Department of Insurance State Office Bldg., Rm. 3110 Salt Lake City, UT 84114-6901 801-538-3800

Honorable Steve Kimbell Commissioner of Insurance Vermont Division of Insurance Department of Banking, Insurance, Securities & Health Care Administration 89 Main St. Montpelier, VT 05620-3101 802-828-3301 Honorable Gregory R. Francis Lieutenant Governor/Commissioner Division of Banking & Insurance #18 Kongens Gade St. Thomas, VI 00802 340-774-7166

Honorable Jacqueline Cunningham Commissioner of Insurance Virginia State Corporation Commission Bureau of Insurance P.O. Box 1157 Richmond, VA 23218 804-371-9741

Honorable Mike Kreidler Commissioner of Insurance Office of the Commissioner of Insurance P.O. Box 40256 Olympia, WA 98504-0256 360-725-7000

Honorable Jane L. Cline Commissioner of Insurance West Virginia Office of the Insurance Commissioner P.O. Box 50540 Charleston, WV 25305-0540 304-558-3354

Honorable Ted Nickel Commissioner of Insurance Wisconsin Office of the Commissioner of Insurance P.O. Box 7873 Madison, WI 53707-7873 608-266-3585

Honorable Ken Vines Commissioner of Insurance Wyoming Insurance Department 106 E. 6th Ave. Cheyenne, WY 82002-0440 307-777-7401